



JEEVIKA

Rural Development Department
Government of Bihar

Bihar Rural Livelihoods Promotion Society

63rd Quarterly Progress Report

April - June, 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.



Contents

Executive Summary	01
Institution and Capacity Building	04
Financial Inclusion	10
Livelihoods Promotion	18
Skill Development & Placement	28
Social Development	31
Health, Nutrition and Sanitation	39
Lohiya Swachh Bihar Abhiyan	44
Satat Jeevikoparjan Yojana	47
Resource Cell	53
Project Management	55
Progress at a Glance	63





EXECUTIVE SUMMARY

JEEVIKA made a significant presence in new initiatives undertaken during this quarter. Women-Led Individual Financing for enterprise promotion was undertaken to provide financial support to SHG members to scale up their existing enterprises. The project started summer camps for students of rural Bihar for the first time and used this event as a platform for improving reading and arithmetic abilities of the students.

G-20 Summit 2023 was held at Gyan Bhawan Patna on the 22nd and 23rd of June 2023. JEEVIKA during this event displayed an exhibition to showcase the journey of JEEVIKA didis from a common woman to a self-reliant woman. JEEVIKA didis displayed an array of products produced by them. This included madhubani paintings, posters, sarees, stoles, bamboo crafts, jute bags, lac bangles, honey, etc. showing the rich culture and heritage of Bihar. Live demonstrations in the stalls showcased the craftsmanship behind the product and also provided a market for the products. Delegates from across the country and abroad visited the stalls to experience the transformation that has come into the lives of SHG members.

To strengthen the capacities of CBOs, achieving primary change dimensions identified by the CBO members and making the required systems and processes self-reliant, CLF visioning exercise, annual action plan preparation, and business plan preparation are being done for 192 Model CLFs. Till June 2023, visioning exercises were completed in 7621 VOs and 192 M-CLFs. The annual action plan has been prepared by 7621 VOs under 192 M-CLFs and 55 M-CLFs. The theme would focus on completing the business plan preparation for the 192 M-CLFs in the coming quarter.

During this quarter, 1447 Self Help Groups, 51 Village Organizations and 19 Cluster Level Federations were formed. Cumulatively, 10.47 lakh SHGs, 68696 VOs and 1472 CLFs were formed until June 2023.

Under Financial Inclusion, 1st, 2nd, 3rd and 4th credit linkages of 35025 SHGs worth Rs. 1147.73 crore were done in this quarter alone. Cumulatively, 17.85 lakh SHGs have been credit linked with a total amount worth Rs. 30985.8 crore.

To facilitate the SHG members for undertaking enterprise as income generating activity, JEEVIKA is providing financial support to the members through banks. Loans to the tune of Rs. 75,000 to Rs. 2 lakh is being provided to SHG members through a financial product known as 'Women led Individual Financing for Enterprise Promotion'. So far, 283 SHG members have been provided with this fund to scale up their existing enterprises. Selection of these SHG members is done on the basis of the financial demand of the SHG member, member repayment in SHG, SHG repayment, member transaction, fund flow of the enterprise, and stock of the enterprise.

Insurance coverage was provided to 50.35 lakh SHG members under Pradhan Mantri Jeevan Jyoti Bima yojana and 55.81 lakh SHG members under Pradhan Mantri Suraksha Bima Yojana. 152 claims worth Rs. 293.5 lakh were settled during this quarter.

Digitization of the SHG transaction was rolled out across the blocks through LoKOS application. So far, 419 block's e-bookkeepers have been mapped with respective CBOs.

Digital transaction in rural areas is being promoted by setting up Customer Service Points (CSPs) in each panchayat under 'One Gram Panchayat One Banking Correspondent' (one GP one BC) strategy across Bihar. 4981 Customer Service Points have been established and are being run by Bank Sakhis. Financial Transactions worth Rs. 86439 lakhs were done by these CSPs during this quarter.

Under farm interventions, extensive training of around 11,560 Village Resource Persons and 499 Skill Extension Workers were done on kharif cropping. The trained cadres would further provide training and handhold support to the SHG members in undertaking kharif crop. This was also the peak season for Neera production. Around 16,700 tappers were mobilized into 660 Neera PGs. 264 temporary Neera counters and 1998 permanent Neera counters were set up to facilitate the sale of Neera.

JEEVIKA Didi Ki Rasoi is providing quality food services to indoor and outdoor patients in 105 hospitals, government offices, academic institutions, banks etc. The project has also scaled up the Grameen Bazaars initiative by setting up 142 Grameen Bazaars providing quality grocery items to member kirana stores. Under one-stop facility intervention, 6222 enterprises have been

provided with Rs. 12.07 crore as Community Enterprise Fund (CEF) till June 2023.

Goat-rearing intervention under Pashu Sakhi model has been scaled up across 20 districts. Currently, 3547 Pashu Sakhis have been trained and are providing goat-rearing services to rural communities. Around 3.21 lakh chicks were distributed to 16743 SHG members under the Integrated Poultry Development Scheme - 2 during this quarter. Dairy intervention has also been scaled up in convergence with COMFED. Cumulatively, 71 thousand households have been linked with 1040 Dairy Cooperative Societies.

Community Library and Career Development Centers (CLCDCs) have been opened in 100 blocks across 32 districts. All these CLCDCs are now operational with 16023 learners registered in these CLCDCs with a sitting capacity of over 6000 students at a time. A dedicated cadre Vidya Didi has been placed in each CLCDC for looking after day-to-day activity. Shri Rahul Kumar, CEO BRLPS apprised the new generation learners on career development through a live webinar which was attended by students from all 100 CLCDCs through digital platforms available at CLCDCs.

A month-long summer camp was also organized in June 2023 for students in rural Bihar. Around 44,338 volunteers supported in improvement of foundational reading and arithmetic skills of more than 5 lakh children.

45 Health Help Desk Centers have been started in Sadar Hospitals and Medical colleges to provide quick and easy healthcare facilities to inpatients, outpatients and their family members. Swasthya Mitra didis are working in shifts to support patients in getting services in the hospitals.

Under Satat Jeevikoparjan Yojana, 1.62 lakh Ultra poor Households have been endorsed by the village organizations. Around 1.51 lakh UPHHs have been provided with Livelihood Investment Fund to initiate income-generating activity. JEEVIKA has entered into a partnership with BRAC International to develop an Immersion and Learning Exchange program. The Cluster Level Federations would be developed as SJY center of excellence under immersion site strategy. Various SRLMs are also designing special projects for ultra-poor. The immersion sites would act as a demonstration sites for learning and designing graduation models for other SRLMs and national organizations.

Under Lohiya Swachh Bihar Abhiyan, 308524 Individual Household Latrines of the left-out households were constructed, 26 community sanitary complexes for rural households were built having no access to toilets, door-to-door collection of waste in 1165 new gram panchayats were started to achieve the objectives of ODF-S and ODF plus activities in rural Bihar.

The Recruitment process of Young Professionals from the open market was conducted and around 341 candidates appeared for the interview.

The project has done well in credit linkage front and scaling up of new initiatives like setting up of Health Help Desk, Didi Ki Rasoi, and rolling up of LoKOS application. The project plans to increase the momentum of intensifying and diversifying the interventions in the coming quarter to achieve the set target.



INSTITUTION BUILDING & CAPACITY BUILDING

The IBCB theme focused on the nurturing of higher-level federations. Efforts were made to finalize the AAP preparation and budget preparation by the CLFs by going through CLF visioning exercise, annual action plan and business plan preparation processes. The theme also focused on the registration of CLF as primary level cooperation and digitization of *masik pratedan*.

1. Social Inclusion, CBO formation and saturation

For mobilization of the left-out households into the SHG fold, a mobilization drive was started on 18th April 2023 and a total of 1447 SHGs were formed in this quarter. Besides this, 51 VOs and 19 CLFs were formed during this quarter. Cumulatively, 1047449 SHGs, 68696 VOs and 1472 CLFs have been formed till June 2023. 38 district user IDs and 534 block user IDs were created for punching the status social mobilization for champion (SHG) for including left-out households and SHG formation in the AKAM portal (NMMU).

For the inclusion of the eligible rural PMAY-G beneficiaries into SHGs, a survey was conducted through the mobile-based convergence app. For this, ID for the mobile-based application (convergence app.) was created for the 347 BPIUs and 3450 cadre level users in the field. A total of 6538 PMAY-G beneficiaries were surveyed through the convergence app. but due to technical glitches in syncing, the surveyed data was not reflected in the NLRM analytical report.

2. CLF as Cooperative and statutory compliance

a. Cooperative identity of CLF

Of the total target of 540 CLFs in 503 blocks of 38 districts, 390 CLFs have been registered as primary cooperative societies under BISSCOS Act, 1996 in 36 districts. Documents of 32 CLFs have been prepared and submitted online for registration under the Cooperative Act during this quarter. During this quarter, seven new CLFs were registered.

Table 1: Status on registration of CLFs

Sl.	Particulars	Total
1	The target for CLF Registration	540
2	Number of forms submitted online for registration	454
3	Number of CLFs registered as Cooperative	390

b. JEEVIKA Model CLF as Cooperative

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

Table 2: Status on registration of model CLFs

Sl.	Particulars	Total
1	Target for M-CLF registration	192
2	Number of M-CLFs submitted online form for registration	174
3	Number of M-CLFs registered as cooperative	160

c. Statutory Compliance of CLF as Cooperative

Almost all registered CLFs completed their first promoter meeting during this quarter. In total, 272 eligible BoD's election documents were submitted to the Bihar State Election Authority through the concerned District Co-operative Officer. 144 BoDs elections were completed. Now, the new BoDs tenure is 5 years from the date of the election result. As per approved Bye-Laws, all SHG members will have a membership with the registered primary co-operative society. The membership registration drive is ongoing in all the registered CLFs and will be completed by September 2023.

d. Strengthening Local Governance through PRI-CBO Convergence

Networking of CLF with Panchayats (PRI-CBO convergence project)

BRLPS in collaboration with Kudumbashree - National Resource Organization (KS-NRO) piloted the Panchayati Raj Institution (PRI) – Community-Based Organizations (CBOs) convergence project in the 10 CLFs of 50 gram panchayats coming from 6 blocks covering 3 districts namely Nalanda, Patna and Muzaffarpur. Customized orientation was provided to CBOs, PRI representatives, and members to raise demand through the participatory tool (PAE) covering

6366 SHGs. Efforts are being taken up to submit all raised demands up to 50 panchayats and convert members' demands into entitlement benefits. The PRI-CBO convergence project is proposed to scale up in 112 CLFs in 34 blocks of 3 districts (Patna, Nalanda and Muzaffarpur). A state operational workshop was conducted on the 8th and 9th of June 2023 to develop the state operational framework for scaling structured integration of the PRI-CBO convergence in Bihar. The workshop involved all key stakeholders (CBOs, JEEVIKA, PRD, DMI, BIPARD, PRADAN and PCI) to discuss the latest innovation, challenges in implementation at the grassroots level, roles and responsibilities of all the stakeholders, major activities, participatory planning & decision making, access to entitlements and raised demand of SHG members. For conducting the baseline and end line of the proposed PRI-CBO convergence project, ToR has been prepared in joint consultation with NRLM.

3. Strengthening Governance of Community Institutions

a. Capacity Building

CBOs (SHGs, VOs & CLFs) training

The capacity building of CBOs members on the advance training modules assists in strengthening the standard quality of CBOs norms and practices at different levels and improves its impact on the ground. Different training materials like flipcharts, training modules, case studies, video films, etc. are being used in CBOs training. The training were supported and monitored by BPIU and DPCU teams. The CLF and VO office bearers were trained on governance and CBO quality for the smooth functionality of the institution. Further, CLF BoD members were trained on governance, community HR, CBO quality and office management.

Table 3: Modular training to SHGs, VOs and CLFs

Sl.	Particulars	Participants	Number of CBOs trained (April-June 2023)
1	SHG modular training (M1-M4)	SHG members	68061
2	VO modular training (M1-M3)	VO RGB members	950
3	VO modular training (M4-M5)	VO RGB members	834
4	CLF modular training (M1-M3)	CLF RGB members	73
5	CLF modular training (M4-M5)	CLF RGB members	68
6	CLF modular training (M6-M9)	CLF RGB members	58
7	Governance & CBOs quality	CLF & VO OB members	340
8	Governance, community HR & office management	CLF BoD members (62 CLFs)	248

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, MP&G, CLF concept, CBO process and quality etc. with the support of trained resource pool members. It would improved their knowledge base, communication and facilitation skills, training skills etc. They are also trained in the use of various training tools like 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 masakpratedan, grading of CBOs and CBOs process and quality at the district level. It would help in improving the understanding of the project's Institutional architecture, functions, governance system in better manner.

Table 4: Status on training to staff and cadre

Sl.	Particulars	Participant's profile	Number of units of training	Number of participants
1	SHG concept and management	CMs	36	702
		CCs	7	172
		ACs	6	182
2	CBOs MasikPratedan and grading	CMs	55	350
		VO BKs	21	248
		CCs	15	302
3	VO concept and management	ACs	6	109
		VO BKs	10	250
		CCs	8	178
4	CLF concept and management	ACs	4	109
		CFs	7	110
		CCs	4	102
		ACs	6	120

b. CLF Visioning, Annual Action Plan and Business Development Plan updates

The Model Cluster Level Federations undertook vision-building exercises, annual action preparation, and business development plan preparation. These processes are important for strengthening the internal capacity, achieving the major change dimensions identified by the members and making the required systems and processes for institutional self-reliance. For this purpose, under the mandate of NRLM the project is undertaking these exercises with strategic support from PRADAN.

Annual Action Plan ToT – In total, 72 state resource persons consisting of training officers and community finance managers were developed for the annual action plan through two batches of ToT at Patna. These trainers are equipped to prepare annual action plans and with vision documents.

Annual Action plan demonstration at district - All 30 districts with M-CLF completed the demonstration of CLF AAP at the CLF and VO. For this, a three-day exercise was planned at the district level in which concerned BPMs, anchor persons (CCs/ACs), thematic heads of the district and CLF BoDs for CLF level demonstration and VO BoD with VO level demonstration participated. In this process, a total of 187 BPMs, 192 anchor persons, 124 thematic managers and 345 BoD members from CLF and 292 members from VO participated in the demonstration.

Annual Action plan CLF level orientation - After demonstrations at the district level, CLF AAP process was executed in all 192 MCLFs resulting in training and orientation of a total of 1282 BoD from MCLF and 2751 Cadres (CLF-MBKs, CFs, CMs, BKs etc.)

Annual Action Plan in VOs - All the cadres trained in CLF-level orientation executed the process at the VO level resulting in the formation of VO-level AAP. A total of 7621 VOs participated in the process with around 1,62,702 members.

Annual Action plan final compilation - Districts have started compiling all the data received by VO's in the final CLF-level sheet. So far, 55 CLF level AAP has been finalized at the district level.

BDP ToT – The first batch of ToT on 'Business Development Plan preparation' of 5 days was organized (2 days of financial management training and 3 days CLF-BDP training). A total of 38 participants including IBCB TOs/TMs, YPs and CF Managers participated in the training. This BDP exercise will be executed at CLF level followed up by the preparation of CLF AAP.

c. CLF Coordinator selection

With increasing responsibilities and statutory compliances at CLF level, it is imperative to have one dedicated CLF-level staff for better coordination of all activities. For this purpose, the placement of CLF Coordinators at all CLFs was prioritized. A total of 22 CLFs have placed the coordinator as per norms and rest of the CLFs have initiated the process.

d. CLF Grading

A total of 483 CLFs completed grading as per the CLF grading and monitoring tool.

4. Training and Learning Centre

a. Training in TLC

A total of 424 units of training were conducted and training were imparted to 13025 participants on topics like SHG concepts and management, CLF concepts & management, CLF registration, and CLF visioning exercises. Besides this, training on other themes like HNS, livelihood, and livestock also took place at TLCs. The training included residential, non-residential, one-day orientation, meetings, etc. The training were provided by DRPs and BRPs. The DRPs and BRPs comprise of ACs, CCs, CMs, BKs, MBKs, and CFs etc.

Table 5: Details of the number of trainings conducted (April-June 2023)

Sl.	District	Unit of training conducted	Number of participants	Sl.	District	Unit of training	Number of participants
1	Gaya	25	830	11	Rohtas	36	1099
2	Nalanda	29	1035	12	Arwal	4	56
3	Muzammapur	47	1671	13	Gopalganj	12	443
4	Madhubani	6	199	14	Katihar	17	536
5	Khagaria	18	540	15	Munger	7	193
6	Purnea	39	883	16	Nawada	28	775
7	Saharsa	41	1188	17	Samastipur	10	386
8	Supaul	41	1281	18	Sitamarhi	12	357
9	Madhepura	14	444	19	Kaimur	20	600
10	Jehanabad	18	509		Total	424	13025

b. Development of community resource pool

A total of 150 community professionals have been identified in the districts. The potential

community trainers are trained in different themes and till this quarter 33 resource persons have been utilized. The identified resource pools have given their service for 110 numbers of days and were paid an amount of Rs. 16960 as their resource fee in this quarter. The resource persons are responsible for providing training, live demo, and use of the digital platform to make the participant understand about the topics and thematic contents.



c. Food Group Member (FGM)/ Rasoiya didi

The TLC BOD members identify 10 to 20 food group members per TLC, also known as Rasoiya didi who are responsible for cooking hygienic food and maintaining cleanness during residential and non-residential training in the TLC premises. The rasoiya didis are allotted work for a specific period of time and work on a rotation basis in a month. During this quarter, in total 200 rasoiya didis services were utilized and payment of Rs. 523462 were given.

d. Community Staff placed and trained

93 trained staff have been placed at TLCs who includes TLC Co-coordinators, MBKs, CFs, etc. for smooth functionality of TLC. The trained staff are responsible for day-to-day management of residential & non-residential training, TNA, coordination with district and block teams.

e. Statutory compliance of registered TLC

1. Registration of new TLC - TLC Dinkar in Begusarai district got registered as the primary cooperative society under BISSCOS Act, 1996. The district and block team of Begusarai also conducted orientations for the General Body, Representative General Body and Board of Directors members of the registered TLC.

2. Membership - A membership drive for increasing the number of shareholders at TLC is in process. In total, 1439 members have become shareholders of the registered TLCs. Around 1000 members have received the shareholder certificate.

3. Election - Three districts have completed BODs election by submitting the election document at DCO office and also oriented the newly formed BODs member on the norms of registered TLCs.

f. Community Managed Training Centre (CMTC)

For supporting TLCs, decentralized extension training centers have been developed for providing continuous training and capacity-building activities. The CMTC is the sub-center of TLC and each district will be giving 1-3 CMTCs on the basis of geographical area and training demand. The units of residential/non-residential or one-day orientation training are being organized in some of the CMTCs. Cumulatively, 90 units of training have been conducted during the quarter.



FINANCIAL INCLUSION

Many SHG members have undertaken enterprise as income-generating activity and are in need of funds to expand their enterprises. To support such SHG members, the project during this quarter provided women-led individual financing for enterprise promotion to 177 SHG members through banks. The focus was also on the rollout of the LoKOS application for the digitization of SHG transactions. The application was rolled out in 419 blocks. Staff, community professionals and cadres were trained to uptake SHG digitization across the state. Altogether, 35025 SHGs were credit linked in this quarter with a credit linkage amount worth Rs. 114773 lakhs. Insurance coverage was provided to 50.35 lakh SHG members under PMJJBY and to 55.81 lakhs SHG members under PMSBY.

1. Capitalization of CBOs

a. Bank Credit linkage details

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 with different banks to ensure the supply of savings and credit linkage forms for facilitating financial transactions with banks. Altogether, 26,707 SHGs could get their accounts opened and 35,025 accounts were credit linked (1st, 2nd, 3rd and 4th linkage). Cumulatively, till June 2023 1st, 2nd, 3rd and 4th credit linkages of 1785977 SHGs were done for a total amount worth Rs. 30985.8 crore.

Table 6 : Status on capitalization of CBOs through Banks

Sl.	Bank Name	SHGs saving account opened	SHGs 1st credit linkage	SHGs 2nd Credit Linkage	SHGs 3rd Credit Linkage	SHGs 4th Credit Linkage	Total Credit Linkage (1st+2nd+3rd+4 th)	Cumulative credit linkage amount (1st, 2nd, 3rd & 4th) Rs. In Lakh
		Progress from April to June 2023						
1	Bank of Baroda	1094	545	1424	557	38	2564	7911
2	Bank of India	1073	241	609	463	49	1362	4322
3	Canara Bank	886	204	722	191	16	1133	3366
4	Central Bank of India	1936	731	1287	309	2	2329	6458
5	Dakshin Bihar Gramin Bank	4698	1119	4341	2326	138	7924	32485
6	ICICI Bank	39	228	200	0	0	428	1223
7	IDBI Bank	17	9	0	0	0	9	14
8	Indian Bank	702	268	380	95	0	743	1961
9	Indian Overseas Bank	2	1	0	4	0	5	10
10	Punjab National Bank	891	297	1535	835	83	2750	9055
11	State Bank of India	5641	1635	3145	1062	47	5889	16938
12	UCO Bank	958	238	281	252	12	783	2158
13	Union Bank of India	302	73	109	89	2	273	828
14	Uttar Bihar Gramin Bank	8468	2898	5296	580	59	8833	28044
Total		26707	8487	19329	6763	446	35025	114773

b. Capitalization of CBOs with Revolving Fund and Initial Capitalisation Fund

Capitalization of CBOs through project is important for sustainable development of the CBOs. The project took this agenda on priority with the District teams and made intensive follow-up for the application of the Revolving Fund and Initial Capitalisation Fund from CBOs. Regular follow-up with Districts reflected the results in the 1st quarter of the FY 2023-24, where 15336 SHGs were provided Revolving Fund worth Rs 46.08 crores and ICF to 1884 Village Organisations.

c. Women-Led Individual Financing for Enterprise Promotion

It has been observed and found that there are many members within the SHGs that have established their enterprises and now are in need of funds to expand their enterprises but due to the unavailability of a proper system, they are unable to get the adequate amount of loan as per their requirement. In order to resolve the issues and promote women-led Individual Enterprises, the project initiated the piloting of Women-Led Individual financing in Patna (Bakhtiyarpur, Naubatpur), Vaishali (Hajipur) and Nalanda (Parbalpur and Hilsa) districts and based on the experiences from these geographical areas, the initiative has been extended in 70 blocks of 14 NRETP Districts. The training of all the staff was completed during this Quarter. By the end of June 2023, the FI team has generated around 600 applications for Individual financing and 283 have already been sanctioned and in 177 cases disbursement from the Bank has been done.

d. Disbursement

The Help Desk team at the district level and FI-Nodals at block levels supported the SHGs for disbursement of loans from Banks. During this quarter, a total sum of approximately Rs.1049.08 crore was disbursed from Banks to respective SHGs.

e. Prompt Repayment

To inculcate the culture of monthly repayment and follow panchsutra religiously, the SHGs were mobilized to approach the respective banks under “Bank Samvaad” campaign. This motivated the bankers to increase lending to SHG in rural areas. The Help Desk team at the district level and FI-Nodals supported the timely repayment of loans by the SHGs. The FI theme followed each and every block of the districts, and



interacted with the SHG members and community cadres which resulted in timely and prompt repayment by SHGs and at the end of June 2023, the repayment was maintained at 98.53%.

f. Financial Literacy

In order to strengthen the members of SHG for taking financial decisions, a financial literacy campaign was done. Through this campaign, members were educated on different aspects of financial literacy such as saving, credit, insurance, transaction etc. For the smoothness of the campaign, approximately 1000 IDs of FL-CRPs (Financial Literacy) were created during this quarter.

2. Micro Insurance - A step towards social security for rural poor

The project facilitated insurance coverage to SHG members under Pradhanmantri Jeevan Jyoti Bima Yojna (PMJJBY) and Pradhanmantri Suraksha Bima Yojna (PMSBY). A massive orientation drive was carried out during the quarter for the renewal of existing policies and new enrolment of left-out members. Members were advised to keep the required amount in their saving account for the smooth deduction of premiums and renewal of their policies.

To improve the boundaries of social security massive enrolment drive was carried out to enroll members under PMJJBY and PMSBY. For this detailed guideline was issued in the form of office order, orientation of staff and cadre on product features and procedural aspect for getting enrolled done, coordination meeting with banks and corporate business correspondents was done on planning and support required. Sensitization of SHG members was done by organizing training for SHG members.

Bima Suraksha Utsav was exclusively organized at the panchayat level and at bank branches to enroll SHG members. Bank Sakhis played an important role in the mobilization of community members as well as in the whole enrolment process. The date of Bima Suraksha Utsav was extended from 30th June to 31st August 2023 due to good response of community members. By 30th June 2023 more than 2500 camps were organized at different panchayats and bank branch levels.

Table 7: Status on insurance coverage to SHG members under PMJJBY & PMSBY

Sl.	Name of the Scheme	Renewal	New Enrollment	Cumulative Enrollment till June 2023
1)	Pradhanmantri Jeevan Jyoti Bima Yojna (PMJJBY)	45,59,183 (85%)	4,76,716	50,35,899
2)	Pradhanmantri Suraksha Bima Yojna (PMSBY)	50,14,864 (86%)	5,67,026	55,81,890

To achieve the larger goal of social protection for the rural poor, streamlining the service delivery aspect of the insurance product plays an important role. Considerable effort went into it as well. During the quarter, 166 new claims under PMJJBY and 17 new cases of PMSBY were reported. 142 claims of PMJJBY worth Rs. 284 lakhs and 5 claims of worth Rs. 10 under PMSBY were settled. During this quarter special focus was also given to long pending cases at LIC due to a change of nominee and other technical issue. Under PMJJBY 14 cases of nominee differ and 7 cases of technical issues were resolved. Apart from those 5 cases of Aam Aadmi Bima Yojna worth Rs. 1.5 lakhs were also settled.

Table 8: Claim settlement status under the Insurance program

Sl.	Particulars	April to June 2023	Cumulative till June 2023
1	Claims Reported under PMJJBY/ PMSBY/ AABY	183	9819
2	Claim Settled under PMJJBY/ PMSBY/ AABY	153	8732
3	Claim Amount (Rs. In Lakhs)	297.5	10149.1

3. Training on Books of Records

Capacity-Building training of staff, cadres, and community on books of record and other financial inclusion aspects is a continuous process to improve the efficiency of bookkeepers/Community Mobilizers and the quality of bookkeeping. 29 batches of training for 1009 CMs and 6 batches of training for 209 Book Keeper were completed during this quarter.

Table 9: Status on training of cadre on Books of Records

Sl.	Training Details	Participants	Total cadres trained on BOR	Total batches
1	SHG Books of Records	Community Mobilisers	1009	29
2	VO Books of Records	Book Keepers	209	6

4. LokOS Progress

1st Phase Implementation

The selection of 2 pilot phase blocks (Marwan and Danapur) were made earlier, and the team started live profile entry of SHGs. The table below represents the progress of LokOS in both these

blocks, where the team has created IDs of all E- bookkeepers and project staff. Along with this CBOs were also mapped.

Table 10 : Status on LoKOS entry

SI	CBOs	Particulars	Total target	Progress (April-June 2023)
1	ID Creation	E- Bookkeepers	306	306
2		Project Staffs	16	16
3	SHG	Mapping	3625	3625
4		Profile Completed	3599	533
5	VO	Mapping	228	221
6		Profile Completed	228	0
7	CLF	Mapping	5	5
8		Profile Completed	5	0

Training status of LokOS (Creation of Resource Pools at different levels)

The team has developed a state, district, and blocks resource pools. In total 4167 project staff, cadres, CPRPs have been trained.

Table 11: Status on training of staff and cadres

Sl.	Particulars	State	District	Block	Total
1	Number of project staff trained on LoKOS	286	445	0	731
2	Community Professional Resource Persons trained (CPRP's NRO Support)	66	1068	0	1134
3	Number of Cadres trained	0	1932	2235	4167

- District-level training has been completed for all 38 2nd Phase piloted blocks.
- Live IDs of all 38 districts' DPMs and 534 Blocks BPMs have been created.
- By the end of July 2023, all the district-level training on Lokos will be completed.
- 419 blocks have been covered (78.56%) where the e-bookkeepers have been mapped with respective CBOs.

5. Internal Audit System

A pilot was conducted in two CLFs viz; Koshish and Azad from two blocks for internal audit of CBOs. A tool was created for the purpose, and block accountants piloted and test it in respective CLFs. The pilot was completed, and several analyses were carried out.

6. Viability Gap Funding (VGF) under NRTEP

1st Tranche of VGF has been given to all 100 NRETP Model CLFs in the FY 2020-21. Proper analysis of respective CLFs on various parameters was done, and 91 CLFs qualified for providing 2nd and 3rd tranches of VGF and 8 CLFs qualified for providing 2nd tranche. During this quarter total of 38 CLFs have been provided with VGF 2nd and 3rd tranches.

7. CBOs Digitization

a. Transaction Digitization of CLF

CBO digitization is an important agenda for the project. The Community finance theme focused on the digitization of CBOs. In total 1408 CLFs and 19693 VOs transactions have been updated from March 2023 onwards.

b. Piloting of SHG Digitization Status- (An Overview of 32 Model CLFs SHGs Digitization status)

The piloting on SHG Digitization was done in the 32 Model CLFs and the cadres were trained on the same. The cadres have started preparing transaction cut-off data. SHG cut-off transaction of 8397 SHGs has been digitized of the total 19132 SHGs under Model CLF.

8. ALTERNATE BANKING – “A Door step banking solution”

JEEVIKA is ardently promoting digital transactions at the village level by establishing Customer Service Points and providing a chance to the women SHG members of becoming an entrepreneur under “Mission One GP One BC”. So far, 4357 CSPs are operating and providing a range of banking services to rural community. Currently, a total of 16 banking partners are working with JEEVIKA from Private Banks, PSUs and RRBs. The main focus of this quarter (April 23 to June 23) was to acquire CSP point locations from nationalized banks under the "Mission One GP One BC Sakhi" . Banks are coming forward to support the intervention.

In this quarter, the Central Bank of India offered 474 locations and Uttar Bihar Gramin Bank offered 750 locations where the SHG members from the rural community are to be identified as Bank Sakhi. In this way, the rural communities can avail the banking facilities at their doorstep. The performance of Bank Sakhi can be tracked on a monthly basis through transactional data that is shared by the banks and Corporate Business Correspondents. The same can be found in the dashboard of JEEVIKA, which would help in a better understanding of individual transactions of Bank Sakhis.

Table 12: Transaction details

Sl.	Parameters	Till March 2023	April to June 2023	Total (Till June 2023)
1	Functional Bank Sakhis	4958	23	4981
2	IIBF Certification	4350	7	4357
3	Number of accounts opened by CSPs	885971	17115	903086
4	Number of transactions done (Number in Lakh)	228	19.32	247.32
5	The volume of transactions (Rs. in lakhs)	941887	86439	1028326
6	Commission earned (Rs. in Lakh)	2279.2	192	2471.2

a. IIBF (Indian Institute of Banking and Finance)

It is mandatory for the Bank Sakhis to be IIBF certified as per the guidelines of the Reserve Bank of India. A 7-day residential training is organized at RSETI to support Bank Sakhis in IIBF certification. This training is very helpful and provides a learning platform for the bank Sakhis. Till

June 2023, in total 4357 Bank Sakhis have been IIBF certified. A total of 7 Bank Sakhis have passed the IIBF Certification in this quarter. Around 300 Bank Sakhis have been identified but are not able to appear for the exam due to policy issues at NRLM.

Under one GP one BC mission, the project plans to have at least one CSP in each panchayat. Under this mission, the project is focusing to saturate first the panchayats coming under M-CLF catchment area by forming CSPs in each panchayat.

Table 13 : Status on formation of CSPs in M-CLFs

Sl.	Project	NRETP	BTDP	NRLM	Cumulative progress till June 2023
1°	Number of M-CLFs	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

b. Dual Authentication

Dual Authentication has been initiated in 74 Model CLFs across Bihar. Dual authentication of CBO's has enabled the access of banking services like withdrawal, fund transfer and balance inquiry through CSP's. 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 conveniently and as an alternative channel through dual authentication.

Table 14: Status of Dual Authentication for facilitating digital transactions at CBOs

Sl.°	Particulars	Progress till March 2023	Progress till June 2023
1°	The total number of CBOs (VOs, SHGs) where process for dual authentication has been started	10610	18619
2	Number of CBOs whose transaction has been initiated	388	400

Dual Authentication transactions have been initiated in 106 CBOs (VOs and SHGs). Orientation of staff and cadre was also done on Dual Authentication through orientation and training at the SHG/ VO level. Document collection and verification were also done for the mapping process under Dual Authentication. 2941 applications for Dual Authentication are submitted at BPIU/ CLF level. Similarly, a total of 117 applications of CBO for Dual Authentication are submitted at the bank for mapping/activation.

c. Azadi Ka Amrit Mahotsav (AKAM) 2.0

Ministry of Rural Development has decided to launch a nationwide campaign 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 the rural community. The campaign started on 1st February 2023 and will continue till 15th August 2023.

For the same purpose, one day camp is to be organized in the selected Gram Panchayat with the help of a Bank Sakhi. A total of 2621 camps are to be organized at the Gram Panchayat till 15th August 2023. As a pilot 26 gram panchayats were selected in the month of February 2023 and the camps were organized in 21 gram panchayats out of the total 26 gram panchayats selected for pilot. As per the plan, training and awareness camp encompassing all 2621 GP will be organized at the gram panchayat. A total of 1290 camps have been organized till June 2023 covering 94 % of target transaction from CSP.

Table 15: AKAM2.0 status

Sl.	Particulars	Target	Achievement till June 2023
1	Number of transactions	25,01,481	20,26,479
2	Volume of transactions (Rs. lakhs)	1,13,366	106930.98
3	Number of camps to be organized	2621	1290

So far, 20,26,479 transactions have been done for a total amount worth Rs. 10,69,30.98 lakh. The remaining camps will be organized by 30th of July 2023.

7. Technical Support Agency (TSA)

BASIX has coordinated with BPIU staff by exploring list of vacant panchayat and eligibility criteria of Bank Sakhi to roll out identification through CLF and VO meetings as per the locations received from the Banks. About 300 Bank Sakhis have been selected by Basix team in different CLFs and VOs. BASIX team has supported in the Selection of Bank Sakhi, MoU between Bank Sakhi and VO, device distribution and technical training to 23 Bank Sakhis.

BASIX team is providing handholding support by its District DFS Expert by visiting CSP point and 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 the issues on time to concern person/place (WhatsApp group etc.) BASIX team has supported in learning and practicing in digital transactions by SHG members under digital financial literacy. Training is being organized in CBOs scheduled meetings. Transaction details are also captured in a specific format to know the progress. SHG members are provided with Mobile Based Transactions Training at CLF level in CBOs through mobile-based applications like PhonePe, Google Pay, Paytm etc. Further, the CBO members are also depositing weekly saving account and instalments of loan repayment using these apps. Apart from this BASIX District DFS Expert are also supporting in AKAM 2.0 campaigning.

Inductus is working on Dual Authentication with 4 Model CLFs ie. Kranti CLF, Anand Jyoti CLF, Khushhal CLF and Phool Mala CLF. 16 more CLFs have been added where the facility of dual authentication has been started. Draft animation videos for Digital Financial Literacy have been prepared to deliver training. They are also working on the trainer's notes and PPTs of the DFL training module.



LIVELIHOODS PROMOTION

A. FARM INTERVENTIONS

The farm team during this quarter focussed on extensive training of staff and cadre on kharif crops. This quarter also reported the highest production of neera. To promote the production and sale of neera, identification of toddy tappers, their training on neera production, PG formation, and opening of temporary and permanent neera sales counter was done. Besides this, Agri entrepreneur selection, training, distribution of certificate for the sale of seed and fertilizers, and digital transaction kit distributions was also done in scale. The quarter also being the harvest season for wheat crops reported the use of CHC for harvesting and threshing purpose.

1. Kharif cropping - planning and capacity building

Before the onset of the Kharif season, the project made all ground-level preparations to undertake the kharif crop, including training Village Resource Persons, Skill Extension Workers, Livelihood Specialists, Managers, Agri Entrepreneurs, etc. on the planning of Kharif crops. Further, a series of trainings were organized to orient farmers on improved packages of practices for better crop production. The progress made under productivity enhancement activities under the farm activities are as mentioned below:

- 48,531 - Number of Village Organizations part of training on kharif cropping.
- 17,378 – The number of Community Mobilizers supported the capacity-building activities under farm interventions.
- 11,560 – Number of VRPs trained and engaged as farm livelihood resource persons.
- 449 – Number of SEWs trained and engaged as Master Resource Person for farm livelihood interventions.
- 15,79,436 – Number of farmers practiced Kitchen-gardening.



2. Neera intervention

Production of neera from taad tree was done during this quarter. Farmers were motivated to do neera production and improve their income from the sale of neera. The project mobilized the toddy tappers into neera PGs, and provided them training on collection and sale. Around 16,700 tappers associated with 660 neera PGs were trained and facilitated in getting neera licenses. To promote the sale of neera around 264 permanent and 1998 temporary neera sale counters were setup across Bihar. Some of the neera outlets were also inaugurated by officials from District administration which was a big motivation for tappers selling neera and JEEVIKA team. Altogether, 1,36,15,600 litres of neera was collected by tappers and 1,28,54,893 litres of neera was sold across 38 districts.

Efforts were also made to provide insurance coverage to the neera producers by enrolling them under PMJJBY and PMSBY insurance schemes.

3. Custom Hiring Centre

With the harvesting season of wheat crops, the use of harvesting and threshing equipment of the Custom Hiring Centres increased. Around 8000 farmers utilized the equipment available at the CHC in this quarter. In total, 483 CHCs have been established either in convergence with the Agriculture Department, Government of Bihar, or independently by JEEVIKA CBOs across 38 districts. CHC mobile application has been instigated for machine booking, tracking the services being provided, and financial data transparency. Till June 2023, around 1,08,120 farmers got services from CHCs.



4. Agriculture Entrepreneur

During this quarter, a total of 3144 Agri Entrepreneurs received training on kharif cropping, AE operation, digital transaction through Posh machine, etc across 33 districts. The AEs were also

provided certificates and received digital transaction equipment from different banks. The total transaction done till June 2023 by these AEs is Rs 1,39.62 crore. These transactions cover input business, digital marketing, nursery, and collective marketing.

In this quarter, a huge number of new AEs were selected (with criteria of women only), trained, and onboarded. This would support women entrepreneurs to establish enterprises and provide services to SHG farmers. Cumulatively, 600 AEs have received the seed license and 639 received fertilizer licenses.

By June 2023, in total 1795 AEs were engaged in business and the cumulative transactions of the AEs were around Rs. 54.30 crore.

4. Organic Farming

Farmers were also promoted to undertake organic farming. Around 6876 farmers have been mobilized to undertake organic farming. 174 local groups (LGs) have also been formed and are functional across 9 districts. These local groups had a physical verification and certificate C-1 endorsement. Regular training and capacity-building exercises are being done at the VO and Local group levels to support organic farming activities.

5. Farm Value Chain

a. Business activities being done by FPCs during this quarter

- Facilitated sales of more than 10,718.23 MT of multiple commodities including 85 MT of fruits and vegetables from Green Delights.
- Facilitated sales of more than 433.50 MT of agri-inputs with eight agri-input market players.

b. Farmer Producer Company

The turnover of the 10 FPCs during this quarter was Rs. 2283.01 lakh.

Table 16 : Revenue earned by 10 FPCs (Rs. in lakhs)

Sl.	Districts	Cumulative turnover from April-June 2023
		(Rs. in Lakh)
1	East Champaran	62.86
2	Bhojpur	16.81
3	Samastipur	100.94
4	Vaishali	46.86
5	Begusarai	118.37
6	Muzaffarpur	86.94
7	Khagaria	530.77
8	Saharsa	260.86
9	Nalanda	292.69
10	Purnea	765.91
	Total	2283.01

c. Green Delights stores have registered growth over the year

A total of 85 MT of fruits and vegetables were sold by the Green Delight stores with more than 40,421 footfalls and an average bill value of Rs. 125.6. The Green Delight stores earned a total revenue of Rs. 39.10 lakh during this quarter.

B. NON-FARM INTERVENTIONS

1. Grameen Bazaar

The project so far has opened 142 Grameen Bazaars across 24 districts to provide quality grocery items to member kirana stores. During this quarter, one Grameen Bazaar was opened. 106 Grameen Bazaars during this quarter made a business worth Rs. 5.19 crore.

Table 17: Grameen Bazaar – Progress and turnover details

Sl.	Particulars	Progress
1	Number of districts where Grameen bazaars have been established	24
2	The total number of Grameen Bazaars opened	142
3	Total business of 106 Grameen Bazaars in Rs. (April-June 2023)	51885386.5

Progress in scaling up of intervention

- Centralized Performance Management Systems (Centralized POS) have been rolled out in 100 Grameen Bazaars.
- A total of 139 Grameen Bazaars have completed the PAN registration process, 74 Grameen Bazaars completed the GST registration process and 21 Grameen Bazaars completed the FSSAI registration process.
- District-level tie-up for direct supply to Grameen Bazaar was done with 2 agencies in Gaya district.
- Training of BPMs, nodals and store staff on ITR filling documents preparation was completed in 135 blocks of 26 districts.

2. Bag Cluster Unit

Under the Mukhyamantri Mahila Udyami Yojana, the establishment of 39 sheds under Bag Cluster in Bela, Muzaffarpur was done in convergence with the Industries department. The progress made during the quarter are as mentioned below:

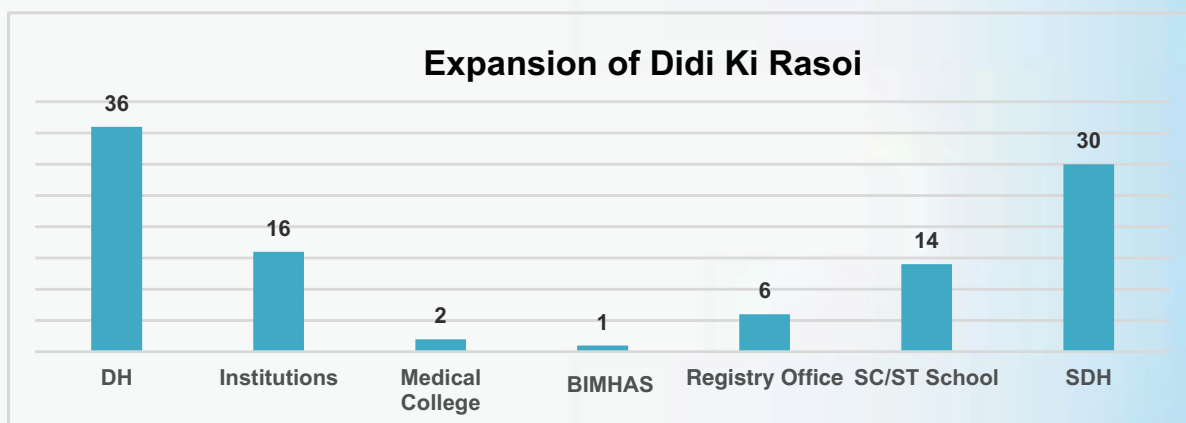
- Producer company (PC) formation with the hiring of Charter Accountant, name finalization for PC, promoter selection, and document submission with Registrar of Company was done and the registration of PC was completed on 16th June 2023.
- Bartack machine entrepreneurship program is running now with 33 micro-entrepreneurs with the onboarding of 18 new micro-entrepreneurs.
- Batch 6th, 7th and 8th of skill training of tailors was done in the month of April, May and June 2023.
- Identification and onboarding of 4 new entrepreneurs were done as per the approval from the

Industry Department. These new sheds will start in August taking the total number of sheds at the bag cluster to 43.

- Vehicle transfer process initiated for 1 vehicle entrepreneur. Documents submitted in RTO Muzaffarpur.
- Training on BoR, excel, and basic computing skills organized for bag cluster entrepreneurs.
- An average of 25 kids are vailing the Creche facility and a footfall of 100-200 customers are being registered in the DKR inaugurated in Bag Cluster
- A total of 2.17 Lakh bags were produced with a turnover of Rs. 1.30 Crore during the quarter.

3. JEEVIKA Didi Ki Rasoi

As of June 2023, altogether 105 Didi Ki Rasoi have been started across Bihar of which 36 are in district hospitals, 30 in sub-divisional hospitals, 14 SC/ST schools, 6 in registrar office, 2 in medical colleges, 16 in other institutions, and one in Bihar Institute of Mental Health and Allied Sciences (BIMHAS).



4.. Enterprise Promotion

JEEVIKA is implementing NRETP- Enterprise Promotion in 40 blocks spread across 12 districts. Under this programme, 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 10 crore has been transferred as the first tranche (25 lakhs/ block) to nodal CLFs of 40 blocks under 12 NRETP districts.

Currently, 384 Business Development Service Providers (BDSPs) have been placed in 40 blocks and 304 BDSPs are active in the field. OSF-MC (OSF management committee) was selected and given 1 round of training in 40 OSF blocks.

During the quarter, the following works were accomplished:

- With the BDSPs trainings complete 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 fund 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.
- The 45 master trainers certified under SVEP were further given training on OSF MIS app training and rollout.



Table 18: OSF enterprise promotion and fund disbursement status

Sl.	Districts	Total business plans approved till June 2023	Amount of CEF disbursed till June 2023 (in Rs.)
1	Bhagalpur	710	9483000
2	Darbhanga	310	4465000
3	Gaya	882	16800000
4	Khagaria	308	4860000
5	Madhepura	477	12921000
6	Madhubani	300	8670000
7	Muzaffarpur	982	12836000
8	Nalanda	763	13035000
9	Pashchim Champaran	394	11516000
10	Patna	480	6960000
11	Saharsa	309	5170000
12	Supaul	307	13940000
Total		6222	120656000

4. Incubator

Diagnostics and baseline of 150 enterprises covering the aspects of business basics, product, unit economics, logistics, operations, marketing, SWOT, B-plan, overall growth strategy, quarterly plan, and training need analysis have been done in 34 districts. Disbursement of soft loan (1st tranche) to 132 enterprises has been completed. JEEVIKA has on-boarded GUDDCAUSE and SARAL as equity partners for supporting enterprises in branding through

networking and market access respectively.

5. Start-up Village Entrepreneurship Programme

Activities undertaken under SVEP during this quarter are as mentioned below:

- 4 days of SRP ToT training was completed in Patna.
- These SRPs will be further utilized to impart training to different committees managing enterprise promotion interventions such as SVEP, NRETP and others at the field level.

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

- Cadre (CRP-EP) training was completed on foundation modules in 10 new SVEP blocks.
- SVEP Phase 3 implementation guidelines 1st draft was put up for approval.

6. 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. Against the target of 90 Metric Tonnes of fortified food to be produced in a quarter, Gaya FFU produced and supplied in total 95.28 MT of fortified food.

7. Micro Enterprise Development

13 blocks of 5 districts were approved for micro-enterprise development intervention. Draft guidelines for field implementation of micro-enterprise development interventions were prepared.

C. LIVESTOCK INTERVENTION

1. Goat rearing interventions

Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 3547 Pashu Sakhis have been trained and are providing goat-rearing services to SHG/Non-SHG households (HH) across 20 districts. This model, which is an intrinsically sustainable livelihood model, is providing goat-rearing services to SHG members on one hand and also providing regular income to the Pashu Sakhis. Details of the services and achievement until June 2023 is mentioned in the below :



Table 19: Progress under Pashu Sakhi Model

Sl.	Indicators	April - June 2023	Cumulative Progress till June 2023
1	Number of Pashu Sakhi developed	114	3547
2	Households covered by Pashu Sakhi	11406	306093
3	Number of inseminations done	1019	99145
4	Number of azolla pit developed (Inc. green fodder)	833	34350
5	Number of machan/shed constructed	197	21411
6	Number of feeders installed	641	103881
7	Number of castrations done	2157	361999
8	The total quantity of dana mishran produced (in kg)	2546	281773
9	Number of deworming doses provided	109434	1740610
10	Number of vaccination doses given	1985	1009877

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 19,249 members have been mobilized in the Goat Producer Company coming from 18 blocks with 17 collection centres. The company has also initiated business through selling inputs to its members and trading output (Live Goat). Cumulative turnover stands at Rs 163.99 Lakhs. In this quarter, total input business stood at Rs 60.57 Lakhs and output business stood at Rs 103.42 Lakhs.

One meat retail outlet named “Seemanchal Jeevika Meat Outlet” has been established in December 2022. The outlet reports a turnover of Rs.10,40,145.00 with 1647 Kilograms of meat sold till 30th June 2023.

Partnership support in Goat intervention

- **Aga Khan Foundation (AKF)**

Aga Khan Foundation is supporting JEEVIKA in the development of the trained community cadre (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. It has been successful in generating employment among rural women. During this quarter, Pashu Sakhi's have mobilized 304 new households. A total of 266 Pashu Sakhis have been developed and providing services to 54,594 households mobilized into 476 Goat Rearing Groups. This intervention is being implemented in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur and Paroo blocks of Muzaffarpur districts. Enterotoxemia (ET) vaccination service was significantly emphasized by pashu sakhis in May 2023. Along with ensuring awareness of ET vaccination (through mobile vans), AKF team supported and ensured the availability of vials (445 vials) for ET vaccination across the three blocks of Motipur, Meenapur and Paroo. Seven pashu sakhis were provided with basic gender training. Community meetings on goat health management, gender, Farmer Producer Company and goat marketing continued as planned. Also in the month of April, AKF supported the planned activities that involved

community meetings on gender, goat health management, FPC and goat marketing. In addition to this, during this quarter, three Mesha entrepreneurs or udyamis were identified across the three blocks of Paroo, Meenapur and Motipur.

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 Bakrid, 58 Bakri Bikray Kendra were organized in 11 districts of Bihar. Total business volume was Rs 47.74 lakhs by selling 1020 goats and Rs 6,153 was the total earning of Pashu Sakhi through weighing machine.

2. Poultry intervention

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 7th day Ranikhet vaccine, 14th day Lasota vaccine, and on 21st day Gambro vaccine are provided to chicks for prevention from different diseases. A certificate of Mareks against hatchery-born disease is taken from the supplier to ensure the prevention of the disease.



Table 20: Progress under Backyard Poultry intervention

Sl.	Indicators	April - June 2023	Cumulative Progress till 31 st June 2023
1	Number of Districts	0	36
2	Number of Blocks	7	281
3	Number of members benefitted	16743	1,87,930
4	Number of Chicks distributed	3,21,641	94,30,006

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 HHs 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. Member mobilization along with awareness regarding the PC business model is under process.

3. Dairy Intervention

COMFED

JEEVIKA in collaboration with COMFED is mobilizing cattle-rearing SHG members into existing Dairy Cooperative Society as well as also forming new women Dairy Cooperative Society to link the members to an organized milk marketing system. During this quarter, 934 HHs were linked to DCSs and 29 new women DCSs were formed. Cumulatively 71,880 HHs are linked to DCSs and 1041 women DCSs have been established.



Kaushikee Mahila Milk Producer Company (KMMPC)

Kaushikee Mahila Milk Producer Company has currently 845 (MPPs) operational milk pooling points. A total of 43,317 members have been enrolled in KMMPC. 15 bulk milk chilling units (BMC) have been installed and the company is procuring on average 63,100 Lt of milk per day. Kaushikee Dahi and Ghee have been launched in the markets of Saharsa, Supaul and Madhepura.

4. Fish Intervention

Ponds identified under Jal-Jeevan-Hariyali Abhiyaan are allocated to the VO of JEEVIKA. SHG members will undertake fishery activities in these VOs. The process of identification, allotment and operationalization of ponds is under process in different districts of the State. Harvesting of fish on overall 51 ponds (partial + complete) has been done. A total of 16929 Kg of fish have been harvested. Across the state, currently, 91 Fish Producer Groups (FPG) have been formed with the help of 79 Matsya Sakhi. In total, 123 individuals which include 37 Matasya Sakhis and 86 FPG members have been trained at Fisheries Research and Training Centre, Mithapur in two batches in May 2023 in convergence with Directorate of Fisheries, Dept. of Animal and Fish Resources, GoB.

Table 21: Progress under Fish intervention

Sl.	Indicators	April - June 2023	Cumulative Progress till June 2023
1	Number of Districts covered	0	32
2	Number of Blocks covered	4	109
3	Number of Workable ponds	0	124
4	Number of Ponds with fish Stocking	12	91



SKILL DEVELOPMENT & PLACEMENT

The Jobs theme during this quarter focused on the training and placement of youths. In total 2010 youths got trained through PIAs and 7932 through RSETIs.

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

DDU-GKY is a flagship program of the Ministry of Rural Development (MoRD), Government of India (GoI). DDU-GKY is uniquely focused on rural youth aged 15 to 35 years from rural poor families. DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and catering to the career aspirations of rural youth.

JEEVIKA is implementing the DDU-GKY program in Bihar. The Program is being implemented in partnership with different agencies throughout State.

As on June 2023, a total of 29 training centers were engaged to enhance the skills and training of the rural youth and provide job opportunities to them. Altogether, 78417 candidates have so far received training from PIAs on different trades and 53222 got appointments in different organizations through DDU-GKY and Roshni project. During this quarter, a total of 2010 candidates were trained and 1454 got appointed

Table 22: Training and placement under DDUGKY

Sl.	Particulars	Trained	Placed
1	Cumulative progress till June 2023	78417	53222
2	Progress April to June 2023)	2010	1454

ROSHNI project is being implemented in two Left-Wing Extremism (LWE) districts of Gaya and Jamui to provide skill training with placement to the rural poor youths living in adverse situation. Under Roshni project the training is residential, and the female candidates must constituted at least 40% of the trainee. Currently, Ms. Intelligence Manpower Services Pvt. Ltd. is working as PIA for Roshni project in Patna district of Bihar.



2. 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 self employment of the rural youth. 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 youths in almost 61 approved trades. After the completion of training, the rural youths are also extended credit support to initiate an enterprise.

As on June 2023, a total of 38 Rural Self-Employment Training Institutes (RSETIs) centers were engaged to enhance the skills by training of the rural youth and provide self-employment to them. During the quarter, 7932 candidates received training from RSETIs on different trades and 3339 got settled.

Table 23: Progress on training through RSETI

Sl.	Particulars	April to June 2023
1	Number of trainings conducted	254
2	Number of candidates trained	7932
3	The total number of youths settled	3339
4	Number of youths settled-self funding	2845
5	Number of youth settled- bank finance	494

Inauguration of the ToT program

A training of trainer program of the Master Trainers was organized and the distribution of loans to the successful entrepreneur through UCO RSETI, was done in Begusarai. Hon'ble Cabinet

Minister, Minister of Rural Development, inaugurated the program. The occasion was also graced by Director North RSETI and Director, South RSETI, JEEVIKA staff and other officials from RSETIs. Certificate distribution was done amongst the trainees who completed the training from RSETI.

Some of the successful Entrepreneurs were provided loans for the establishment of their Businesses. A few case studies were showcased on the stage who have received training from RSETI Begusarai and not only earned well but also provided employment to others. The entrepreneurs also displayed the product on the stalls at RSETI Campus.

Hon'ble Cabinet Minister and National Team interacted with the trainees of RSETI and appreciated the efforts of the program to provide training and employment opportunities through the RSETIs.

3. Job fair and Direct Placement

To provide job opportunities to rural youths through 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 744 candidates were placed in different organizations through Job fairs during the quarter.



Table 24: Status on direct placement through Job fairs

Sl.	Particulars	April to June 2023
1	Job Fairs organized	3
2	Total YMD & CMD organized	7391
3	Number of youths offered jobs (Job fair & YMD)	2455
4	Number of candidates joined jobs.	744



SOCIAL DEVELOPMENT

1. Vulnerability reduction fund

a. Food Security Fund

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 agriculture 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, 47,704 VOs have received this fund and utilized it effectively to benefit the SHG members.

b. Health Risk Fund

Health Risk Fund (HRF) aims to provide a low-cost fund for health and medical emergencies to such vulnerable households included in the SHG fold. 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 long term. Access to low-cost health loans and savings by SHG members are two components of this fund. Till the end of this quarter, a total of 51,608 VOs have received the HRF fund.

2. Community Library and Career Development Center (CLCDC)

With the objective of harnessing the demographic dividend of SHG HHs by leveraging the power of education to break generational poverty by expanding opportunities and intergenerational mobility, JEEVIKA has started 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. It's now physically set up and operational



with 16,023 learners' the majority of whom are first-generation learners and girls, 6000 plus sitting capacity at a time, and Vidya Didi, a dedicated community placed in each.

The CLCDC is envisaged as a one-stop learning and opportunity facilitation resource centre for the learners of SHG HHs and underprivileged students from non-SHG HHs serving them with its educational, career, skilling, and entrepreneurial incubation support services and programs, especially to girls & 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, Vidhya Didi is selected and placed in all 100 CLCDC by the CLF.

a. Webinar Series for Aspiration Building and Career Guidance for Learners of newly established Community Library and Career Development Centre

Most first-generation learners in rural areas suffer from asymmetries of information related to higher education & career opportunities. To sensitize & motivate learners of the newly established Community Library and Career Development Centre (CLCDC) by Bihar Rural Livelihoods Promotion Society (JEEVIKA) in 100 blocks across 32 districts of Bihar, the CEO of BRLPS, Shri. Rahul Kumar had a dialogue with 6000+ student via webinar. The inaugural session of the career development webinar was live streaming in all 100 CLCDCs using its digital classroom and library facilities.

b. Summer Camp - 2023

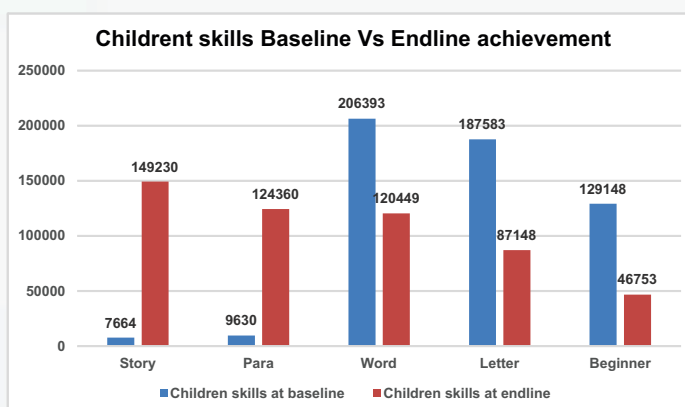
During the summer vacations in June 2023, altogether 44,338 JEEVIKA volunteers participated in a month-long summer camp in June to improve the foundational reading and arithmetic skills of more than five lakhs (5,40,418) lagging behind children in their villages across Bihar.

Table 25: Progress under Summer Camp

Sl.	Particulars	Progress
1	Total volunteers	44338
2	Total volunteers surveyed at baseline	40571
3	Total volunteers surveyed endline	39535
4	Total children surveyed at baseline	540418
5	Total children surveyed at endline	527940

JEEVIKA in collaboration with Pratham, organized Summer Camp 2023 to enable active participation of JEEVIKA Didis in improving the schooling and learning outcomes along with ensuring Mother's engagement and support in enhancing daily learning level progress of their children at home, tuition and school level. The summer camps were organized in 513 blocks covering 38 districts. Around 19967 community cadres have been placed at the village level to support this initiative.

Through a variety of interesting and engaging activities including games, storytelling, and projects, the volunteers focused on developing reading, comprehension and expression skills, and basic math activities daily by 1-2 hours catch-up class in their locality with 10-15 children. An evaluation was also done to assess the result of the initiatives after one month. According to the evaluation report based on baseline and



endline testing of all these children, shows beginners have improved paragraph and story writing skills. Out of the total 5,23,124 children who were beginners, the letter and word learning levels of 2,73,590 children enhanced and they were able to learn story and paragraph reading and comprehension.

3. 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 focusing on the

conservation of local and global biodiversity through Natural Resource Management (NRM) and water conservation, parallelly promoting livelihood diversification in the field of Nursery Development; JEEVIKA has mobilized did for the development of nurseries under Didi ki Nursery program. Cumulatively, 276 nurseries have been established in convergence with DoFECC.

b. In convergence with MGNREGA

The 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 have decided to establish nursery of JEEVIKA didis in different districts of Bihar. A total of 408 nurseries have been established through MGNREGA.

c. Plantation for 2023-24

As per the official record, the forest cover in Bihar stands around 7,305.99 sq. km which is around 7.76 % of States's Geographical area almost one-third of the National Forest cover average. Bihar being a densely populated state has little scope for exponential growth in forest cover which can meet the desired minimum forest cover in the near future. To fill this gap Bihar has to rely on increasing the green coverage through increased canopy by the plantation on Individual land. In this order, the government of Bihar announced an ambitious campaign of plantation with a physical target of 5 crore. For the past 3 years, JEEVIKA Didis have been participating in a massive plantation drive, with great enthusiasm and zeal, members from the community not only participated in the plantation drive but also ensured the survivability of the saplings planted by them. For the upcoming plantation season 2023-24, total demand of more than 60 lakh saplings demand based on the micro plan have been generated and entered into the Vanmitra application.



4. JEEVIKA – MGNREGA Convergence

a. Initiation of Village Organization Office building

JEEVIKA has been leveraging benefits for the community through convergence with different departments. “MGNREGA/S” is one of the key projects of the Rural Development Department which has huge potential to tackle rural poverty through wage employment and asset creation. In the most recent development MGNREGA through its letter no 700 BRDS/RDD-MGNREGA 38/2022, 28/10/2022 has provisioned for the 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 the building will boost the confidence of community members and provide recognition to the respective institutions. As per the estimate provided by the 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 in around 32 crore expenditure will be in wages component.

Table 26: Progress on JEEVIKA VO Building Construction

Sl.	Particulars	Progress
1	Total number of land identified	651
2	Total number of NOC provided	241
3	Construction started	67
4	Finally constructed	19

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 mate is a milestone achievement. As per letter 600/BRDS/RDD-MGNREGA 38/2022, 28/10/2022 an important guideline has been issued regarding 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 are expected to be empaneled as MGNREGA mate. The process of mate selection has to be done through a 3-member committee comprising of 1 SHG member nominated by BPM, Mukhiya and 1 member nominated by Panchayat Rojgar Sewak. This committee will be preceded by the Mukhiya of the respective gram panchayat who will be responsible for the final empanelment.

Table 27: Progress of SHG members as Mahila Mate under MGNREGA

Sl.	Particulars	Progress till June 2023
1	SHG Mahila Mate Application Submitted to MGNREGA	61186
2	Number of SHG members empaneled as MNREGA mate	15038
3	"SHG Mahila Mate" Trained	15038
4	SHG Mahila Mate inducted	1137

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 with the help of trained human resources and better technological intervention. The project has been extended till 31st March 2024.

Table 28: Cluster Facilitation Project progress

Sl.	Particulars	Progress till June 2023
Ĉ	Number of districts covered	16
Č	Number of blocks covered	35
Ċ	Number of CFP cell	103
Ç	Number of village livelihood resource persons appointed	284
D	Number of labour groups formed	794
Ď	Number of members linked to a labour group	9325

5. 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” for the 28 districts namely Araria, Begusarai, Bhagalpur, Bhojpur, Buxar, Darbhanga, Gopalganj, Jehanabad, Jamui, Katihar, Khagaria, Kishanganj, Lakhisarai, Madhepura, Madhubani, Muzaffarpur, Nalanda, East Champaran, West Champaran, Patna, Purina, 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 June 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

Bihar is a multi-disaster-prone state, which is mainly affected by floods, droughts, earthquakes, cyclonic storms, hail, thunderclaps, and fire. Bihar has 38 districts and among these 38 districts, 28 are adversely affected by the flood. Due to continuous disaster incidences, the progressive development work of Bihar always gets pushed a few steps back which specifically affects poor families. It is necessary to give training to the members belonging to the groups in the flood-prone area for pre-flood maintenance so that the SHG/ VO/ CLF can prepare their action plan for flood maintenance.

Keeping in view of the above context, JEEVIKA with the coordination of Bihar State Disaster Management Authority is organizing 3 days of residential training in Module-1 of Disaster Risk Management and Mitigation to Block Project Manager and Manager Social Development from 5th June 2023 onwards in 15 different batches. A total of 40 Master trainers in each batch received training on Disaster Risk Management and Mitigation. These Master trainers will now orient and lead the Disaster Risk Mitigation at the Block. 15 batches of training have been planned from 5th June to 20th September 2023 for 38 districts in which around 600 participants would participate.

The training will help them to mitigate risks arising out of various natural calamities such as floods, droughts, thunderstorms, and other disasters and provide training to all project staff and Community Professionals as well as lead and monitor the training at the Block and District.

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. A training on installation, functioning and maintenance of Flood Response Support Kits (FRSK) for the officer bearer of respective CLFs has been conducted by UNICEF, Bihar.

5. Solar – Renewable Energy

a. Deployment of DRE-Powering Livelihood Technologies

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 living 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, JEEVIKA and J-WiRES with the coordination of CEEW and Villgro successfully introduced 30 Distributed Renewable Energy (DRE) powering livelihood products in Bihar. The major DRE products introduced in the field to enhance livelihood of the SHG members includes, solar dryer, food processing machine, solar fodder machine, solar pump and solar deep refrigerator. Bihar's first-ever solar-powered JEEVIKA Neera Cafe was inaugurated in Vidyt Bhawan where one Demo Product of Solar Deep-freezer was installed and another one in Rajgir Nalanda through DRE-powering livelihood projects.

b. Demonstration of DRE-powering livelihood technologies

DRE-powering livelihood technology-based products were introduced in Nalanda, Nawada, Jehanabad, Aurangabad, Jamui, Rohtash, Sheikhpura, Gaya and Samastipur districts, among the entrepreneurs and SHG members. The different DRE-powering livelihood technologies products have been introduced in the CBOs and entrepreneurs to generate awareness on clean energy-powered livelihood technologies amongst women micro-entrepreneurs.

c. Demonstration of Clean cooking Solutions - Integrated Domestic Energy system (IDES)

Under this initiative, J-WiRES provides solar home lighting systems for basic lighting, mobile charging and force draft improve cook stove for cooking solutions to the community. The Integrated Domestic Energy system (IDES) were provided by J-WiRES which 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. The clean cooking solutions was introduced in districts of Gaya, Nawada, Nalanda, Aurangabad, Rohtas, Jamui, Jehanabad, and Sheikhpura districts to the project officers, SHG women entrepreneurs and community professionals to promote renewable

energy-based cooking solution among SHG household. To date, more than 2000 clean cooking solutions have been successfully deployed in different locations. 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 20 New Solar Entrepreneurs in Bihar

To scale-up the clean cooking solutions in Bihar, J-WiRES with the support of Shailesh Enterprise organized a two- day workshop to capacitate the entrepreneurs. The entrepreneurs from Nalanda, Gaya, Nawada, Jamui, Aurangabad, Rohtas, Jehanabad, Samastipur and Sheikhpura took part in the training session. Delegates from IIM Bodhgaya, TERI, VNV, CEEW, The Global Energy alliance for people and planet (GEAPP), officials from JEEVIKA SPMU as well as DPCU Gaya, facilitated the entrepreneurs in the workshop. This workshop will enable women entrepreneurs in exploring rural energy market with livelihood opportunities and will make them technically sound.

e. Enabling the Electric Cooking Ecosystem in Rural India

IIT Bombay, JEEVIKA and J-WiRES are working on a proposal titled "Enabling the Electric Cooking Ecosystem in Rural India," for funding by the Modern Energy Cooking Services (MECS), UK. The project funding is for developing a sustainable supply chain activation for electric cooking in rural



India, which is planned to be initiated with J-WiRES with the target region as South Bihar. It is one of the 11 projects worldwide selected with the objective to do action research, activate and sustain the electric cooking supply chain in rural India, through appropriate demand and supply side initiatives. The project is being conducted in 3 Phases. Phase 1 is until May 2023, Phase 2 is from June 2023 to November 2024, and Phase 3 is from December 2024 to October 2025. In Phase 1, successfully developed a detailed sustainable supply chain activation plan, technology field trial to evaluate the electric cooking appliances, data collection and understanding of current local supply chain, market and financing schemes in the target region, and conducted consultative workshops to develop the detailed activation plan including business plan, supply chain plan and field research aspects.

During this quarter, officials from IIT- Bombay met JEEVIKA officials and discussed on the implementation plan on "Enabling the Electric Cooking Ecosystem in Rural India." with support from Modern Energy Cooking Services UK, for developing a sustainable supply chain activation for electric cooking in South Bihar.



HEALTH, NUTRITION AND SANITATION

The Health and Nutrition initiative in JEEVIKA has effectively tackled the root causes of malnutrition, by enhancing a range of channels that motivate individuals to adopt enduring and sustainable dietary habits, care giving practices, and health measures that promote their overall health, development, and happiness. The core focus of the Health and Nutrition strategy revolves around empowering women to drive transformative shifts in health and nutrition practices within households and communities.

1. Health Help Desk

The JEEVIKA Health Help Desk is an initiative of JEEVIKA in collaboration with the Bihar Health Department. Its primary goal is to provide quick and easy access to healthcare facilities for communities across all 38 districts of Bihar, including Sadar hospitals and medical colleges. The Health Help Desk offers hospital information to both outpatient department (OPD) and inpatient department (IPD) patients during two shifts of working hours. Currently, facilities and services are being provided to 4,73,359 patients through the Health Help desk, across Bihar. The Help Desk is staffed by dedicated Swasthya Mitra Didis (healthcare volunteers) working in two separate shifts, with a total of 92 Swasthya Mitra Didis currently employed. Presently, there are 45 functional help desks throughout Bihar.

The JEEVIKA Health Help Desk goes beyond guiding patients at the hospital. Swasthya Mitra Didis handles calls from the field, assisting SHG and non-SHG families with doctor availability and ambulance services. They maintain patient records, track follow-up check-ups, and remind patients of appointments. Additionally, they create a safe environment, protecting patients and families from exploitation. The dedicated team of Swasthya Mitra Didis plays a crucial role in ensuring accessible healthcare services and supporting patients and their families effectively.

Table 29: Status on Health Help Desk

Sl.	Particulars	Progress
1	Number of IPD Patients	31,171
2	Number of OPD Patients	1,46,225
3	Number of patients helped through Phone Calls	4,677
4	Follow-up was done with admitted patients	3,007
5	Follow-up done with discharged patients	1816

Conduct a Study on Health Help Desk (Brown University)

A PhD student from Brown University conducted a study from the 13th to the 21st of June 2023, assessing the effectiveness of the Health Help Desk at 11 Sadar hospitals and 2 medical colleges. Valuable recommendations were made after engaging with Swasthya Mitra Didis to address challenges and enhance the initiative's performance. Implementing these indicators will improve the Health Help Desk's impact, serving the community and enhancing the healthcare experience for patients and families.

2. HNS, BCC Module Roll Out (Behaviour Change Communication)

JEEVIKA Behavior Change Communication (BCC) module is a vital component in promoting health, nutrition, and sanitation across 534 blocks in Bihar. These comprehensive training tools empower project staff and community members to create positive behavioural changes in targeted households, including SHGs. By building capacity and delivering effective interventions, JEEVIKA aims to improve the well-being and livelihoods of communities in 38 districts of Bihar.

Table 30: Status on BCC modular training of SHGs

BCC-M1 TO M20	March to June MIS Entry	March to June MPR Entry	Total number till date in MIS Entry	Total number till date in MPR Entry
M-1 (S1-S4)	230059	75529	2920104	4055862
M-2(S5-S7)	242597	136049	1532229	2930570
M-3(S8-S11)	431522	304880	1525070	3364122
M-4(S12-S15)	74402	19039	1429804	2318007
M-5(S16-S20)	122866	78272	1710299	4143547

3. Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK)

Generic medicines have proven to be highly cost-effective and authentic, benefiting rural self-help group (SHG) households significantly. To generate mass awareness, JEEVIKA uses mobile-based technology for message dissemination and informative video sharing. Operating PMBJK centres in Gopalganj, Nalanda, and Sitamarhi districts of Bihar, they aim to increase adoption of generic medicines, reducing medication costs for SHG households. Collaboration between JEEVIKA and the Health Department establishes Cluster level federations (CLF) for collective procurement, further supporting this endeavour.

Table 31: Month wise total sales & margin of PMBJK

Sl.	District	Cumulative till June 2023	
		Cumulative Sales	Cumulative Margin
1	Gopalganj	466,092	102,540
2	Nalanda	245,498	58,779
3	Sitamarhi	237,051	52,152
	Total	970,324	213,471

4. Family planing convergence programme

JEEVIKA's Family Planning Convergence Program in Bihar focuses on key indicators related to family planning adoption and ASHA worker linkage. The program covers five districts (Aurangabad, Jehanabad, Lakhisarai, Sheikhpura, and Sheohar) and 10 blocks. Indicators include the total number of eligible couples linked with ASHA, their intention to adopt contraceptive methods, and the percentage of linked couples expressing this intention. The program tracks specific methods such as condoms, MALA-N, Chhaya, Ezy Pills, ANTRA, female sterilization, vasectomy and Copper-T. Monitoring the number and percentage of eligible couples who have successfully adopted family planning methods informs program effectiveness, aiding in improvements. The aim is to ensure eligible couples receive appropriate services and support, fostering positive reproductive health outcomes.



Table 32: Status of physical progress of family planning convergence program

Sl.	District	Total
1	Total number of Eligible couples	31771
2	Eligible couples linked with ASHA who have the intention to adopt a contraceptive method	3061
3	% Eligible couples linked with ASHA who have the intention to adopt a contraceptive method	9.60%
4	Eligible couples linked with ASHA for Condom, MALA-N, Chhaya & Ezy Pills)	1854
5	Eligible couples linked with ASHA for ANTRA, Female sterilization, Vasectomy, Copper-T,)	1192
6	Eligible couples adopted Family Planning Methods	283
7	% Eligible couples adopted Family Planning Methods	1%

5. HN Enterprise: BALAHAR

Balahar, a traditional nutrition supplement, plays a vital role in providing essential vitamins and minerals for children's development. JEEVIKA didi's in Samastipur, Bihar, have taken the initiative to manufacture Balahar using locally sourced ingredients. The scientific formulation, supervised by Dr. RPCAU Samastipur, ensures its quality. With green gram contributing to its iron content, Balahar supports optimal health. Interested individuals can conveniently purchase it from the production unit in Samastipur.



Through this initiative, JEEVIKA aims to promote complementary feeding and support the overall well-being and healthy growth of children. Altogether, 682 kilogram of balahar has been produced and revenue worth Rs. 150040 generated till June 2023.

Table 33: The Progress Report of BALAHAR

Sl.	Particulars	Progress
1	Number of Unit	2 (Samstipur-Pusa & Tazpur)
2	Total Fund Given from Project to PG	Rs. 3 Lakh/unit
3	Number of members involved in Production	12 on rotation Basis
4	Total Production (April to June, In Kg)	608.5
5	Total Sale (April to June, In Rs)	133870

6. Sanitary napkin production unit

JEEVIKA's establishment of sanitary napkin production units is a commendable initiative, addressing women's health, nutrition, and hygiene. Providing low-cost sanitary napkins,

improves menstrual health and creates rural employment opportunities for women. In areas with limited awareness and resources, this effort tackles health risks associated with inadequate menstrual hygiene practices. By promoting good hygiene and empowering women through enterprise models, JEEVIKA aims to eliminate stigma and foster overall well-being. So far, 37,660 pads (5380 pkts) have been produced by the unit. The total sale of 17,619 pads (2,517 pkts) was reported for an amount worth Rs. 1,09,624.

7. National Resource Organization for FNHW to support NRLM and other SRLMs

JEEVIKA, Bihar's State Rural Livelihood Mission, has successfully scaled up Health, Nutrition & Sanitation interventions across all 534 blocks using Behavior Change Communication. Other SRLMs seek its support and expertise. To address this, JEEVIKA plans to hire a State Consultant - Technical Expert - NRO (FNHW) to lead knowledge development, capacity-building, and evaluation. They will provide operational strategy, module customization, and executive planning for other states' FNHW interventions. JEEVIKA remains committed to sharing best practices and ensuring quality assessment to support stakeholders' success. JEEVIKA is supporting SRLM Sikkim, Mizoram, Arunachal Pradesh, Meghalaya, Manipur, Uttarakhand, Nagaland, West Bengal, and Tripura as NRO.

8. JEEVIKA - HNS in BTDP lessons learning and way forward workshop

JEEVIKA, supported by The World Bank and NRLM, hosted a workshop to share learnings from successful rural livelihood initiatives under BTDP. They focused on mobilizing women into SHGs and improving nutrition, hygiene and sanitation across 300 blocks in 32 districts. The workshop aimed to explore JEEVIKA's potential in supporting health, nutrition, and sanitation services



state-wide. CEO Shri Rahul Kumar highlighted the impact on women's empowerment, with 60 percent of rural women being members of JEEVIKA, especially from marginalized communities. Key stakeholders actively participated in discussions to enhance collaboration for better livelihoods and well-being. The way forward suggestions included tailored BCC messaging, utilizing SHGs as links to health services, de-medicalizing health, and prioritizing sanitation with community involvement and waste-processing units at gram panchayats.



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 Yojna (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).

1. ODF-S & 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 & ODF Plus activities in their districts.

Table 34: IHHL status till 30th June 2023

Sl.	Parameter	Progress (April – June 2023)
1	Number of IHHL constructed	308524
2	Number of IHHL payments done	301027

2. Capacity Building

Two days of residential training for two batches was organized on Faecal Sludge Management in Purnea district. The training was supported by JEEVIKA technical partner UNICEF who aligned the resource person (PRIMOVE team and Dr. Prashant, Professor, Central University of South Bihar, Gaya). Participants for Batch 1 were LSBA – DC – SLWM and District Coordinator (5th June & 6th June 2023) and 2nd Batch of MGNREGA Engineers (7th June & 8th June 2023) of all 38 Districts.

The overall training covered onsite and offsite faecal sludge management and resource recovery. The construction of toilets in numbers does not end our quest for a sanitation utopia. Countries across the globe now have a fresh challenge of disposal of the massive quantities of solid and liquid waste generated by the new toilets they have built. This waste can easily turn into a health hazard by seeping into our groundwater and other water bodies like lakes and rivers. The challenge is intensified in rural areas, where on-site containment is the only solution. Out-of-the-box thinking on safe containment and management is vital in such areas.



The key takeaways of the training program are as follows:

- Knowledge of safe adaptable and sustainable technologies for managing toilet waste
- Understanding of decentralized technologies used for the management of black water. (Overview, quantification, and decision matrix)
- Training on how to reuse of the wastewater/faecal sludge. (Treatment process and selection)
- FSTP working principles and fleet management were discussed.
- Field visit to FSTP, Purnea, Bihar (A rural-urban convergence model was shown)

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 35: Progress in CSC construction

Sl.	Particulars	Progress
1	CSC target for FY 2023-24	1066 (Need Based)
2	CSC Completed (April-June 2023)	26
3	Cumulative CSC constructed till June in FY 2023-24	26

4. Solid & 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 36: Progress under SLWM activities**

Sl.	Parameter	Target	Progress (April – June 2023)
1	Fund transferred to GPs	3760	1165
2	Number of wards where door-to-door waste collection started	51170	0

Table 37: Status on ODF-Plus Declaration of Villages

Sl.	Parameter	Target	Progress (April – June 2023)
1	Fund transferred to GPs	3760	1165
2	Number of wards where door-to-door waste collection started	51170	0

Gobardhan

Under Swachh Bharat Mission (Grameen) Phase-2, to aim positive impact on village cleanliness and generate wealth and energy from cattle and organic waste GOBARdhan program is being undertaken. 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.

Table 38: Progress under Gobardhan project

Sl.	Particulars	Progress
1	Villages ODF Plus Declared (Target)	36880
2	Progress (April – June - 2023)	8345
3	Cumulative till June 2023	19537



SATAT JEEVIKOPARJAN YOJANA

Satat Jeevikoparjan Yojana (SJY) program targets to cover 200,000 (0.2 million) ultra-poor households through a customized ultra-poor graduation approach. The objective of the SJY is to “empower ultra-poor households traditionally engaged in production, transportation & selling of country liquor/toddy, ultra-poor from SC/ST and other communities through diversification of livelihoods, capacity building and improved access to finance”.

1. Launching of SJY - Immersion and Learning Exchange (ILE) Program

The SJY is a unique project and one of the largest Government led scale-ups of the Graduation program. The programme retains all key components of graduation while adapting the model to make it feasible to reach 2 lakh (0.2 million) ultra-poor households across the state. In India, different SRLMs are presently designing special projects for similar ultra-poor graduation models. The model will be implemented through existing community institutions and a network of community professionals (front-line workers). To catch up and for efficiency gain, the SRLMs are visiting JEEVIKA-SJY to learn and prepare the visionary document. Such visits are very powerful as a demonstration of what kind of programming is possible for governments to run and these exposure visits are already having an influence on other Indian states and national government.

Keeping in mind the importance of Learning & Knowledge exchange in supporting the adoption and expansion efforts of the Graduation approach for various poverty contexts, JEEVIKA entered into a partnership with BRAC International in 2023 to develop a new program SJY Immersion and Learning Exchange (ILE). The objective of the Immersion and Learning Exchange (ILE) program is to strengthen the SJY system to undertake immersion visits; design innovative high-quality knowledge products for learning exchange; develop Cluster Level Federations (CLFs) as SJY Centre of Excellence under immersion sites strategy.

2. Communitization & Location of SJY- Development of Immersion Site

Keeping in mind the importance of Learning, Knowledge exchange and to develop knowledge resource for other state governments and organizations in India, and in other countries, the SJY partners have conceptualize the SJY Immersion Site development strategy in 2021. The objectives of the Immersion Site development are:

- a. Develop selected Cluster Level Federations (CLF) as model demonstration sites
- b. Strengthen internal operations to conduct learning & knowledge exchange events
- c. Role of the CLF in smooth functioning of immersion site would be as follows:
 - Guiding, mentoring, coaching and handholding support to CBOs members for the graduation of endorsed households.
 - Quality control and performance monitoring of MRPs.
 - Providing capacity building and training services to program participants.
 - Ensuring financial literacy and livelihood support
 - Assisting in access to entitlements and Post- graduation support

3. Identification of Ultra Poor Hhs

The SJY has identified and engaged over 1,62,125 households spread across 38 districts in the state. These ultra-poor households are identified and endorsed by the Village Organization with the help of a three-member team of CRPs. The participatory identification process has been completed in 46,298 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.

With the approval of SJY implementation in urban areas, the training of 7,222 Community Resource Persons (CRP) from 836 Area Level Federation (ALF) under the National Urban Livelihood Mission (NULM) has been completed. These trained ALF members will facilitate the identification and endorsement of Ultra-poor households from urban areas which will begin in the coming quarter.

4. Training of UPHHs on Confidence Building & Enterprise Development

The timely hand holding, mentoring and coaching of ultra-poor households is one of the essences of Satat Jeevikoparjan Yojana. The confidence building and enterprise development (CBED) training of households boosts confidence and shows the pathways for 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

Confidence building and Enterprise Development (CBED) training 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 534 ACs/ CCs/ LHSs have already been identified from different districts and developed as a resource pool to conduct CB&ED training at District /Block level.

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 39: UPHH Households Training Status

Sl.	Training Type	Progress (April – June 2023)	Cumulative Progress (till June 2023)
1	Confidence Building (CB)	1,273	1,55,460
2	Confidence Building Enterprise Development	3,085	1,32,807
3	CBED Refresher Training	2,791	56,236
4	Graduation Training	10,779	35,166

5. Livelihood Financing Status

Special Investment Fund (SIF)

The special investment fund fulfils 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.

a. 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 person completes 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.

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

Table 40: Livelihood financing status of Endorsed UPHHs

Sl.	Training Type	Cumulative progress till June 2023
1	Special Investment Fund	1,36,566
2	Livelihood Gap Assistance Fund	1,44,713
3	Livelihood Investment Fund-Tranche-1	1,51,257
4	Livelihood Investment Fund-Tranche-2	27,497

6. 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. MRPs take extensive training, with the aim of becoming the in-house trainers and primary hand-hold 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 acquiring basic 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 5173 MRPs across 534 blocks till June 2023. The MRP selection is a continuous process in all blocks to provide handhold support to the HHs endorsed. The M4 which is a refresher training for the MRPs on M2 and M3 modules has been started. This module helps MRPs to revisit and learn the Books of Records as well as different topics of business literacy and social issues discussed during home visit and group meetings.

Table 41 : Capacity Building of MRPs

Sl.	Modular Training	Progress (April –June 2023)	Cumulative Progress till June 2023
1	Module-1 (Induction & Enterprise Selection)	164	4,987
2	Module-2 (Enterprise Development and SJY Books of Records)	232	4,459
3	Module-3 (Operation Management Course)	238	4,246
4	Module-4 (Refresher)	408	2,767

7. 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 the focus of JEEVIKA for creating safety nets for ultra-poor households. The importance of the entitlements was very much visible during the toughest times of the pandemic. The identified households under this programme 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 and to meet unforeseen situations, Insurance was also prioritized. Ensuring the coverage for all Ultra-poor eligible households under various government schemes provided them with the basic need of two meals a day, safe drinking water, housing, insurance, health insurance etc. In the 1st quarter of FY 2023-24, in total 940 households were facilitated with safe and secure house, 930 households received accessibility to drinking safe water from covered sources, PDS Card was facilitated to 1132 HHs, and Ayushman Bharat card was facilitated to 342 HHs.

8. Development of Livelihood Clusters

The livelihood cluster is an essential component of socio-economic development strategies aimed at improving the well-being and economic conditions of individuals and communities. The cluster approach plays a vital role in the life of ultra-poor participants with the objective of diversification of livelihood opportunities for SJY households, skill enhancement of households engaged in group-based activities and creating marketing channels through community institutions of JEEVIKA.

Table 42: Mobilization of SJY households in Livelihoods Cluster till June 2023

Sl.	Type of cluster	Places	Total HHs linked
1	Dairy	Bhagalpur, Munger	154
2	Goatry	Gaya, Rohtas, Saran	156
3	Bamboo	Munger, Madhepura	119
4	Bangle	Rohtas	25
5	Sikki	Saran	23
6	Broom	Rohtas	25
7	Soft Toys	Vaishali	31

9. Livestock Management Services

Livestock management occupies a unique position in the socio-economic development of ultra-poor households engaged in goat rearing and cattle farming. The panchshutra of livestock management under SJY are housing (Shed construction), feed and fodder (green fodder production and Azolla pit development), health management (regular health check-ups, deworming and vaccination), Breeding (restrict in-breeding and breed improvement) and marketing (supply in local market and organizing goat haat). In the 1st quarter of FY 2023-24, in total 52,687 households have been covered under the health management services with 2,16,705 goats dewormed. Till June 2023, through convergence under MGNREGA total 27,684 applications were received for shed construction of which 1,586 have been completed and 1,839 shed construction is under progress.

10. Learning Events, Workshop and Exposure Visit

a. Knowledge Exchange Workshop on Livelihoods Clusters

Knowledge Exchange Workshop on knowledge clusters was organized on 20th April 2023 to review the progress of existing Livelihood Clusters, product quality assessment and scoping study for improvement, market-driven aggregation and marketability to eventually scale up the volume of production, branding of the product, assessment of stakeholders, and drafting a sustainable model by keeping priority for product localization.

b. Workshop on MIS development on Livelihoods Cluster

A workshop on MIS development on Livelihood Cluster was organized on 14th April 2022 for Development of SJY livelihoods cluster Decision Support System, quality control measures and comprehensive dashboard outlook development.

c. Knowledge Exchange Symposium on SJY

Knowledge Exchange Symposium on SJY was organized on 8th May 2023 under the patronage of JEEVIKA CEO Shri. Rahul Kumar. Assistant Director Programs Co-Impact Ms. Doris King also participated in the event and reviewed the progress of major components of SJY on system strengthening, assessing the key innovations under the program, the major components and events of grassroots learning exchange under SJY. Other partners in SJY implementation viz; Biz frame and J-Pal presented the progress under the project, achievements, milestones and future plan of action.

d. Workshop on SJY progress and exploring the prospective opportunities

A workshop was organized on 27th June 2023 for exploring the prospective opportunities under SJY. Broader topics covered during the workshop included the progress under SJY & priority for 2023-24, Graduation of one lakh SJY Households, Livelihood Financing and Advance Settlement, SJY Urban Implementation, Livestock Vaccination Drive and Cattle Shed Construction, Goat and Dairy Cluster Initiatives and Marketing, Non-Farm PG/Cluster Initiative, SJY Immersion Site Development, Training of MRPs and SJY Households and SJY MIS rollout for Urban areas.

e. Exposure Visit of targeted hard-core poor program of Bandhan

The three-day exposure visit in 4 batches with 80 participants of the district and state level SJY team was organized in West Bengal by Bandhan Konnagar. This was done to enhance the understanding of the various aspects of the Targeted Hard-core Poor Program (THP) designed and implemented by Bandhan Konnagar and develop a broader understanding of the positive outcomes of the ultra-poor graduation approach on the lives of ultra-poor families.

f. Exposure visit of targeted hard-core poor program of Bandhan

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RESOURCE CELL

The Resource Cell during this quarter deployed 40 E-master trainers for rolling out LoKOS application in Maharashtra SRLM. Exposure visits and orientation program were organized for SRLM Rajasthan, Assam, Odisha and Rural Development Officers of Bihar during this quarter.

1. Deployment of E-Master Trainer under LoKOS to Maharashtra SRLM

JEEVIKA is an NRO for LoKOS and is providing rollout support to other SRLMs. In this context, first e-Master Trainer drive was conducted in MHSRLM in which 40 trained community professional on LoKOS Application who have been accredited by NRLM Lokos team were deployed at MHSRLM for a period of one month. The e-master trainer of LoKOS trained the community professional of MHSRLM. For this purpose, orientation cum one-day refresher training of e-Master Trainer on LOKOS application was provided at Patna on 12th May 2023 before deployment to MHSRLM.

2. Exposure visit of SRLMs to JEEVIKA

Exposure visit of Rajasthan SRLM

Rajasthan SRLM team visited BRLPS for the period of 5-days (10-04-2023 to 14-04-2023). The primary objective of this visit was to get an understanding of JEEViKA initiative for livelihood generation. During this visit, the team visited Gaya, and Nalanda CBOs and learn the strategy of interventions running at the district level. The team also visited the stitching center of Goraul, Vaishali district to understand the establishment process of the training cum production center for the stitching unit.

Exposure visit of Assam SRLM

Assam SRLM Bank Sakhi's visit was conducted at BRLPS for the period of three days. 8th to 10th May 2023. The team tried to understand the Financial Inclusion initiative of BRLPS especially in Insurance and Alternate Banking. The team visited Gaya and Nalanda District CBOs, CSP-center and concerned area banks for better learning.

Exposure Visit of Mission Shakti, Odisha

An exposure visit was conducted at BRLPS with the support of CARE and UNFPA team for Odisha Mission Shakti team for 5th to 9th June 2023. The objective of the visit was to get an understanding of BRLPS (JEEViKA) initiative for livelihood generation. The team visited Gaya and Nalanda districts and interacted with CBOs. They gather information related to their functionality, interventions and also learned how the grassroots were nurtured by the initiative.

Exposure visit of JEEVIKA to Tripura SRLM

Tripura SRLM requested BRLPS-NRO for capacity-building support and input services to strengthen its CBOs. In this regard, SPM-RC and YP-RC visited Tripura SRLM in April 2023. The main objective of this visit was to envisage support in exploring new avenues for livelihoods promotion through inter-state institutional partnership & CBOs convergence along with support in Capacity building under CBOs books of records, financial inclusion, system building for program management through cadre/HR, M&E, MIS or in any other theme as per Tripura SRLM requirements. The draft has been prepared and shared with Tripura SRLM based on field visits and meetings with officials.

3. Orientation of RDO's officials at BRLPS

The orientation and briefing session of RDO's officials was conducted at BIPARD-Gaya on 20th April 2023. In total 104 participants attended the session. The orientation and briefing session was taken up by SPM-RC.

4. Enumerators training for conducting baseline Survey under FNHW-NRO

MoU signed with Sikkim SRLMs for providing resource support on FNHW. In this regard, 23rd to 26th May 2023 training was conducted for the enumerators, with three days of classroom training on the FNHW baseline evaluation questionnaire study methodology and various reporting formats followed by one day of field testing (with Survey-CTO app) at Sikkim. In total eleven enumerators were trained in this training for the FNHW-baseline study.

5. MoU with Mizoram SRLM

A MoU was signed with Mizoram SRLMs for resource support on FNHW. In this regard, three days of a training session with one day of field practice/testing of the enumerators on FNHW baseline study questionnaire and formats followed by the feedback sessions were conducted at the State Institute of Rural Development & Panchayati Raj, Mizoram. The facilitator and the participants went to the field for learning by doing /practicing the survey in the mobile-based application. In total eighteen enumerators were selected on the basis of Pre, Post training evaluation assessment and quality of fieldwork performance and accuracy of data collection.



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

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. Till July 2023, altogether 96 cases have been registered out of which all cases have been resolved except 6 which are under redressal process by concerned committees.

YP Programme/Campus and Internship

Campus recruitment of YPs has been completed. This year JEEVIKA has offered joining letters to 42 young professionals from 12 premier empanelled institutes done through campus recruitment. The YP would be welcomed and taken on board in the coming quarter followed by 4 days of orientation, village immersion and posting.

This time open market recruitment for the position of 71 Young Professional was advertised. More than 4800 candidates applied. 862 were shortlisted for GD & PI. A total of 341 appeared for the interview. The final result and joining will be completed in the coming quarter.

JEEVIKA has also called for summer internships, and more than 600 applications were received within the timeline. A total of 25 offers were made and 20 joined as interns. They will be for internship for a period of 1 to two months in different themes of the project.

3. Events and campaigns

a. JEEVIKA's Showcase at G20 Summit

JEEVIKA showcased the theme “*Rendezvous of Bihar's Craft – preneurs*” at the G20 Summit in Gyan Bhavan, Patna, on 22nd and 23rd June with an objective to serve multifaceted purpose-

- **Showcasing Rural Ventures:** Exhibiting the remarkable products crafted by JEEVIKA Didis, shining a spotlight on their entrepreneurial accomplishments.
- **Highlighting JEEVIKA Interventions:** Endeavors to underscore the diverse interventions of JEEVIKA that have paved the path for these women's empowerment.
- **Creating Awareness:** Providing a platform for Didis to share their stories and products, it seeks to raise awareness about the transformative journey of rural women.
- **Promoting Entrepreneurship:** Through tangible success stories, it aims to inspire more women to embrace entrepreneurship and attain financial independence.

JEEVIKA display at the G20 Summit featured a captivating arrangement of stalls. These stalls showcased an array of labor intensive products crafted by JEEVIKA Didis. Each stall spotlight a distinct product including the bamboo craft, lac bangle, silk yarn, sikki craft etc. 'Didi ki Rasoi' culinary delights, Shilpagram's intricate art and craft creations, 'Madhugram' honey, and dairy products from Kaushiki Mahila Milk Producer Company Limited.

Live demonstrations showcased the craftsmanship behind the products, enabling delegates to witness the skill and dedication firsthand. The display not only provided an insight into the lives of rural women entrepreneurs but also offered to purchase the products. Additionally, Didis shared their experiences and stories, giving visitors a deeper understanding of the transformational impact of JEEVIKA.

JEEVIKA's display at the G20 Summit stands as a testament to the organization's dedication to empowering rural women. Through this showcase, it celebrates their journey from beneficiaries to entrepreneurs and the role of JEEVIKA in making this transition possible. This endeavor aligns with the broader global development agenda by highlighting the power of grassroots interventions in driving positive change and empowerment.

b. Celebrating International Yoga Day with JEEVIKA

On the occasion of International Yoga Day on 21st June, JEEVIKA embarked on a remarkable journey of holistic well-being, stretching across all 38 districts of Bihar. The event witnessed enthusiastic participation from the Self-Help Group (SHG) women, infusing the spirit of unity, health, and empowerment. The event was not just a celebration but an endeavor to uplift the physical and mental well-being of these women who play a significant role in the rural development of Bihar.

Across Bihar, SHG women gathered at CLF, VO or at the public and private premises on International Yoga Day, they were made aware of the benefits of yoga and also practiced the same. The aim of the event was to provide a toolkit of practices that could enrich their daily lives.

c. Nasha Mukti Abhiyan

Under the joint efforts of the Prohibition Department and JEEVIKA, anti-alcoholism/de-addiction campaign was started from 1st April and will continue till 31st July in the entire state. A list of 3722 villages/tolas was shared by the prohibition department where this campaign went in a focussed way. Under this campaign, various communication tools like street plays, awareness rally, sandhya chaupal, rangoli competition, pledge taking, nukkad natak, candle march etc. were done. The motto behind this campaign is to have addition and alcohol-free State.

5. IEC, Publications, and Media

a. Change maker Quarterly Magazine

Change maker Quarterly Magazine (issue no. 16) has been published and disseminated to inward and outward stakeholders. In this issue, it has covered an integral aspect of JEEVIKA's livestock intervention.

b. JEEVIKA's Community newsletter

To capture stories of women and CBO, 3 Newsletters- Issue no. 33, 34 and 35 were published. 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 CBOs motivating other members and encouraging them to take up activities in their own areas.

c. Satat Jeevikoparjan Yojna Monthly Newsletter

This quarter 21st, 22nd and 23rd editions of the SJY newsletter were published. 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

To capture various new initiatives across all the themes and progress made along with the events and programs and inspiring case studies, three Newsletters for the month of April, May and June 2023 were published with Issue No: 66, 67, and 68.

e. Coffee table book, Nav Vihan and Nav Parivartan

Three books have been finalized and printed this quarter. Coffee table book illustrates the journey of JEEVIKA since its inception. While Nav Vihan is a compilation of Honourable Chief Mnister's Samadhan Yatra and their interaction with Didi's in this book a total hundred such stories have been published. Nav parivartan is a pictorial book of 15-year journey CBOs Members and their interaction with the honourable Chief Minister.

B. Monitoring and Evaluation

1. BTDP Project Completion Report

The Bihar Transformative Development Project was started in August 2016 in 300 blocks. The project successfully completed its implementation and came to a closure in April 2023. With the completion of the project, the project geared up to prepare the Project Completion Report and submit the same to the World Bank team. Achievements of the project against the set targets were collectivized in the PCR document. The last mission of the BTDP project was held in this quarter. The World Bank team came to assess the overall impact of the project. The project presented the achievement of different interventions, with a special focus on Project Development Objectives and Intermediate Result Indicators.

Table 43: Key achievements against some of the Project Development Objectives

Sl.	Project Development Objective / Intermediate Result Indicator	Target	Achievement
1	% SHG households that have at least one additional source of income	10%	32%
2	% SHG households that have increased their incomes by at least 30%	30%	49%
3	% Increase in children aged 6 to 23 with minimum dietary diversity amongst the targeted SHG members	20%	53%
4	Dietary Diversity amongst women	20%	52%

2. NIRDPR and DoRD joint study on 'Impact of PM's Mann Ki Baat on RD programs'

A team from NIRDPR and DoRD lead by Mr. Venkatamallu Thadaboina visited JEEVIKA from 4th to 6th April 2023 and conducted a field visit to Anandpur village of Saraiya block, Muzaffarpur district. They interacted with Padma Shri Smt. Rajkumari Devi and other SHG members administered a questionnaire and also had group discussions with them. Interaction with department officials, panchayat representatives, and JEEVIKA staff was also done to understand the impact of interventions undertaken by Padma Shri Smt. Rajkumari Devi and other SHG members. The study team also prepared a case study on Padma Shri Smt. Rajkumari Devi and documented the success stories of other SHG members.

3. Baseline Study of Gender Initiative

JEEVIKA in partnership with Centre for Catalysing Change (C3) is implementing gender interventions under 'SAKASHMAA' programme in districts of Nalanda, Patna and Muzaffarpur districts. C3 has engaged Population Council Consultancy (PCC) Pvt. Ltd. to conduct the baseline survey of the Sakshmaa programme. As part of the study, PCC interviewed JEEVIKA staff at SPMU, DPCU and BPIU levels to understand the gender perspective.

4. Qualitative Study on SJY and HNS Interventions

Qualitative studies on the SJY and HNS interventions are being undertaken in Gaya and Purnea districts. The study on SJY intervention would help understand how SJY has been able to reach the ultra-poor households and secondly to capture the social and economic changes the ultra-poor household is experiencing. The study was conducted in Sapni and Kurmawan villages in Bodhgaya block.

5. Study on understanding the consumptions habits

Dr. Laxhmi from Centurion University Odisha undertook a study ' to understand the consumption habits of healthy and nutritious food in the semi-urban area for analyzing the prevalence of malnutrition in women and Children'. As part of the study, the study team interacted with SHG members in Nalanda and Muzaffarpur districts.

6. Quarterly Progress Report

JEEVIKA Quarterly Progress Report for the period January to March 2023 was printed and shared with different departments and JEEVIKA stakeholders. The QPR is available on the website in the link: [Bihar Rural Livelihoods Promotion Society \(brlps.in\)](http://Bihar Rural Livelihoods Promotion Society (brlps.in))

C. Management Information System

1. Development of Jeevika Help Desk Application

JEEVIKA Swastya Sahayata Kendra is an initiative of JEEVIKA being implemented in convergence with the Health Department, Government of Bihar. This initiative aims to provide timely support and essential health care information delivered by the hospitals to the rural communities. As a help desk in a government Sadar hospital, Swastya Mitra is providing a range of services viz. IPD patient details, OPD patient, footfall entry, Help through phone calls, patient discharge summary, follow-up of patients and day closure to patients and their families which are being captured by the newly developed mobile applications under the concerned module and being monitored by the dashboard reports developed.

2. Development of PMFME Fund Flow Applications

A web-based application for capturing the fund flow of the PMFME fund has been developed. PMFME fund flow from district to CLF, CLF to VO, VO to SHGs and SHGs to members are being captured. Similarly, repayment made by members to SHGs, SHGs to VOs and VOs to CLF will be captured. For this purpose, 3 levels of the user district, block and MIS Operator have been defined who will do the concerned level entry. This application is in the testing phase.



3. Re-Designing of Agri Entrepreneur and CHC Module mobile applications

Previously developed AE and CHC modules have been re-engineered and clubbed together for the smooth functioning of the farm related to both activities. AE module will be used for capturing farmer profiles, cropping pattern details and training of the farmer. CHC module consists of two sub-modules where under the machine booking sub-module, a registered farmer can book and hire the farm-related machines from a particular CHC while CHC sub-module is used by the CHC cadre/driver who will enter the service details provided to the farmer for their machine hiring demand. CHC cadre/driver can accept/reject the request of the farmer based on the availability of the machines and slots. The driver can enter the details of uses of machines as well as payments received against services provided. CHC cadre/driver can enter the details of the monthly expenses related to office rent, machine servicing and fuel etc.

D. Human Resource Development

1. Recruitment

- For hiring of State Level Positions advertisements were published in various newspapers. A dedicated application form was designed to receive applications for different positions. In total, around 4195 applications have been received for the position of Director –MIS & IT, PCs, SPMs, PMs, Accountants, Project Associates, and Office Assistants.
- Another advertisement was published for the hiring of Administrative Officers, SPM-M&E and PM-Non-farm. Around 402 applications have been received for the three positions.
- Based on the requirements received from the various themes for consultant positions, the process of hiring consultants was initiated. The related advertisement was designed and later on, published in various newspapers. 161 vacancies of consultants were received from various themes for the consultant position.
- ToR was prepared and published for the hiring of an HR Agency for recruitment.
- Information regarding the joining of candidates from the waitlist (pertaining to the recruitment of 2019) was published in the newspaper and the official website of JEEVIKA. Three candidates have joined after the completion of the joining process. A list of 168 waitlist candidates was published.

2. Transfer and posting

Transfer of staff placed more than 5 years in the same place were done. In total 2541 staff were transferred.

3. Legal court cases /Jansikayat/ Vidhansabha/ Lok Sikayat

- A lawyer was empanelled for the preparation of the statement of fact against the writ filed in Hon'ble Patna High Court against BRLPS. 11 writs were sent to the Lawyer for statement of fact preparation.
- 04 Atarankit prashna, 06 Lok Shikayat and 02 Jan Shikayat received have been replied back to the concerned departments.

4. Right to Information, First Appeal cases and State Information Commission (SIC) cases

- A total number of 16 Right to information cases were received and all have been resolved.
- A total number of 7 SIC cases have been received and all have been resolved.
- A total number of 5 First Appellate Authority (FAA) have been received and all have been resolved.

5. Joining and induction of Young Professionals and Livelihood Specialists

Joining has been done for 43 Employees which includes 31 Young Professionals from Direct Campus and 12 Livelihoods Specialist.

6. Medi-claim

219 Medical Bills have been settled under Group Medi-claim Policy by SBI General Insurance.

7. Manpower status

Altogether, 7334 staff are currently working in the project.

Table 44: Manpower status as of 30th June 2023

UNITs	Total Sanctioned Position	Status as on 31st March 2023	Progress during		Status till 30 th June 2023
			Staff joined	Staff Left	
SPMU	157	112	0	1	111
DPCU	954	712	0	6	706
BPIU	8544	6358	14	44	6328
Young Professionals	390	174	31	16	189
Total	10045	7356	45	67	7334

E. Procurement

1. Consultancy Services

Evaluation of the request for expression of interest for the hiring of HR Agency was completed and RFP was issued.

2. Goods / Works/Non-Consulting Services

- The hiring of an agency for providing various categories of manpower has been completed.
- Technical evaluation of the data center service has been completed and the financial proposal opened.
- The proposal for the preparation of a rate bank for the purchase of Low Input 28 days reared bird has been received and evaluation has been completed.
- Purchase order was issued to M/s Shri Durga Printing Works on 13.04.2023 for printing and supply of Fishery Books of Records.
- Work order was issued to M/s Sumeet Enterprises on 21.04.2023 for printing and supply of Coffee table book and Samadhan Yatra Booklet.

F. Finance

1. IUFRRs up to 31st of March - 2023 for NRLM/ NRETP and BTDP have been submitted to the MoRD and the World Bank respectively.
2. Claim pertaining to BTDP up to 31st of March 2023 has been submitted to CAAA and a total amount of Rs. 2074.26 crore has been reimbursed.
3. Internal Audit for the 4th quarter of FY 2022-23 has been completed across the DPCUs and SPMU too. The audit report has been shared with DPCUs.
4. Fund requests for releases of funds under NRLM and NRETP for the 1st tranche of the 1st installment against the approved allocation of FY. 2023-24 have been submitted to MoRD along with the utilization certificate of the respective projects.
5. The limit regarding availability of fund in the respective child accounts at the Districts have been set for making expenditure in the 1st quarter 2023-24 and the same has been communicated to DPCUs, the banks & all others concerned.


Table 45: Financial achievement under different projects during 1st Qtr. 2023-24

Sl.	Name of the schemes / projects	Allocation for Financial Year 2023 - 24	Expenditure during the 1st Qtr.	Cumulative exp. for the
			F.Y. 2023-24	F.Y. 2023-24
Amount Rs. in Crore				
1	NRLM	1715.97	456.78	456.78
2	BTDP	-	53.66	53.66
3	NRETP	211.8	48.49	48.49
4	SJY	250	15.35	15.35
Total Amount		2177.77	574.28	574.28

Progress at a glance

Particulars	Progress till June 2023
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1047449
Number of Village Organizations formed	68696
Number of Cluster Level Federations formed	1472
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	996132
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	1785977
Amount of credit linkage (Rs. in crore)	30985.8
Number of SHG members insured under PMJJBY	5035899
Number of SHG members insured under PMSBY	5581890
LIVELIHOODS	
FARM	
Number of SHG HHs involved in Kitchen Garden	1579436
LIVESTOCK	
Number of beneficiaries part of Poultry PG	187672
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	123307
Number of beneficiaries part of goat intervention	318070
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	232130
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	371543
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	410532
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	162125
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	47704
Number of VOs involved in Health intervention (HRF)	51608





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