



JEEVIKA

Rural Development Department
Government of Bihar

Bihar Rural Livelihoods Promotion Society

64th Quarterly Progress Report

July - September, 2023





Mission Statement

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

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EXECUTIVE SUMMARY



JEEVIKA focused on adding new avenues to the Satat Jeevikoparjana project to further intensify the implementation and support the expansion of the project. JEEVIKA and BARAC-International convened an inaugural workshop in preparation for launching the Ultra Poor Graduation Approach. The workshop brought together government representatives, experts, and practitioners to reflect on existing solutions for urban poverty and share key insights. The Satat Jeevikoparjana Yojana Playbook was also launched, offering practical guidance on implementing the graduation approach at scale. Focus was also given to the development of the SJY Immersion and Learning Exchange Program.

The focus of the project during this quarter centered on the formation of higher-level federations, leading to the establishment of 486 new village organizations and 162 cluster-level federations. Additionally, special attention was given to the registration of Cluster Level Federations (CLFs), resulting in 398 CLFs being registered as primary cooperative societies under the BISSCOS Act of 1996 by September 2023.

In the domain of Institution and Capacity Building, a dedicated drive for Self-Help Group (SHG) modular training (M1-M4) or refresher training was executed, benefitting approximately 98,203 SHGs during this quarter.

The Financial Inclusion theme showcased significant achievements by credit-linking 108,927 SHGs (1st+2nd+3rd+4th credit linkages) with a cumulative amount of Rs. 3,478.16 crore for this quarter. Cumulatively till September 2023, 10,02,240 SHGs had their accounts opened, with 1st+2nd+3rd and 4th credit linkages for 1,894,904 SHGs, amounting to Rs. 34,463.96 crore.

An initiative to provide protection to SHG members from life and health-related risks was undertaken, with Insurance Coverage extended to 64.98 lakh SHG members under Pradhan Mantri Jeevan Jyoti Bima Yojana and 71.53 lakh SHG members under Pradhan Mantri Suraksha Bima Yojana.

To facilitate digital transactions in rural areas, the project intensified efforts to establish Customer Service Points under

Mission One Gram Panchayat and One Banking Correspondent. Partnering with 16 Private Banks, PSUs, and RRBs, 5006 Banks Sakhis operated CSPs, conducted transactions worth Rs. 44,705.29 lakh this quarter.

The project expanded its outreach in farm productivity enhancement activities during the kharif season, benefiting 14.72 lakh farmers engaged in paddy cultivation, 9.92 lakh in vegetable cultivation, and 20.61 lakh in kitchen gardening. Agriculture Entrepreneurs played a pivotal role in providing improved inputs and technical assistance to farmers, contributing to enhanced production and income. Moreover, Custom Hiring Centers supported farmers with improved agriculture equipment.

Under the Integrated Poultry Development Scheme, cumulatively 1,91,144 members received 96.77 lakh chicks by September 2023. The dairy intervention was scaled up, establishing altogether 1041 Dairy Co-operative societies with the support of COMFED, Bihar.

The community-run kitchen enterprise "Didi Ki Rasoi" made progress with the opening of a total of 115 outlets across Bihar, including 10 new DKRs in various institutions in this quarter. A total of 143 Grameen Bazaars generated sales worth Rs. 7.34 crore, benefiting member kirana stores, DKRs, and other institutions.

The Bihar Saras Mela 2023 provided a platform for rural artisans and craftsmen, with 131 stalls featuring 80 SHG members from Bihar. Over 3 lakh people visited the stalls, resulting in sales worth Rs. 2.92 crore.

Under skill training and placement initiatives, a total of 80,431 candidates were trained under DDUGKY, with 5,534 approved. Another 8,918 candidates were trained under RESETIs, and 4,908 found employment. Fifty-one job fairs were organized, wherein 7,895 candidates were offered jobs, and 1,450 joined.

The Community Library and Career Development Centre initiative focused on increasing student footfall in 100 CLCDCs established across the state. The drive resulted in an average footfall of 40-50 students per day.

Gender initiatives included the establishment of Internal Committees for POSH in each district and 174 Didi Adhikar Kendras across 38 districts to address gender violence issues.

Poshan Maah, an annual event, conducted 40.43 lakh events/activities to raise awareness about nutrition and healthy dietary practices. The Health Nutrition and Sanitation theme intensified the Health Desk Centre and Pradhan Mantri Bharatiya Jan Aushadhi Kendra run by SHG members.

Under Lohiya Swachh Bihar Abhiyaan, the project focused on achieving ODF Plus status, undertaking initiatives like solid waste management, waste water management, plastic waste management, Gobardhan, etc. IEC activities, including Hardin Ek Gaon Campaign, Jan Samwaad, Swachhta Ki Kaksha, breaking the silence campaign, and Ganga Cleanliness campaigns, were organized to improve sanitation and cleanliness in the community.

So far, 1.65 lakh households have been endorsed, and 1.52 lakh of them received the Livelihood Investment Fund to initiate income-generating activities.

JEEVIKA participated in the Independence Day celebration held at Gandhi Maidan, Patna, presenting a tableau that highlighted the transformative power of knowledge and opportunities for rural youth through CLCDCs operational in 100 locations. JEEVIKA secured the 2nd position in the tableau presentation, emphasizing its commitment to rural development.

The project has made significant strides in various thematic areas, demonstrating a commitment to rural development, financial inclusion, skill enhancement, and community well-being. The collective efforts have not only empowered individuals and communities but have also contributed to the overall socio-economic progress of the region. The project focuses on sustainable and inclusive development to uplift the lives of the people it serves.

INSTITUTION BUILDING & CAPACITY BUILDING

During this quarter, the theme focused on nurturing higher-level federations, updating masak pratedan, and grading CBOs, training CBOs, cadre and staff, validating and mapping SHGs with their community mobilizer in MIS, and scaling efforts on the cooperative identity of CLFs & TLCs as primary cooperative societies under the BISSCOS Act of 1996.

1. CBO Formation

The project focused on the formation of higher-level federations with the establishment of 486 new village organizations and 162 new cluster-level federations during the quarter. Cumulatively, by September 2023, a total of 10.47 lakh SHGs, 69.18 thousand VOs, and 1634 CLFs have been formed.

For the inclusion of eligible rural PMAY-G beneficiaries into SHGs, a survey was conducted through the mobile-based convergence app. IDs for the convergence app were created for the 347 BPIUs and 3,450 cadre-level users in the field. A total of 797,589 PMAY-G beneficiaries were surveyed through the convergence app.



2. CLF as Cooperative and Statutory Compliance

a. Cooperative Identity of CLF

There was a revision in the target of CLFs to be registered as primary level cooperatives. It has been planned to register 700 CLFs in total. Out of the total target of 700 CLFs in 517 blocks across 38 districts, 398 CLFs have been registered as primary cooperative societies under the BISSCOS Act, 1996, in 36 districts. For this, CLFs submitted their documents (online) prepared by trained field staff and community professionals. Documents of 32 CLFs have been prepared and submitted online for their cooperative identity during this quarter.

Table 1: Details of CLF Registration

Sl.	Particulars	NRETP	NRLM	Total
1	Target for CLF Registration	200	500	700
2	Online Submission	96	360	456
3	Legal Identity	87	311	398

b. JEEVIKA Model CLF as Cooperative

There has been a revision in the MCLF target for registration as a primary cooperative society. As per the NRLM mandate for scaling up model CLFs under NRETP and NRLM, a total of 100 CLFs under NRETP and 274 under NRLM have been added for registration. The revised target and achievement for registration are mentioned in the table below. In total, 368 MCLFs have been registered as primary level cooperatives till September 2023.

Table 2: Status of registration of MCLFs

Sl.	Particulars	NRETP	NRLM	Total
1	Target for CLF Registration	200	334	534
2	Online Submission	96	308	404
3	Legal Identity	85	283	368

c. Statutory Compliance of CLF as Cooperative

The registered CLFs (383) have completed their Annual General Body Meeting (AGM) as per the BISSCOS Act 1996. In total, 354 CLFs have submitted documents for their BODs election to the Bihar State Election Authority through the Concern District Co-operative Officer. Out of the total 354 CLFs that submitted documents, 219 CLFs completed their Board of Directors (BOD) election and formed a new BOD for a 5-year tenure.

As per approved Bye-Laws, all SHG members will have membership with a registered primary co-operative society. The membership drive has been ongoing in all the registered CLFs and will be completed by November 2023.

3. Strengthening Governance of Community Institutions

a. Institutionalized Review System: Digitization of SHG, VO, and CLF Masik Pratedan & Grading

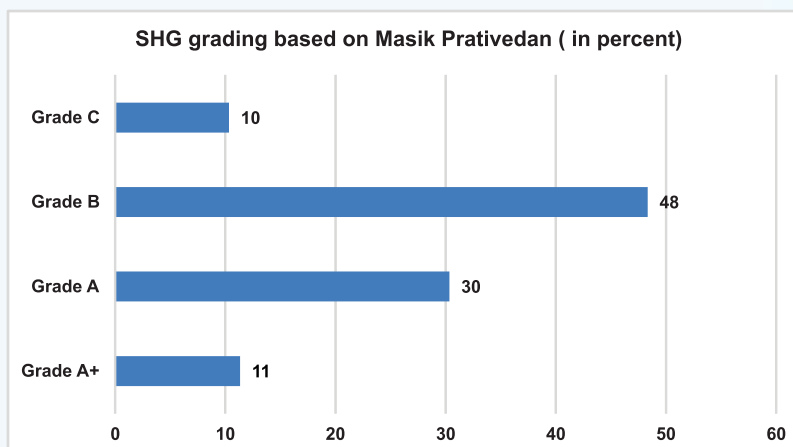
All 38 districts have initiated rolling and punching of masik pratedan of CBOs in MIS. For ensuring the quality of SHGs, all districts have trained their staff and community professionals with the generation of appropriate MIS-ID. The cumulative status of digitizing SHGs, VO, and CLF masik pratedan across the 38 Districts for this quarter is as mentioned below:

- 79% of CLFs digitized CLF masik pratedan during this quarter

- 66% of VOs digitized VO masak prativedan
- 56% of the SHGs digitized their masak prativedan

Out of the total entry for the months of July, Aug & Sept, the SHGs have been graded into A+, A, B & C. SHGs that secured 30 out of 30 marks are assigned A+ status. Grading status of SHGs digitized during the last quarter is as mentioned in the graph below.

For institutionalizing digitization of masak prativedan and ensuring PANCHSUTRA at SHGs, an advisory has been reiterated for assigning a role to cluster facilitator (at CLF) regarding rendering proper support and follow-up with the concerned Community mobilizers (for preparing SHG masak prativedan), VO-Book Keeper, and CLF-Book Keeper for timely entry into MIS.



4. Strengthening Cadre Payment Protocol

Based on the successful pilot execution of R1 & R2 registers for tracking the regular payment of community cadres, observations were recorded for uniformity in the calculation sheet for the same. For this, a special meeting has been conducted (SPMU) for the digitization and cadre payment calculation (MIS) and its proper implementation after pretesting in the field.



5. CBOs (SHGs, VOs & CLFs) training

Enhancing the capacity of Community-Based Organization members through advanced training modules plays a crucial role in improving their adherence to establish quality standards and best practices at various levels. This, in turn, enhances their effectiveness on the ground. Various modes of communication are employed to ensure that CBO members can understand the concepts through the usage of materials such as flipcharts, training modules, case studies, and video films in the training process.

These training initiatives receive support and oversight from BPIU and DPCU teams. Furthermore, CLF and VO office bearers undergo training focused on governance and improving the quality of CBO operations to ensure the smooth functioning of these institutions. BoD

members of CLFs are provided with training in governance, community human resources, CBO quality, and office management.

Table 3: Status on Modular training of SHGs, VOs and CLFs

Sl.	Particulars	Participants	Number of CBOs trained (July-Sep. 23)
1	SHG modular training (M1-M4)	SHG members	98203
2	VO modular training (M1-M3)	VO RGB members	743
3	VO modular training (M4-M5)	VO RGB members	786
4	CLF modular training (M1-M3)	CLF RGB members	81
5	CLF modular training (M4-M5)	CLF RGB members	56
6	CLF modular training (M6-M9)	CLF RGB members	51
7	Governance & CBOs quality	CLF & VO OB members	410
8	Governance, community HR & office management	CLF BoD members (62 CLFs)	289

Community professionals and community resource persons working at the VO and CLF levels receive comprehensive training, including refresher courses on a variety of subjects. These training encompass topics such as SHG and VO concept and management, MP&G dynamics, CLF concept, CBO processes, and quality standards. These training sessions are conducted with the assistance of experienced resource pool members.

The training initiatives have resulted in significant improvements in the knowledge base of these community members, enhancing their communication and facilitation skills, as well as their proficiency in conducting training sessions. They are also familiarized with the use of various training tools such as flip charts, training videos, case-based teaching methods, and OD cases. Project staff, including Community Coordinators (CC), Area Coordinators (AC), and Block Project Managers (BPM), are provided with fundamental training at the district level. These training covers essential areas like SHG-VO concept and management, CLF concept and management, CBO's monthly reporting (masik prativedan), grading of CBOs, and CBO process and quality. This equips them with a deeper understanding of the project's institutional structure, functions, and governance systems, ultimately improving their effectiveness in project implementation. During this quarter, 80 units of training were conducted for around 2020 staff and cadres.

Table 4: Training to staff and cadre

Sl.	Particulars	Participant's profile	Number of units of training	Number of participants
1	SHG concept and management	CMs	31	810
		CCs & ACs	10	269
2	VO concept and management	VO BKs	11	310
		CCs & ACs	11	245
3	CLF concept and management	CFS	7	115
		CCs & Acs	8	203
4	SHG Federation Functioning	BPMs IBCB-M/INC	2	68



6. CLF Visioning, Annual Action Plan, and Business Development Plan

All 192 Model Cluster Level Federations have completed vision building, annual action plan preparation, and business development plan exercise. These processes play an important role in strengthening 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, exercises were undertaken with the strategic support of PRADAN.

a) Annual Action plan final compilation

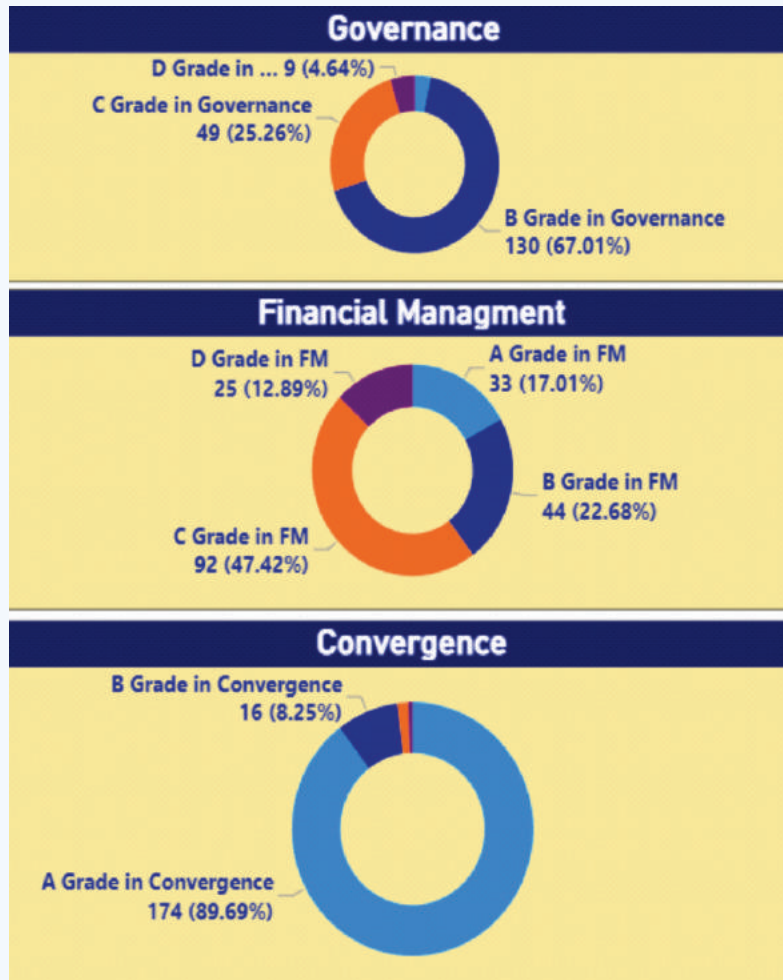
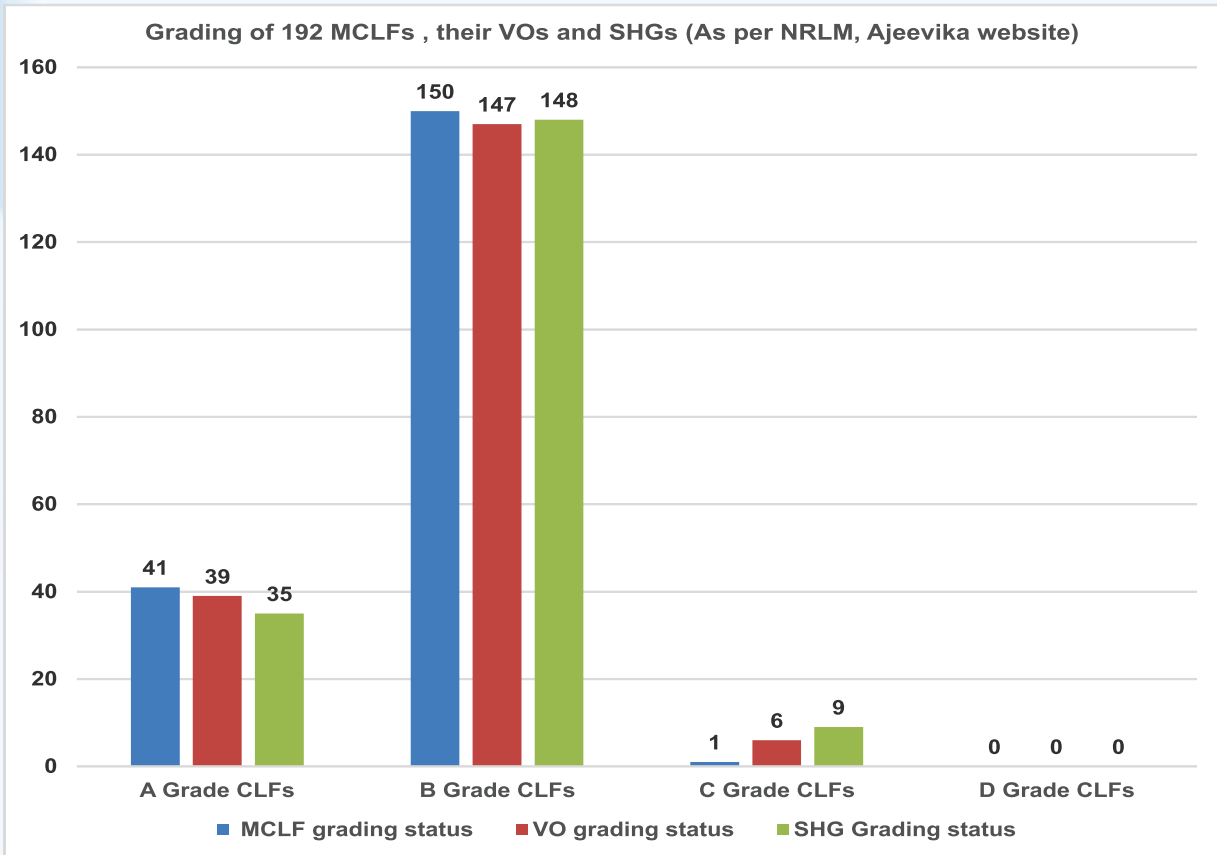
This quarter witnessed the completion of the annual action plan for 192 MCLFs. These processes include orientation to district-level staff /managers in 30 districts on the annual action plan and also training to all the concerned anchors. Concerned trained anchors performed 2 days orientation at CLF level with BoD and RGB member and 1 day inter phase at VO level. The annual action plan exercise resulted in training to 5,130 CLF/VO leaders and 7,230 VO members.

b) Financial Management and Business Development Plan (BDP)

After the completion of financial management and business development plan (BDP), ToT of 54 State Resource Persons, including IBCB Managers/TOs and CF managers, were completed. Training to all CLF anchors on financial management and BDP commenced. Further trained anchor performed 3 days' exercise with CLF BoD and RGB member (20-25) to complete business development plan with financial projection. As of this quarter, around 15 CLFs have completed the Business Development Plan.

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, placement of CLF coordinator at all CLFs has been prioritized. A total of 32 CLFs have appointed the coordinator as per norms, and the rest of the CLFs have initiated the process.



d) MCLF Grading

As per the NRLM's mandate of grading all 192 MCLFs, a training pool of 60 anchor persons were trained in two batches. In the team of two resources persons per CLF, the grading of 192 MCLFs was concluded and submitted to NRLM.

Out of 192 MCLFs, 41 belonged to A grade, 150 belonged to B grade, and 1 belonged to C grade. Further analysis of the report is presented in the mentioned figure in next page.

d) Scaling up Model CLF strategy to new CLFs

Under the model CLF strategy, the project is working with 192 CLFs. The model cluster level federations being proposed are expected to become independent, self-managed community institutions that are owned and controlled by the community and professionally managed to become financially self-sustainable.

Based on the lessons and experience gained during the implementation of Phase-I, the aim is to upscale the MCLF intervention/strategy with 353 new Model CLFs, making the total count of MCLFs to 545. All the past activities will also continue with financial sustainability being at the core of the intervention at the previous 192 Model CLFs. Best practices of these 192 MCLFs, such as stringent grading systems, AAP and BDP preparation activities, along with the visioning process, development of senior CRPs, and quality control committees, will be extended to the new MCLFs.

7. Training and Learning Centre (TLC)

a) Status of training

A total of 12,578 participants were given training on various themes. The participants were given training by the resource persons. Theme-wise training detail conducted in TLC is mentioned in graph.

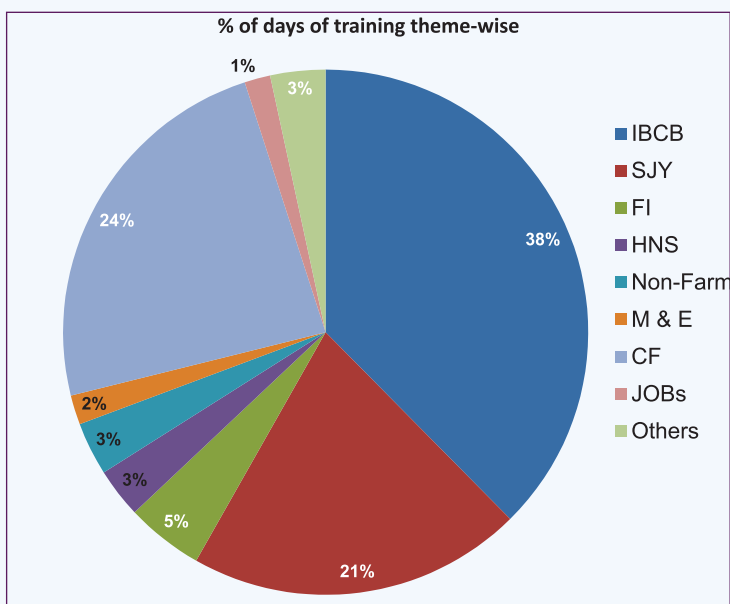
b) Development of community resource pool

A total of 158 community professionals have been identified. The potential community trainers were trained in different themes. During this quarter, 37 resource persons provided trainings. The identified resource pools have given their service for 101 numbers of days and were paid an amount of Rs. 18,960 as their resource fee. The resource persons are responsible for providing training, live demo, use of the digital platform to make the participant understand about the topics and thematic contents.



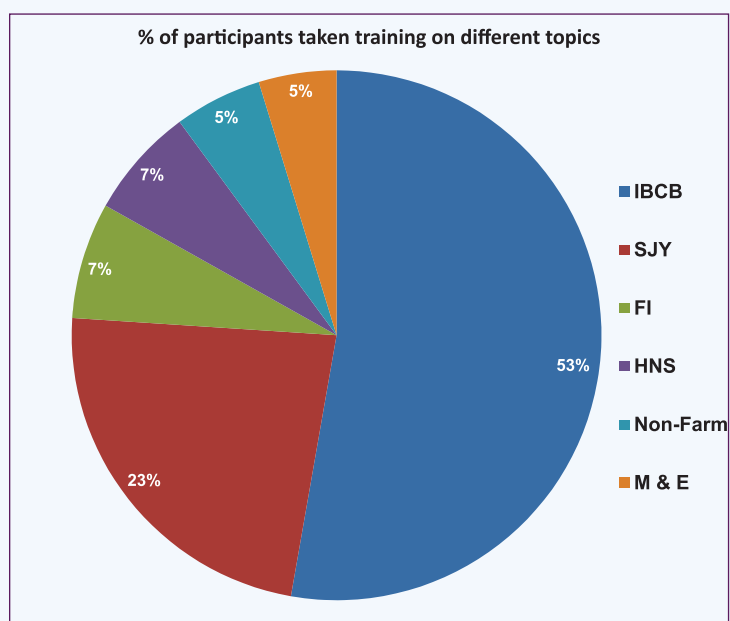
c) Registration of New TLC

A training and orientation on preparation of TLC registration documentation was provided to the identified nodal person. The nodal persons collaborated with TLC BoD and district team members for document preparation, who further submitted online form for further processing. In this quarter, a new TLC named Simanchal in Kishanganj district was registered under the Bihar State Co-operative Societies (BISSCOS) Act, 1996. The district and block teams have conducted orientation sessions for GB, RGB, and BoD members of the registered TLC.



e) Community Managed Training Centre (CMTC)

CMTCs, sub-centers of TLC, are established in each district (1 to 3, based on geographical area and training demands). These centers organize residential/non-residential training units, and some also offer one-day orientation sessions. A total of 1860 participants and 93 training units have been facilitated by nodal cluster-level federations, supported by TLC. CMTCs serve as decentralized extension centers designed to provide continuous training and capacity-building.



FINANCIAL INCLUSION

In the second quarter of FY 2023-2024, the Financial Inclusion theme achieved significant milestones. Strengthening bank linkages, the opening of savings accounts for 32,815 SHGs, and credit linkages for 1,43,952 SHGs this financial year showcased a robust collaboration with mainstream banks. The work done under Women-Led Individual Financing for Enterprise Promotion, Micro Insurance, and Alternate Banking further highlighted the impactful strides in promoting financial inclusion.



1. Achievement of bank linkages, disbursement and prompt repayment with mainstream banking

a. Bank linkage

Bank Linkages of the Self-Help Groups progressed with the strengthening of the system in terms of savings account opening and credit linkages. Continuous efforts were made to follow up with different banks to ensure the supply of savings and credit linkage forms for facilitating financial transactions with banks. Efforts were made to sensitize different bankers about the scaling of NRLM in the state and the potential it holds for capitalization to the groups. During this quarter, 6108 SHGs could get their saving accounts opened, and 108927 accounts were credit linked (1st, 2nd, 3rd, and 4th linkage) for total amount worth Rs. 3478.16 crore. Cumulatively till September 2023, saving accounts of 10,02,240 SHGs have been opened and 18,94,904 credit linkages (1st+2nd+3rd+4th) of SHGs for a total amount worth Rs. 3446396 lakh has been done.

Table 4: Bank-wise saving and credit linkage details (April-Sep. 2023)

SI.	Bank Name	Number of SHG Saving Account Opened	Number of SHGs 1st	Number of SHGs 2nd	Number of SHGs 3rd/4th	Total SHGs Credit Linked	Credit linkage amount
			Credit Linked			(1st+2nd+3rd+4th)	(Rs in Lakhs) (1st, 2nd, 3rd & 4th credit linkage)
1	Bank of Baroda	1432	1258	2,954	3,259	7,471	27,046
2	Bank of India	1701	1381	2,988	2,259	6,628	22,331
3	Canara Bank	840	896	2,793	952	4,641	14,483
4	Central Bank of India	2591	2765	3,974	1,746	8,485	24,800
5	Dakshin Bihar Gramin Bank	5372	4702	14,945	11,181	30,828	107,793
6	ICICI Bank	20	46	33	24	103	288
7	IDBI Bank	27	21	21	7	49	130
8	Indian Bank	1156	952	1,667	1,112	3,731	11,989
9	Punjab National Bank	1282	2009	4,667	2,770	9,446	30,865
10	State Bank of India	6499	5937	16,814	7,098	29,849	94,838
11	UCO Bank	1336	1064	2,141	1,102	4,307	13,529
12	Union Bank of India	440	333	466	356	1,155	3,678
13	Uttar Bihar Gramin Bank	10119	10066	20,119	7,073	37,258	110,821
14	Indian overseas Bank	0	1	-	-	1	2
Total		32815	31431	73582	38939	143952	462589

b. Disbursement

A Help Desk team at the district level and FI-Nodals at the block level supported SHGs in obtaining loans for various purposes. In this financial year, more than Rs. 4500 Crores were disbursed from banks to respective SHGs.

c. Prompt Repayment

To instill the culture of monthly repayment, the SHGs were mobilized under the "Bank Samvaad" campaign, resulting in a 98.70% repayment rate by September 2023.

d. Financial Literacy

Financial literacy campaigns were conducted to empower SHG members to make informed financial decisions. Approximately 68 lakhs members were oriented on Insurance awareness programs through Financial Literacy in this financial year.

e. Capitalization of CBOs with Revolving Fund and Initial Capitalization Fund

Capitalization of Community-Based Organizations (CBOs) is one of the important indicators of the project. It is also a crucial aspect for the sustainable development of the CBOs. The Financial Inclusion team has prioritized this agenda with the district team and made intensive follow-ups for the application of the Revolving Fund and Initial Capitalization Fund. Regular follow-ups with districts reflected results and from April to September 2023, a total of 3,000 SHGs have been provided Revolving Fund worth Rs 9 crore, and 1.25 Lakhs SHGs have been provided ICF amounting to Rs 715 crores.

2. Women-Led Individual Financing for Enterprise Promotion

Many members within the SHGs have established their enterprises and are in need of funds to expand, but due to the unavailability of a proper system, they were unable to get the adequate amount of loan as per their requirement. In order to resolve these issues and promote women-led Individual Enterprises, the FI theme did a pilot on Women-Led Individual financing in Patna (Bakhtiyarpur, Naubatpur), Vaishali (Hajipur) and Nalanda (Parbalpur and Hilsa). Based on the experiences, the initiative has been extended to 70 blocks of 14 NRETP Districts. The training of all the staff was completed during the 1st quarter and the financial inclusion team generated around 931 applications for Individual financing, and 436 have already been sanctioned, with disbursements totaling Rs. 3.02 crores.

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

In this quarter, JEEVIKA facilitated insurance coverage for SHG members under Pradhan Mantri Jeevan Jyoti Bima Yojna and Pradhan Mantri Suraksha Bima Yojna. A massive enrollment drive was carried out to enroll members under these schemes, with 64,98,564 members enrolled in Pradhan Mantri Jeevan Jyoti Bima Yojna and 71,53,159 in Pradhan Mantri Suraksha Bima Yojna by September 2023.

Table 5 : Status on insurance coverage to SHG members under PMJJBY and PMSBY

SI.	Scheme	Cumulative enrollment till June 2023	New enrollment (July - September 2023)	Cumulative enrollment till September 2023
1	Pradhan Mantri Jeevan Jyoti Bima Yojna (PMJJBY)	50,35,899	14,62,665	64,98,564
2	Pradhan Mantri Suraksha Bima Yojna (PMSBY)	55,81,890	15,71,269	71,53,159

To achieve the overarching objective of providing social protection for the rural poor, streamlining the service delivery aspect of the insurance product plays a very important role. Considerable effort went into it as well. During the quarter, 27 new claims under PMJJBY were reported. 36 PMJJBY claims, worth Rs. 72 lakhs, were settled. Special focus was also given to long-pending cases at LIC due to changes in nominee and other technical issues. Under PMJJBY, 10 cases of nominee differences and 19 cases of Aadhar mismatch were resolved.

Table 6 : Claim settlement status under the Insurance program

SI.	Particulars	July to September 2023	Cumulative till September 2023
1	Claim Reported: PMJJBY/PMSBY/AABY	27	9846
2	Claim Settled: PMJJBY/PMSBY/AABY	36	8786
3	Claim Amount (Rs. In Lakhs)	72	10221.1

4. Alternate banking – A paradigm shift in the banking matrix

a. CSPs, Bank Sakhis and transaction under Alternate Banking

Alternate Banking leverages innovative technologies, offering a wide range of banking services through established customer service points. BRLPS (JEEVIKA) has partnered with 16 Private Banks, PSU's, and RRB's namely DBGB, UBGB, ICICI, PNB, CBI, SBI, BOI, RBL, BOB, UCO, FINO Payments Bank, IDFC First Bank, Canara Bank, Union Bank of India, Indian Bank and Indian Overseas Bank for the establishment of CSPs under the “mission one GP one BC” through women SHG members. It is also playing an important role in providing livelihoods to Jeevika Didi working as 'Bank Sakhi.'

Table 7: Progress under Alternate Banking

SI.	Parameters	Progress (July to September 2023)	Cumulative achievement till Sept 2023
1	Number of functional Bank Sakhi's	25	5006
2	Number of Bank Sakhis received IIBF certificate	9	4366
3	Number of accounts opened	13295	916381
4	Number of transactions (in Lakh) done	9.03	256.35
5	Volume of transactions (Rs. in Lakh)	44705.29	1073031.29
6	Commission earned (in Lakh)	109.33	2580.53

Table 8: Additional Bank-wise allocation location allotted for opening of CSPs

SI.	Bank	Bank wise additional location from July – Sept 2023
1	CBI	474
2	UBGB	106
3	IDFC	30
4	PNB	299
5	UBI	68
6	UCO	76
7	Indian Overseas Bank	87
	Total	1140

b. IIBF (Indian Institute of Banking and Finance) certification of Bank Sakhis

JEEVIKA's Bank Sakhi's are mandated to attend a 7-day residential training organized by JEEVIKA and RSETI, followed by an examination by the Indian Institute of Banking and Finance. Till September 2023, a total of 4,366 Bank Sakhis have been IIBF certified.

c. Saturation of Model Cluster Level Federation under alternate banking

Under the One Gram Panchayat One Banking Correspondence strategy, the project aims to saturate all the panchayats by opening at least one Customer Service Point in each panchayat falling under the M-CLF catchment area.

Table 9: M-CLF saturation status till September 2023

Sl.	Particulars / Project	NRETP	NRLM	Total
1	Number of MCLFs	100	92	192
2	Total number of panchayats	560	495	1055
3	Number of active Bank Sakhis	304	397	701
4	Number of new Bank Sakhis selected	96	114	300

d. Dual Authentication

Dual Authentication has been initiated in 175 Model CLFs across Bihar. By September 2023, it has been initiated in 67,935 CBOs (Village Organizations, Self Help Groups), with transactions initiated in 408 CBOs.

Table 10: Progress under Dual Authentication at CBOs

Sl.	Particulars	Progress till June 2023	Progress July - Sep. 2023	Progress till September 2023
1	Total number of CBOs (VOs, SHGs) where dual authentication is commenced	18619	49316	67935
2	Number of CBOs whose transaction has been initiated	400	8	408

e. Azadi Ka Amrit Mahotsav (AKAM) 2.0

The campaign on Promoting Digital Transactions under AKAM 2.0 was a success, with 2,621 camps organized at the Gram Panchayat level against the target of 2,621. The event for organized from 1st February to 15th August 2023. The achievements include:

Table 11: AKAM 2.0 status

Sl.	Particulars	Target	Achievement	Ach in %
1	Number of transactions	25,01,481	2551230	102%
2	Volume of transactions	1,13,366	134602.09	119%
3	Number of camps to be organized	2621	2688	103%

5. Research and TSA (Technical Support Agency)

- A collaboration has been done with Inclusion Economics India Centre for a study on women's financial engagement in rural areas and banking practices among JEEVIKA-based community organizations in Begusarai District.
- Two Technical Support Agencies (TSA), BASIX, and INDUCTUS, are actively supporting and strengthening JEEVIKA's alternate banking services.

This comprehensive update showcases the substantial progress and achievements made in Financial Inclusion front in the specified quarter, reflecting the dedication and successful implementation of various initiatives.

LIVELIHOODS PROMOTION



A. FARM Interventions

1. Productivity Enhancement of Crops in Kharif Season

During the Kharif season, the project has made significant progress in agricultural outreach, covering a total of 31,87,562 households. This expansive effort extends to 45,619 Village Organizations participating in various livelihood activities. Notably, 11,674 Village Resource Persons (VRPs) and 483 Skill Extension Workers (SEWs) played active roles in facilitating farm livelihood activities, showcasing the widespread engagement of knowledgeable individuals. A substantial number of 20,61,090 farmers are now dedicated practitioners of kitchen gardening, contributing to localized food security. Additionally, 14,72,469 farmers have embraced the System of Rice Intensification (SRI), covering an impressive 1,86,539.8 acres, while 112,836 farmers adopted Direct Seeded Rice (DSR) across 62,885 acres. The Seed Replacement method was widely adopted, with 19,33,325 farmers covering 5,86,539 acres. Furthermore, the project has successfully engaged 9,92,452 farmers in vegetable production, marking a comprehensive and impactful approach to enhancing agricultural practices and livelihoods.

2. Organic Farming

In the domain of organic farming, the project has made substantial progress by mobilizing a total of 6,876 farmers. The initiative has successfully established 174 functional local groups (LGs)

across nine districts, surpassing the initial target of 150. These LGs underwent a thorough physical verification process, resulting in the endorsement of certificates (C-1). The project's commitment to knowledge dissemination is evident through regular training and capacity-building exercises conducted at both the Village Organization (VO) and LG levels, providing crucial support for ongoing organic farming activities. Notably, during this quarter, the project exceeded its target by collecting a total of



696 soil samples, surpassing the initial goal of 600. Ensuring a holistic approach, all farmers associated with the 174 LGs received training on packaging, labeling, and branding of green products, stressing the commitment to promoting sustainable and environmentally friendly farming practices.

3. Agriculture Entrepreneurs (AEs)

A total of 3,584 Agriculture Entrepreneurs have successfully completed training across 38 districts, marking a significant achievement. The cumulative transactions conducted by these AEs amount to Rs. 150.57 crore encompassing various sectors such as input business, digital banking, nursery operations, collective marketing, and other businesses like mushroom cultivation, vermi compost, cattle feed, and machinery services.

In this quarter, 315 new AEs were selected based on the criteria of women-only participation, bringing the total count to 2,243 under the third phase (BMGF). Out of these newly trained individuals, 187 AEs have successfully inaugurated their service centers, contributing to the expanding network. Notably, 86 new licenses were issued, and 48 AEs received loans to support their entrepreneurial initiatives.

By September, 2,140 AEs were actively involved in various agricultural business activities. The cumulative transaction amount conducted by these AEs stands at Rs. 1,50,57,66,923, emphasizing the substantial impact of their entrepreneurial endeavors.

During this quarter, the AE mobile app was introduced to gather data on the services rendered by AEs. The subsequent analysis of this data aims to enhance the sustainability of service center operations managed by AEs. This initiative is also aligned with the broader objective of reducing the digital divide at the community level, ensuring equitable access to technological resources. AEs Received Seeds and Fertilizers Licenses from DAO Office.

4. Custom Hiring Centre

Currently, there are 483 Custom Hiring Centers (CHCs) operating across 38 districts, established in collaboration with the Agriculture Department, Government of Bihar, and some functioning under the full-cost model of JEEVIKA. To streamline logistics and enhance financial transparency, a CHC mobile app was upgraded by introducing machine booking and service provisioning in the application.

In the recent quarter, a notable 53,727 farmers availed services from CHCs across the 38 districts. During the season, CHCs actively engaged in providing services to farmers for the tillage and sowing of their Kharif crops.



5. Integrated Farming Cluster (IFC)

To date, a total of 31 IFCs have been established, covering 49 villages in seven districts, namely Gaya, Khagaria, Munger, Muzaffarpur, Nalanda, Purnia, and Sitamarhi. These initiatives have reached 9,115 farmers, with a disbursement of Rs. 2.03 Crores for various projects. Facilitating the success of the project are 46 Livelihoods CRPs, 22 Senior CRPs, and 8 Anchor Persons, ensuring effective coordination and support for integrated farming practices within the communities.

6. Farm Value Chain

a. Wholesale Business by FPCs

Key achievements of the FPCs in wholesale business during this quarter are as follows:

- Facilitated sales of more than 908.66 MT of various commodities, including 106 MT of Fruits and Vegetables (F&V) from Green Delights.
- Enabled sales of over 883.63 MT of agricultural inputs, in collaboration with eight agri-input market players.
- Successfully facilitated sales of more than 1.23 MT of value-added products.
- Sanctioned Rs. 124 lakh as term and working capital loans to two FPCs.
- Submitted four proposals under the CM Cluster Development Scheme for Makhana and Onion.



b. Revenue of 11 FPCs Supported and Nurtured by JEEVIKA

The table below illustrates the revenue generated by 11 Farmer Producer Companies (FPCs) supported and

nurtured by JEEVIKA during this quarter, showing the economic contribution of these FPCs across various districts in Bihar. 26 AGMs were conducted by the Farmer Producer Companies with more than 7,000 members' participation.

Table 12: Revenue of 11 FPCs

Sl.	FPCs in district	Turn-over, Rs. in Lakh (July-Sep. 2023)
1	East Champaran	19
2	Bhojpur	18
3	Samastipur	39
4	Vaishali	44
5	Begusarai	59
6	Muzaffarpur	35
7	Khagaria	75
8	Saharsa	25
9	Nalanda	43
10	Purnea	11
11	Kisanganj	7.37
Total		375.37

c. Central Sector Scheme "Formation and Promotion of 10k New Farmer Producer Organizations (FPOs)" Revenue

Designed with the objective of establishing and promoting 10,000 Farmer Producer Organizations (FPOs), with a specific focus on small and marginal farmers, this central sector scheme is a strategic initiative. Implementation involves collaboration with Implementing Agencies and Cluster-Based Business Organizations, offering financial assistance, equity grants, and credit guarantee facilities to support FPO development. The scheme's primary targets include fostering economic empowerment, establishing market linkages, and encouraging specialization in agriculture, aligning seamlessly with the vision of Atmanirbhar Bharat. In the second quarter of the financial year 2023-24, the revenue generated by 15 FPOs under this scheme amounted to Rs. 30.59 Lakh. Cumulative revenue of all 25 Farmer Producer Companies for the financial year 2023-24 is Rs. 405.96 Lakh.

d. Agriculture Output and Input Business by 10 FPCs in this quarter

In the current agricultural landscape, the revenue generated from agriculture output and input businesses in various districts of Bihar is outlined in the table below. Among the districts, Khagaria demonstrates a robust performance with a total turnover of Rs. 60.34 Lakh, primarily driven by significant revenue from non-perishable agricultural outputs. Begusarai and Samastipur also contribute significantly, recording turnovers of Rs. 52.07 Lakh and Rs. 35.64 Lakh, respectively. The district of Vaishali excels in agriculture output business, particularly in perishables, with revenue amounting to Rs. 43.88 Lakh. Notably, the cumulative turnover for agriculture output business across all districts stands at Rs. 213.97 Lakh, whereas the agriculture input business

records a total revenue of Rs. 120.67 Lakh. These financial insights provide valuable information about the economic performance and contributions of each district to the agricultural sector in terms of both output and input businesses.

Table 13: Progress of Agri-Input and Output Business of 10 FPCs Supported by BRLPS

Sl.	District	Agriculture output business revenue (Rs in Lakh)			Agriculture input business revenue (Rs in Lakh)		
		Non - perishable	Perishables	Total turnover of output business	Seed	Fertilizer	Total turnover of input business
1	Purnea	0	0	0	5.25	5.53	10.78
2	Khagaria	59.69	0.65	60.34	0.01	1.86	1.87
3	Saharsa	18.21	0	18.21	3.08	3.49	6.57
4	Nalanda	3.83	0	3.83	0	37.82	37.82
5	Begusarai	52.07	0	52.07	0.86	6.36	7.22
6	Samastipur	35.64	0	35.64	0	2.43	2.43
7	Muzaffarpur	0	0	0	3.1	22.79	25.89
8	E. Champaran	0	0	0	0	9.59	9.59
9	Vaishali	0	43.88	43.88	0.46	0	0.46
10	Bhojpur	0	0	0	0	18.04	18.04
Total		169.44	44.53	213.97	12.76	107.91	120.67

7. All the planned processing units are at different stages of development and commissioning. Other details include the following:

- Processing Units Layout: Discussions were held with SPMU, Begusarai, Samastipur, and Saharsa FPC teams to finalize the working civil layout.
- RFP and Bid/Tender Process: Meetings took place with the procurement section, SPMU, and the Samastipur FPC team to gain common consent on the practices adopted by FPC for the Machinery and Civil construction BID process. A list of machinery required for in-house lab establishment was shared by the Food Industry Capacity & Skill Initiative (FICSI) for all three processing units.
- Proposals under CM Cluster Scheme: A diagnostic report on the scope of Makhana cluster development was prepared and submitted to SPMU. The first draft of proposals on Makhana cluster development for Darbhanga, Katihar, and Saharsa districts was submitted.

8. Green Delights Stores

The four Green Delights stores in Patna earned a revenue of Rs. 43.88 lakhs.

A total of 101.80 MT of fruits and vegetables were sold, with more than 42,870 footfalls and an average bill value of Rs. 133.04.



B. Livestock

1. Goat Rearing Interventions

a. Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 4094 Pashu Sakhis have been trained and are providing goat rearing services to SHG/Non-SHG households (HH) across 28 districts. This inherently sustainable livelihood model has enabled Pashu Sakhis to generate a regular income flow throughout the year. The details of services and achievements until September 2023 are outlined in the table below:

Table 14: Progress under Pashu Sakhi Model

Sl.	Indicators	Progress, July - September 2023	Cumulative Progress till September 2023
1	Number of Pashu Sakhis developed	547	4094
2	Households covered by Pashu Sakhis	48136	354229
3	Number of inseminations done by inducted bucks	1712	100857
4	Number of azolla pits developed (Inc. green fodder)	916	35266
5	Number of machan/sheds constructed	65	21476
6	Number of feeders installed	916	103881
7	Number of castrations done	1261	363260
8	Total quantity of dana mishran produced (in kg)	1116	282889
9	Number of deworming doses provided	5126	1745736
10	Number of vaccination doses given	1945	1011822

b. Goat Producer Company

JEEViKA has established the Seemanchal Jeevika Goat Producer Company to provide value chain services to goat rearers in Purnea, Araria, and Katihar districts. A total of 19,273 members have been mobilized in the Goat Producer Company from 18 blocks with 17 demo/collection centers. The company has initiated business by selling inputs to its members and trading output (Live Goat). The cumulative turnover stands at Rs 214.05 Lakhs. Additionally, the "Seemanchal



Jeevika Meat Outlet" has been established, achieving a turnover of Rs 12,59,055.00 with 1693.35 Kg of meat sales till September 2023.

c. Partnership Support in Goat Intervention - Aga Khan Foundation (AKF)

Aga Khan Foundation is supporting JEEViKA in developing a trained community cadre (Pashu Sakhi) on up-to-date goat-rearing techniques. This includes the implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project, focusing on rural entrepreneurship. During this quarter, Pashu Sakhis have mobilized 413 new households, with a total of 321 Pashu Sakhis providing services to 55,007 households mobilized into 476 Goat Rearing Groups. Emphasis on ET vaccination services and basic gender training has been provided to seven Pashu Sakhis. Community meetings on GHM, gender, FPC, and goat marketing continued as planned. In addition, three Mesha entrepreneurs / udyamis have been identified across the blocks of Paroo, Meenapur, and Motipur.

2. Poultry Intervention

a. Integrated Poultry Development Scheme (IPDS)

JEEViKA is implementing backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS). This includes the distribution of 45 chicks to beneficiaries in two batches. The progress is outlined in the table below:



Table 15: Progress under Backyard Poultry intervention

Sl.	Indicators	Progress, July - September 2023	Cumulative Progress till September 2023
1	Number of districts covered	0	36
2	Number of blocks covered	0	306
3	Number of members benefitted	3214	1,91,144
4	Number of chicks distributed	2,47,717	96,77,723

b. Poultry Value Chain Development

To enhance the value chain under Poultry farming, a proposal to establish Poultry Farmer Producer Enterprise in Nalanda and Gaya district was approved under the NRETP project. The Poultry FPC will cover a total of 4 blocks and 7500 HH in these districts. For technical assistance, the Foundation for Development of Rural Value Chain (FDRVC) is assigned as a technical support agency (TSA), with the MoU already approved. The incorporation of the company "Nari Shakti Jeevika Mahila Poultry Producer Company Limited" has been completed, and member

mobilization, along with awareness regarding the PC business model, is in process.

3. Dairy Intervention - COMFED and KMMPC

JEEViKA, in collaboration with COMFED, is mobilizing cattle-rearing SHG members to existing Dairy Cooperative Societies and organizing new women Dairy Cooperative Societies to link members to an organized milk marketing system. During this quarter, 934 HHs are linked to DCSs, and 29 new women DCSs have been formed. Cumulatively, 71,880 HHs are linked to DCSs, and 1041 women DCSs have been organized. Kaushikee Mahila Milk Producer Company (KMMPC), initiated in September 2017, currently has 845 operational milk pooling points with 46,860 members enrolled. Fifteen BMCs have been installed, and the company is procuring 79,159 Lt/Day milk. Kaushikee Dahi has been launched in the markets of Saharsa, Supaul, and Madhepura.



4. Fish Intervention

Ponds identified under Jal-Jeevan-Hariyali Abhiyaan are allocated to VO of Jeevika. SHG members will undertake fishery activities. The process of identification, allotment, and operationalization of ponds is underway in different districts of the State. Harvesting of fishes on overall 70 ponds (partial + complete) has been done, with a total of 20,087 Kg of fish harvested. Currently, 104 Fish Producer Groups (FPG) have been formed with the help of 82 Matsya Sakhis. A total of 123 individuals, including 37 Matsya Sakhis and 86 FPG members, have been trained at the Fisheries Research and Training Centre, Mithapur, in two batches in May 2023.



Table 16: Progress under Fish intervention

Sl.	Indicators	July - September 2023	Cumulative progress till September 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

C. Non- Farm

In the past few months, JEEViKA has achieved a lot. "Didi Ki Rasoi" now has 115 outlets, Grameen Bazaars are in 143 places, and the Bag Cluster has 43 units. JEEViKA is dedicated to helping rural areas with partnerships, training, and events like the Bihar Saras Fair.

1. Didi Ki Rasoi

The project aims to expand a 'community-based canteen' ie. Didi Ki Rasoi initiative in Bihar. It is a fully women-owned and operated enterprise, creating an ecosystem where quality and hygienic food is served to patients, doctors, nurses, visitors, and simultaneously generating livelihood opportunities for the rural community. Through this initiative, quality and hygienic food is made available to various institutions, such as hospitals, schools, government offices, and individual customers.



115 Didi Ki Rasoi outlets have been established across Bihar. These outlets are located in various places, which includes 36 in district hospitals, 34 in sub-divisional hospitals, 14 in SC/ST schools, banks, 6 in registrar offices, 4 in medical colleges, and 19 in other institutions. One Didi Ki Rasoi is also operational at the Bihar Institute of Mental Health and Allied Sciences (BIMHAS).

1. Grameen Bazaar

a. Progress of Grameen Bazaar on sales

Grameen Bazaar operates on a Business-to-Business model, providing goods directly from distributors to SHG kirana store owners through Grameen Bazaars. Grameen Bazaars also engage in institutional sales to private buyers, Didi Ki Rasoi, Training and Learning Centers, and Village Organizations. These Grameen Bazaars are well-equipped with a centralized performance monitoring system that enables real-time operations and monitoring of inventory management, sales, retail management, inwards and outwards supply chain management, and record-keeping.

Currently, 143 Grameen Bazaars have been started across 26 districts in Bihar. Grameen Bazaars across the state have partnered with district-level suppliers to ensure the provision of quality goods. The table provides details on the number of Grameen Bazaars and their total sales in different districts.

Table 17: District-wise progress of Grameen Bazaar on Total Sales

Sl.	District	Number of Grameen Bazaar	Total Sales (Rs)	Sl.	District	Number of Grameen Bazaar	Total Sales (Rs)
1	Araria	3	10,41,718	14	Madhubani	3	18,76,030
2	Arwal	3	13,13,278	15	Muzaffarpur	5	12,47,968
3	Aurangabad	9	45,85,858	16	Nalanda	4	18,07,240
4	Begusarai	5	47,49,889	17	Nawada	4	20,59,907
5	Bhagalpur	7	46,26,541	18	Patna	7	55,91,465
6	Bhojpur	6	21,73,611	19	Purnea	4	9,31,746
7	Buxar	6	20,70,803	20	Rohtas	11	42,92,643
8	Darbhanga	11	33,56,879	21	Samastipur	4	6,81,441
9	Gaya	14	1,23,06,788	22	Sheikhpura	6	10,81,465
10	Jehanabad	5	26,49,821	23	Shohar	3	10,01,030
11	Kaimur	7	52,41,719	24	Sitamarhi	1	2,63,519
12	Lakhisarai	3	13,07,598	25	Vaishali	7	34,84,659
13	Katihar	3	8,64,135	26	Supaul	2	28,17,187
				27	Total	143	7,34,24,938

The collective sales across these Grameen Bazaars reach 7,34,24,938, indicating a certain level of economic activity driven by these rural marketplaces. This data sheds light on the role of Grameen Bazaars in local commerce and their impact on the economic dynamics in rural Bihar.

b. Progress in Scaling up of Intervention

- Statutory Compliance: 122 Grameen Bazaars completed ITR filing for FY 2022-23.
- District-level Tie-up for Direct Supply to Grameen Bazaar was done with one agency in Gaya.

c. Training & Capacity Building

- Monthly review meetings of Store Managers were conducted in the quarter to establish a platform for monthly schemes and product orientation by tie-up companies, sales-purchase analytics, CPMS inputs, and other review indicators by the district team.
- Training sessions for BPM, Nodal, and Store staff on ITR filing document preparation were completed in a total of 135 blocks across 26 districts.

d. New Business Development

- Stationery worth Rs 15,800 was supplied to the SBI branch.
- Groceries worth Rs 35,000 were supplied to Army Cantt Gaya.

- Supplies of groceries and stationery to PNB RSETI Gaya amounted to Rs 30,000.
- Provided Books of records of Rs 1,29,500 to SHGs.
- Provided CIM goods worth Rs 98,000 to the VO through Grameen Bazaar.
- Grocery and FMCG goods worth Rs 105,000 were provided to the DKR stall at Pitri Paksha Mela in Gaya.

2. Bag cluster

The bag manufacturing cluster established in the Bela Industrial area in Musahari, Muzaffarpur, represents the success story of public-private partnership models thriving in Bihar. This cluster



stands as an exemplary illustration of the successful collaboration between the Department of Industries, Jeevika, and corporate partners such as M/s Highspirit and M/s RTD Global.

Operating on the plug-and-play model of the Department of Industries, the bag cluster has seen 43 Jeevika entrepreneurs stepping forward to install 24 machines in each of their sheds, thereby employing more than 1200 trained workers.

Other progress made during the quarter:

- The Bartack Machine entrepreneurship program is currently running with 43 micro-entrepreneurs.
- UC submission of Bag Cluster's PG was completed in the July-August quarter.
- Three new bag production units have started production from August, bringing the total number of sheds at the bag cluster to 43.
- The de-escalation of financial support to female operators in vehicle support has commenced post-August. Financial support in vehicle cost will be reduced to 75%, 50%, and 25% for September, October, and November, respectively. From December onwards, workers are expected to bear their logistics costs completely on their own.

3. Bihar Saras Fair

The inaugural Bihar Saras Fair, hosted at Gyan Bhawan, Patna, highlighted artisans from various regions of the country. The event, officially opened by Shri Shravan Kumar, the Honorable Minister of the Rural Development Department, Government of Bihar, presented 131 stalls showcasing handicrafts, handloom products, and culinary delights. Female artisans from self-help groups in rural India actively participated, achieving sales of 2.92 crore rupees and drawing approximately three lakh visitors.



4. Micro Enterprise Development

Micro Enterprise Development (MED) is a component under the Start-up Village Entrepreneurship Programme (SVEP) sub-scheme of Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM). The MED scheme aims to support Self-Help Groups (SHGs) with the establishment of micro-enterprises in the non-farm sector.

Activities undertaken under MED during the quarter include:

- Finalization of implementation guidelines.
- Orientation of District Project Managers (DPMs) and district nodal personnel.
- Orientation of Business Promotion Managers (BPMs) by districts.
- Completion of onboarding for Cluster Resource Persons - Entrepreneurship Promotion (CRP-EP) for 13 blocks.

5. Enterprise Ecosystem Strengthening

The Non-Farm theme, in continuance of the goal of enterprise promotion, leverages collaboration with Meesho for the promotion of Self-Help Group (SHG) enterprises. This activity serves as a key review indicator in the NRLM framework for enterprise promotion. The task of branding and market linkage has emerged as the next-level game-changer. To address the marketing and branding needs of the enterprises, BRLPS has partnered with Saral (B2B market linkage) and Good Cause (Branding, digital marketing) to create an enabling ecosystem for enterprise handholding and grooming. The strengthening exercise included the organization of Incubation workshops, training with MEESHO, and onboarding enterprises onto the e-commerce platform of MEESHO.

6. Food fortification unit

JEEVIKA has partnered with the Global Alliance for Improved Nutrition (GAIN) and Nidan for the establishment of small quasi-industrial scale plants for the production of nutrition-based products. These plants are 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 act as a source of livelihood for these SHG women along with other workers engaged in the plants. These Food Fortification Units are involved in the production of nutritional blended food, Wheatamix. During this quarter, the unit in Bodhgaya supplied over 80 metric tons of fortified food.

7. NRETP-OSF

In the second quarter of the financial year 2023-24, significant progress has been made in the implementation of the NRETP-Enterprise Promotion program in Bihar, covering 40 blocks across 12 districts. This initiative focuses on supporting Nano enterprises with annual turnovers of up to INR 6.00 lakhs through One-Stop Facility (OSF) centers.

Cadre Placement: A total of 384 Block Development Service Providers (BDSPs) were selected and trained, with 304 actively working in the field. Additionally, OSF Management Committees (OSF-MC) received training in all 40 OSF blocks.

NRETP OSF Enterprise Promotion and Fund Disbursal Status : The number of enterprises selected and the total fund disbursed until June 2023 in various districts and blocks have been detailed, totaling 6248 enterprises with a fund disbursement of Rs. 200,922,000 (Twenty crore nine lakhs twenty-two thousand).

NRETP Incubation : Soft loans were disbursed to 132 enterprises, and monthly mentoring of these enterprises is underway, focusing on performance, best practices utilization, and growth strategy formulation. BRLPS has partnered with GUDDCAUSE and SARAL as equity partners to support enterprises in branding and market access.

8. SVEP Phase 1&2

The older SVEP 12 blocks in 7 districts have completed the initial program period of 4-5 years and are now in a transitioning phase. An office order regarding tracking repayments of CEF money rolled out with a time line till November 2023. As per the latest reports from the field on the repayment status, 58% repayment is still due to be collected at BRC.

SVEP Phase 3 : In the third phase of the SVEP program, 10 new blocks have been approved for implementation. Cadre (CRP-EP) training on foundational modules has been completed in all 10 new SVEP blocks. Guidelines for the implementation of SVEP Phase 3 approved and rolled out to concerned district and block teams.

CFC under UMSAS : A total of 7 CFCs, 5 districts (Gaya, Darbhanga, Bhojpur, Madhubani and Samastipur), have been handed to BRLPS (JEEViKA) by Upendra Maharathi Shilpanusandhan Sansthaan (UMSAS). An implementation guideline on CFCs running approved and rolled out to all 5 districts and 7 blocks. A list of 7 CLFs taking over the CFCs communicated to the concerned department through a letter. Handover process complete in 5 out of 7 CFCs.

NRLM-OSF : 10 new blocks in 5 districts (Gaya, Bettiah, Patna, Madhepura and Madhubani) have been approved under the SVEP umbrella project-NRLM OSF. A guideline with NRLM mandate on the proposed program is drafted and put up for approval. District teams grounding work ongoing for the program rooting.

SKILL DEVELOPMENT & PLACEMENT

JEEVIKA is actively contributing to transforming the lives of rural youth in Bihar through its skill training and placement initiatives. The focus during this quarter has been on empowering young people in rural areas through the implementation of Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), Rural Self-Employment Training Institutes (RSETIs), and job fairs. JEEVIKA successfully trained 2,014 youths through the DDU-GKY Training Program, appointing 2,312 in different organizations. Additionally, RSETIs trained 8,918 youths, with 4,908 settling into various opportunities during the quarter.

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

DDU-GKY stands as a flagship program of the Ministry of Rural Development (MoRD), Government of India (GoI), uniquely focusing on rural youth aged 15 to 35 from impoverished families. It operates as part of the National Rural Livelihood Mission (NRLM), with dual objectives of diversifying incomes for rural poor families and fulfilling the career aspirations of rural youth.

JEEVIKA is actively implementing the DDU-GKY Training Program in Bihar, partnering with various agencies across the state. As of September 2023, 28 active training centers, led by 24 Project Implementation Agencies (PIAs), were engaged in enhancing the skills and training of rural youth, providing them with valuable job opportunities.

During this quarter, 2,014 candidates received training in various trades, and 2,312 secured appointments in different organizations. In the financial year 2023-24, a total of 4,024 candidates underwent training, with 3,766 successfully appointed.

Table 18: Status on training and placement of rural youths under DDU-GKY

Sl.	FY 2023-2024	Trained	Appointed	Placed	Assessed	Certified
1	Till September 2023 (Cumulative)	80431	55534	39282	74597	62584
2	FY 2023-2024 (April to September 2023)	4024	3766	3755	4426	4537
3	July to September 2023	2014	2312	2136	2289	2349

The Roshni project, focusing on skill training with placement for rural youths in challenging situations, is being implemented in two Left-Wing Extremism (LWE) districts of Gaya and Jamui in Bihar. Residential training is mandatory under Roshni, with a stipulated 40% female candidates in the total target. Currently, one training partner, Intelligence Manpower Services Pvt Ltd, is operating for the Roshni project in Patna district.

2. Job Fair and Direct Placement

In order to provide direct job placement opportunities for rural youths, job fairs are organized at various locations. The project successfully mobilized youth and conducted job fairs, resulting in 1,450 candidates securing positions in different organizations.

Table 19: Status on the placement of youths through Job fairs

Sl.	Particulars	Progress , July to September 2023
1	Job Fairs organized	51
2	Total YMD & CMD	320
3	Offered Jobs (Job fair & YMD)	7895
4	Joined Jobs	1450

3. Rural Self-Employment Training Institutes (RSETIs)



RSETIs, dedicated institutions set up across all districts of Bihar, focus on skill upgrading and training for rural youth. Managed by the sponsored lead bank of the districts, JEEVIKA



collaborates with district units of RSETIs to provide self-employment training in nearly 61 approved trades.

As of September 2023, 38 RSETI centers were engaged in enhancing the skills and training of rural youth, resulting in 8,918 candidates receiving training in various trades during the quarter and 4,908 candidates found successful settlements.

Table 20: Status of training through RSETIs

Sl.	Particulars	July to September 2023
1	Number of trainings conducted	278
2	Number of candidates trained	8918
3	Total Settled	4908
4	Settled-self funding	3987
5	Settled- bank finance	921

4. JEEVIKA's Alumni Meet in Bengaluru

JEEVIKA, SRLM Bihar, hosted an Alumni Meet at Hotel Manpho Bell Bengaluru on September 17, 2023. The event, themed "Unleashing Bihar's Potential through Skill Development," aimed to connect and foster camaraderie among skilled and employed youth from various DDU-GKY Training centers in Bihar currently residing in Bengaluru, Karnataka.



With approximately 130 placed candidates and 20 distinguished guests, including employers, partners, MoRD officers, and representatives from SRLM and Bihar Migrant Resource Centre Bengaluru-Karnataka, the event showcased the transformative impact of skill development initiatives on Bihar's youth.

The Alumni Meet served as a platform for skilled youth to share experiences, network with potential employers, and receive guidance on career advancement opportunities.

Through this initiative, JEEVIKA reinforced its commitment to empowering Bihar's youth through skill development, unlocking their potential, and propelling them towards rewarding careers. The Alumni Meet stood as a testament to the organization's dedication to transforming the lives of Bihar's young workforce.

SOCIAL DEVELOPMENT

1. Vulnerability Reduction Initiative

a. Food Security Fund (FSF)

Under the Food Security Fund intervention, the Village Organization (VO) avails Rs. 100,000 as a one-time revolving fund based on specific triggers from the project. This community-driven financial credit product facilitates SHG members under the VO in collective demand generation, bulk procurement, and distribution of quality food grain and other edible items at fair prices. Items are sourced locally from producers, millers, and retail shops. The interest-free recovery of outstanding credit in a stress-free schedule makes it accessible to the poorest of the poor. The FSF targets the most vulnerable households, SC, and ST populations facing yearlong food insecurity. The core objective is to ensure access to nutritional food security throughout the year and reduce vulnerability in coping with high-cost debts and supplementing the gap between PDS provisioning and actual requirements. To date, 48,027 VOs have received and effectively utilized this fund for the benefit of SHG members.

b. Health Risk Fund (HRF)

The Health Risk Fund (HRF) aims to provide low-cost funds for health and medical emergencies to vulnerable households within the SHG fold. This community-driven credit product safeguards against high-interest loan sources, preventing detrimental effects on poor households and acting as a barrier to long-term socio-economic mobility. The HRF consists of low-cost health loans and savings components. As of the end of this quarter, a total of 51,856 VOs have received the HRF fund.

2. Education

a. Community Library and Career Development Center (CLCDC)

- With the objective of harnessing the demographic dividend of SHG households by leveraging the power of education to break generational poverty and expand opportunities for





intergenerational mobility, JEEVIKA has launched an innovative educational initiative: the Community Library and Career Development Center (CLCDC). This initiative operates at the Cluster-level Federation (CLF) level, covering 100 blocks across 32 districts. It is now physically set up and operational, with a registration of 75,304 learners (61% female). The center experiences an average daily footfall of 40-50 learners, with a seating capacity of over 6000 at a time. Additionally, Vidya Didi, a dedicated community member, is stationed at each center

- The CLCDC is envisioned as a one-stop learning and opportunity facilitation resource center for learners from SHG households and underprivileged students from non-SHG households. It provides educational, career, skilling, and entrepreneurial incubation support services and programs, with a special focus on girls and marginalized first-generation learners. Owned, operated, and managed by the CLF, the CLCDC operates with the support of SHG members.
- To enhance the effective operation and strengthen the functions of the CLCDC, a Three-Day Residential Training Program for Vidhya Didis and Project Officials, including Managers/Incharge/YPs, on the Concept, Operation, and Management of the Community Library and Career Development Center (CLCDC), has been organized in three batches in August and September 2023, tentatively in Patna at the state level. The main participants include 100 Vidhya Didis, 32 Managers/Incharge/YPs, and SPMU officials. Resource persons from various organizations, such as Professionals Alliance for Youths Growth (PRAYOG), I-Saksham, PRATHAM UNICEF, VRIKSH BE THE CHANGE Trust, DMI NIOS, and IGNOU, will contribute to the training.
- A non-financial Memorandum of Understanding (MoU) has been signed between BRLPS (JEEVIKA) and UNIVERSIDAD CARLOS III DE MADRID, Spain (UC3M) to implement a research project titled "Bihar Information and Media Literacy Initiative (BIMLI)" - an educative intervention in the Community Library and Career Development Center (CLCDC). Supported by the Mercury Project, a research program of the Social Science Research Council (SSRC), New York, the goal of the BIMLI project is to study the effect of an information and media literacy intervention among school and college-going teenagers (aged below 18 years, preferably classes 8-12) in a sample of 1200 village organizations from 600 panchayats. The intervention is entirely apolitical and focuses on health-related information and media literacy. A 2-day Training-of-Trainers (ToT) program was organized in Patna on 14th-15th September 2023 for 45 selected trainers by DataLEADS and JEEVIKA.

b. Summer Camp

In collaboration with Pratham, JEEVIKA conducted a month-long summer camp in June, engaging 44,338 volunteers to improve foundational reading and arithmetic skills of over 5,40,418 children in Bihar. The subsequent Social and Behavior Change Communication -based community engagement campaign aimed to enhance schooling and learning outcomes, with a focus on community involvement, leadership, and mother's engagement in supporting children's learning progress at home and school.

3. Gender Intervention

a. Gender Workshop

The Gender Workshop held at Hotel Gargigrand Patna brought together stakeholders and partners invested in gender interventions. Representatives from organizations such as C3 and Pradan, along with officials from different administrative levels, discussed past interventions, assessed effectiveness, identified gaps or challenges, and reflected on progress. The workshop aimed to develop or refine strategies, policies, and action plans for empowering women, addressing gender-based discrimination, and fostering inclusivity.



b. Constitution of Internal Committee for POSH in District

Internal committee for POSH was constituted in each district. The Constitution of an Internal Committee for Prevention of Sexual Harassment (POSH) in a district establishes a specialized body to address and resolve complaints related to sexual harassment in the workplace. This ensures a safe and conducive work environment, fostering respect, equality, and inclusivity.

c. Establishment of Didi Adhikaar Kendra

The establishment of Didi Adhikaar Kendras plays a vital role in promoting gender equality, women's empowerment, and ensuring that women have the necessary resources and support to assert their rights. These centers serve as safe and empowering spaces for women to seek assistance, guidance, and opportunities for personal and collective growth. A total of 174 Didi

Aadhikar Kendras will be established in 174 Blocks across 38 Districts.

All the Didi Adhikar Kendras are to be established in government-owned buildings within the block premises with liaison with block-level officials. In case government-owned space is not readily available, then it can be operationalized in CLF/other rented space until space is provided in government-owned buildings. Currently, 51 blocks have received allocation in the block premise.

A detailed policy guideline has been issued regarding fund transfer and the establishment of Didi Adhikar Kendra.

4. JEEViKA – MGNREGA Convergence

a. Initiation of Village Organization Office Building

JEEViKA, in convergence with MGNREGA, is constructing a total of 534 Village Organization office buildings in 534 blocks of Bihar. This project addresses the long-standing demand for these buildings, boosting confidence in the community and providing recognition to the respective institutions. The estimated budget for each 500 sq ft building is around 15 lakh rupees, contributing significantly to the rural economy. Cumulatively, 57 VO office building have been constructed.

Table 21: Progress under VO building construction

Sl.	Particulars	Progress
1	Total number of Land Identified	651
2	Total number of NOC provided	241
3	Construction Started	97
4	Finally Constructed	57

b. MGNREGA Mate Empanelment & Deployment

Under JEEViKA - MGNREGA convergence, the empanelment of community members as MGNREGA mates is a milestone achievement. Around 80,000 SHG members are expected to be empaneled, with a process overseen by a committee comprising SHG members, Mukhiya, and PRS representatives. As of September, 6,771 community members have been deployed.

Table 22: Progress under deployment on MGNREGA mates

Sl.	Particulars	Progress
1	Number of Mate application submitted	61671
2	Number of Mahila mate registered (R12.12)	41076
3	Number of SHG Mates Deployed (MGNREGA MIS)	6771
5	“Mahila Mate” trained	15038

c. Cluster Facilitation Project

The Cluster Facilitation Project, a flagship program of the Government of India Rural Development Department, focuses on implementing MGNREGA through increased community participation, trained human resources, and technological intervention. The project has been

extended until March 31, 2024, with a recent review meeting emphasizing synergy between BRDS and BRLPS teams, strategies for achieving project objectives, and a focus on NRM work, category B works, and ST-SC inclusion.

5. Didi ki Paudhsala

a. In Convergence with the Department of Forest, Environment, and Climate Change, Government of Bihar

JEEViKA, in collaboration with the Department of Forest, Environment, and Climate Change, promotes clean and green surroundings, biodiversity conservation, and livelihood diversification through the establishment of nurseries under Didi ki Paudhsala. A total of 276 nurseries have been established in convergence with DoFECC.



b. In Convergence with MGNREGA

Didi ki Nursery, a unique enterprise aimed at promoting low-cost plantation and ensuring a decent income for nursery growers (JEEViKA – Didi), has significant potential to establish a sustainable business model. This initiative not only addresses the issue of high-cost plantation but also ensures a decent income for households.

In collaboration with MGNREGA, JEEViKA establishes nurseries to provide good quality saplings for plantation, contributing to enhanced green coverage and local livelihoods. A total of 513 nurseries have been established through MGNREGA.

In total, 789 nurseries have been established in convergence with DoFECC and MGNREGA.

c. Plantation for 2023-24

As per the official records, the forest cover in Bihar stands at around 7,305.99 sq. km, which is approximately 7.76% of the state'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 that can meet the desired minimum forest cover in the near future. To fill this gap, Bihar has to rely on increasing green coverage through an expanded canopy by planting on individual land. In this regard, the government of Bihar announced an ambitious plantation campaign with a physical target of 5 crore.

For the past three years, JEEViKA Didis have been participating in a massive plantation drive with great enthusiasm and zeal. Members from the community not



only participate in the plantation drive but also ensure the survivability of the saplings they plant. JEEViKA Didis actively participated in the massive plantation drive during the year 2022-23 with great enthusiasm under the "Harit JEEViKA Harit Bihar Abhiyaan. During this FY MIS entry of has been made for 6417016 saplings planted.

6. Disaster Management

a. Flood Preparedness and Management by UNICEF

JEEViKA, as per the Disaster Risk Reduction Roadmap 2015-2031, collaborates with UNICEF to conduct training on "Flood Preparedness and Management" in 28 districts of Bihar. Master trainers trained in these sessions further train CLF members within the district

b. Disaster Risk Reduction

Recognizing Bihar as a multi-disaster-prone state, JEEViKA, in coordination with the Bihar State Disaster Management Authority, organizes a 3-day residential training on Disaster Risk Management and Mitigation. Master trainers will lead disaster risk mitigation at the block level, ensuring preparedness for natural calamities.

c. Project Vishwash (Balasore Train Accident)

A household survey of 131 victims (injured + deceased) has been conducted, and details have been shared with BSDMA for further support. Plans are underway to provide long-term support to victims/families by linking them to different social security schemes and livelihood opportunities.

7. Solar – Renewable Energy

a. Participation in South Asia Forum for Distributed Energy, New Delhi

In partnership with the International Solar Alliance (ISA), GOGLA organized the South Asia Forum for Distributed Energy (SAFDE). Members of SHGs and the Director of J-WIRES participated, discussing ways to enhance productive energy use for improved livelihoods in weak grid



networks. They explored the future potential for the solar distributed renewable energy (DRE) market in India and South Asia.

b. National Summit on Powering Sustainable Livelihoods, New Delhi

JEEViKA officials attended a summit organized by CEEW-Villgro, sharing experiences of DRE-based livelihood technologies. The event aimed to scale DRE technologies for resilient and sustainable livelihoods, showcasing innovative solutions from solar dryers to waste biomass-powered cold storage.

c. Inauguration of Bihar's First DRE-Experience Center

The grand opening of Bihar's first DRE-experience Centre under J-WiRES at Dobhi Gaya provides members of SHGs and institutions access to various solar-based livelihood technologies, fostering income generation aligned with SDGs.



d. Annual General Body Meeting of J-WiRES

J-WiRES achieved significant milestones during its Third AGM, including financial reports, Human Resources Manual, and Procurement Manual launch. With an impressive turnover of Rs 3.5 crore, J-WiRES aims to elevate it to Rs 10 crore by the following year. The company plans to set up 3,500 new solar marts across Bihar and collaborates with IIT Bombay and Modern Energy Cooking Services for clean energy solutions.

e. Demonstration of Clean Cooking Solutions “IDES” system

J-WiRES provided solar home lighting systems and improved cook stoves through the IDES system, impacting rural households positively. The initiative instills confidence in renewable energy use, providing 24 hours of uninterrupted solar electric supply and reducing the carbon footprint.

f. Enabling the Electric Cooking Ecosystem in Rural India

JEEViKA, IIT Bombay, and J-WiRES work on a project titled "Enabling the Electric Cooking Ecosystem in Rural India." The initiative, funded by Modern Energy Cooking Services (MECS), aims to develop a sustainable supply chain for electric cooking in South Bihar. The project, conducted in three phases, focuses on action research and initiatives to sustain the electric cooking supply chain in rural India. The collaboration with MECS UK supports a sustainable supply chain activation for electric cooking in South Bihar.

HEALTH, NUTRITION AND SANITATION

The Health and Nutrition program within JEEVIKA has effectively addressed the root causes of malnutrition. It has accomplished this by expanding various avenues that promote durable and sustainable eating habits, caregiving methods, and health practices, significantly enhancing overall well-being, growth, and contentment. At its core, the Health and Nutrition approach primarily focuses on empowering women to lead pivotal changes in health and nutrition behaviors at both the household and community levels.

1. Poshan Maah

Under the guidance of JEEVIKA, the Poshan Maah initiative holds particular significance in Bihar. This annual event is dedicated to increasing awareness regarding the crucial role of nutrition and advocating for healthy dietary practices. The theme for Poshan Maah 2023, "Suposhit Bharat, Sakshar Bharat, Sashakt Bharat," resonates deeply in Bihar's context, especially concerning the pressing issues of wasted and stunted children, alongside the challenge of maternal malnutrition.

It's essential to highlight the impressive participation and engagement in Poshan Maah initiatives. The Jan Andolan portal has recorded an outstanding 4,043,362 entries, indicating extensive involvement and interest in the program. Districts like Gaya, Muzaffarpur, Begusarai, Bhojpur, Patna, and Rohtas have notably contributed significantly to this data, showcasing substantial engagement and activity within these regions to combat malnutrition and promote better health practices.

During Poshan Maah in Bihar, JEEVIKA focuses on critical sub-themes and initiatives to address the challenges of malnutrition. These include exclusive breastfeeding and complementary



feeding, Swasth Balak Spardha (SBS), Poshan Bhi Padhai Bhi, Improving Nutrition Through Mission Life, Tribal-Focused Sensitization, Test, Treat, Talk Anaemia, General Sensitization Activities, Meri Maati Mera Desh.

2. Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK)

The PMBJK initiative, led by Pradhan Mantri Bhartiya Janaushadhi Kendra, has significantly impacted rural self-help group (SHG) households by providing cost-effective and genuine generic medicines. To spread awareness on a large scale, JEEVIKA utilizes mobile-based technology to disseminate messages and share informative videos. Operating PMBJK centers in Gopalganj, Nalanda, and Sitamarhi districts of Bihar, their primary objective is to encourage the use of generic medicines, thereby reducing healthcare expenses for SHG households. The collaboration between JEEVIKA and the Health Department has led to the establishment of PMBJK, facilitating collective procurement and further supporting this noble cause.



Table 23: Total sales and margin of PMBJK

Sl.	District	Cumulative sales during the quarter (amount in Rs)	Cumulative margin during the quarter (Amount in Rs.)
1	Gopalganj	1,048,287	230,623
2	Nalanda	580,489	127,707
3	Sitamarhi	519984	114,397
4	Total	2,148,760	472,727

3. HNS, BCC module roll-out (Behaviour Change Communication)

JEEVIKA's 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 behavioral 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 24 : Status on BCC modular training

Sl.	BCC-M1 TO M3	July to Sept. achievement
1	M-1	616,461
2	M-2	596,647
3	M-3	546,071

4. JEEVIKA 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 498,359 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.



5. Family planning convergence programme

Jeevika's Family Planning Convergence Program in Bihar is a targeted initiative focusing on vital aspects of family planning adoption and the crucial link between ASHA workers and eligible couples. Operating across five districts (Aurangabad, Jehanabad, Lakhisarai, Sheikhpura, and Sheohar) spanning 10 blocks, this program closely monitors key indicators. These include the association of eligible couples with ASHA workers, their inclination towards adopting contraceptive methods, and the percentage of these linked couples indicating their willingness to do so.



The program meticulously tracks various contraceptive methods such as condoms, MALA-N, Chhaya, Ezy Pills, ANTRA, female sterilization, vasectomy, and Copper-T. Through consistent monitoring, the program evaluates the number and proportion of eligible couples successfully embracing family planning methods. This data is instrumental in assessing the program's efficacy and identifying areas for enhancement. The ultimate objective is to ensure that eligible couples have access to suitable services and support, ultimately promoting positive reproductive health outcomes.

LOHIYA SWACHH BIHAR ABHIYAN

Swachh Bharat Mission-Gramin (SBM-G) - Phase II

Swachh Bharat Mission-Gramin (SBM-G) Phase II, a centrally sponsored scheme, is being implemented in the rural areas of Bihar from the financial year 2020-21 to 2024-25. The primary focus is on sustaining the Open Defecation Free (ODF) status of villages and extending coverage to all villages with Solid and Liquid Waste Management (SLWM), aiming to transform them from ODF to ODF Plus.



1. ODF-S & ODF Plus Activities

Following the achievement of ODF status in Bihar, the focus has shifted to ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management (SLWM) plays a pivotal role in improving the general quality of life in rural Bihar. The State Government is ensuring regular toilet usage, safe hygiene practices, and cleanliness at the household level to maintain the ODF status. This is achieved through effective operation and maintenance of WASH assets at households, institutions, and community levels.

Additionally, the theme emphasizes other ODF Plus interventions, including solid waste management, wastewater management, plastic waste management, Gobardhan, menstrual hygiene management, and sustained behavior change practices. Districts are implementing ODF-S & ODF Plus activities based on their capacities and community response.

Table 25: IHHL Status till September 2023

Sl.	Parameter	Target FY – 2023-24	Progress (July – Sept. 2023)	Cumulative in FY 2023-24
1	IHHL Construction	962000	208481	517005
2	IHHL Payment		186421	487448

2. Capacity Building

Lohiya Swachh Bihar Abhiyan (LSBA) has a human resource team (District Coordinators and Block Coordinators) assisting panchayats in planning and implementing SLWM projects. District Coordinators focus on the administrative part of the program, monitoring block and panchayat-level activities, while Block Coordinators are involved in behavioral change activities, IEC, procurement of personal protective kits, and project implementation. The team's goal is to ensure smooth implementation and sustainability of SLWM projects while prioritizing the safety and security of sanitation workers in the field.

In collaboration with UNICEF Bihar, LSBA has identified 161 Master Trainers for a Training of Trainers (ToT) program. These Master Trainers, including District Coordinators, SRPs, and Block Coordinators, underwent a two-day ToT program to enhance their understanding of safety, security, and dignity for sanitation workers. Subsequently, these Master Trainers will conduct training sessions for Swachhta Karmis and sanitation supervisors.

3. Community Sanitary Complex

In villages where land availability is an issue, especially in Mahadalit Tolas/poor families, LSBA is constructing community toilets to meet sanitation needs. The progress in CSC construction is outlined in the table below:

Table 26: Progress in CSC Construction

Sl.	Particulars	Progress July – Sept. 2023
1	CSC target for FY 2023-24	1066 (Need Based)
2	CSC Completed	8
3	Cumulative till September 2023 (in FY 2023-24)	34

4. IEC Activities

Salient IEC activities in the state included:

a. Har Din – Ek Gaon Campaign

- Special campaigns were conducted in targeted villages, incentivizing them to achieve ODF Plus status, participate in waste management, and pay utility charges.
- Activities include monitoring open defecation hotspots, school-led total sanitation (SLTS) activities, and community meetings / swachhta Samvad to encourage behavior change.

b. Jan Samwad by District Magistrate

- Public dialogue programs organized in Gram Panchayats addressed by district magistrates, promoting the importance of cleanliness and waste management.



c. Jeevika Didis' Role in Mass Movement

- Women's self-help groups (JEEVIKA) played a pivotal role in inspiring people to understand cleanliness, waste management, and behavioral change.
- Over 1 crore 24 lakh Jeevika Didis part of SHGs were encouraged to participate in cleaning villages, ponds, and water sources, emphasizing 'Swachhata Hi Seva.'

iv. "Swachhta ki Kaksha" (Cleanliness Class) and 'Break the Silence' Campaign

- Cleanliness Classes organized in schools and madrassas to educate on managing waste, separating wet and dry waste, and creating organic fertilizers.
- District officials and officers actively participate in these class events.

v. Cleanliness Campaign in Ganga Villages

- Special campaigns conducted to clean ghats along the Ganga in 266-gram panchayats across 12 districts.
- Emphasis on community participation, awareness campaigns and cleanliness drives.



5. Solid & Liquid Waste Management

a. Door-to-Door waste collection

LSBA interventions support districts and blocks in planning and implementing SLWM activities. Progress in FY 2023-24 is as follows:

Table 27: SLWM progress in FY 2023-24

Sl.	Parameter	Target	Progress (July – Sept.- 2023)	Cumulative achievement
1	Fund transfer to gram panchayats	3760	152	1317
2	Number of wards where door-to-door waste collection started	51170	4858	5930

Table 28: ODF-Plus Declaration of Villages

Sl.	Parameter	Target	Progress (July – Sept.- 2023)	Cumulative achievement
1	Villages ODF Plus Declared	36891	5677	25214



b. Gobardhan Initiative: A Leap Towards Sustainable Village Development

As part of Swachh Bharat Mission (Grameen) Phase-2, the Gobardhan initiative strives to make a positive impact on village cleanliness while simultaneously harnessing wealth and energy from cattle and organic waste. The primary objective of GOBAR-Dhan is not only to maintain the cleanliness of villages but also to uplift the economic status of rural households by generating energy and organic manure from cattle waste.

Table 29: Progress Status in Gobardhan

Sl.	Target in FY - 2023-24	Achievement			
		Sites Identified	Construction in progress	Completed	Functional
1	38	5	19	5	14

This initiative envisions the identification of 38 sites during the financial year 2023-24. So far, progress has been commendable, with 5 sites identified, 19 under construction, 5 completed, and 14 now fully functional. These milestones mark a significant stride towards realizing the goals of Gobardhan, contributing to both environmental sustainability and the economic well-being of rural communities.



SATAT JEEVIKOPARJAN YOJANA

The Satat Jeevikoparjan Yojana (SJY) has embarked on a transformative journey to alleviate extreme poverty on a large scale, showcasing an exemplary model of comprehensive development. This multi-faceted initiative has reached 1.65 lakh ultra-poor households in Bihar. The SJY Immersion and Learning Exchange (ILE) Program, developed in partnership with



BRAC International, reinforces the commitment to knowledge exchange and systematic learning. From the identification of households and training in Confidence Building and Enterprise Development to strategic convergence with government entitlements and the development of livelihood clusters, SJY reflects a holistic approach to socio-economic upliftment. The program's success is marked by impactful learning events, workshops, and exposure visits, contributing to a dynamic and evolving poverty alleviation strategy organized during this quarter.

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

Different State Rural Livelihood Missions (SRLMs) across India are designing similar special projects for the ultra-poor graduation model. Over the last two years, various SRLMs have visited JEEVIKA-SJY to understand the model, gaining valuable field experience from Bihar. These visits are powerful demonstrations of the possibilities for governments to run such programs, influencing other Indian states and the national government.

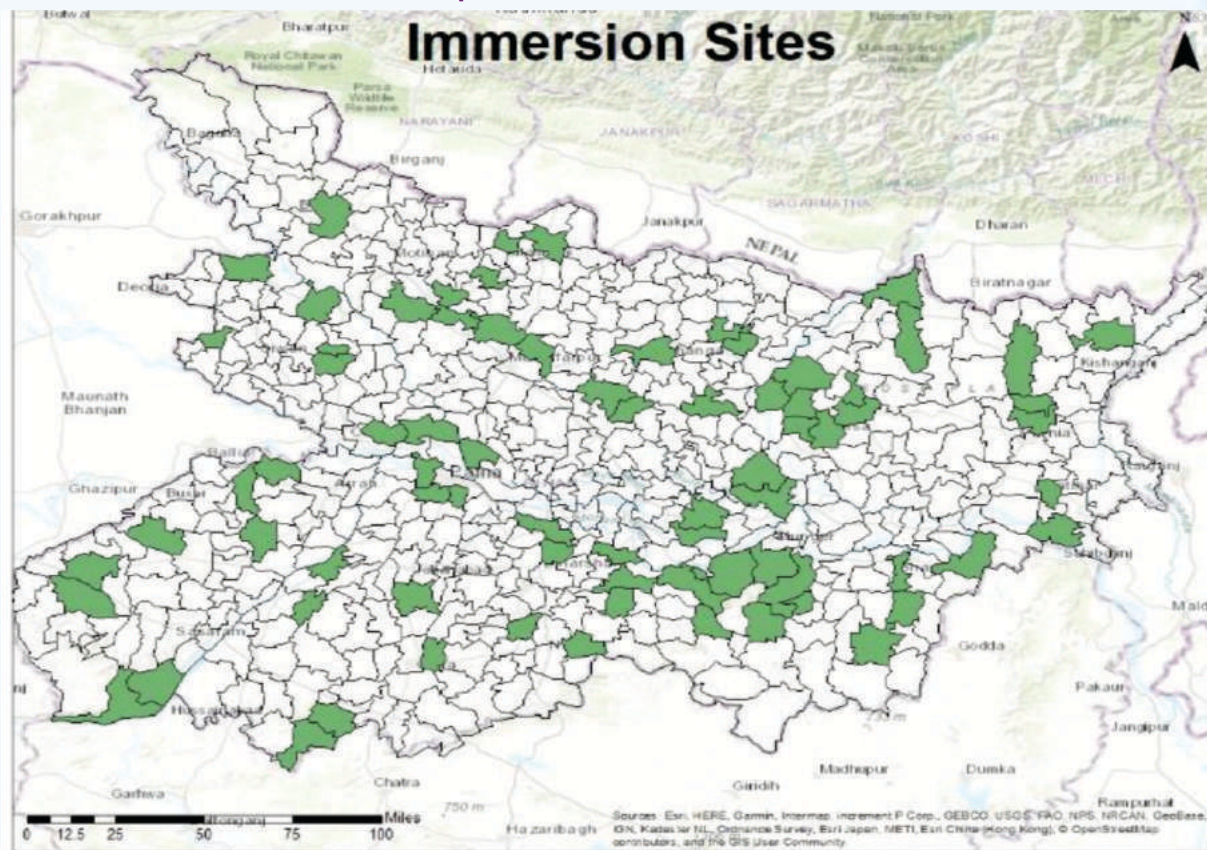
Recognizing the importance of learning and knowledge exchange to support the adoption and expansion efforts of the Graduation approach, JEEVIKA entered into a partnership with BRAC International in 2023 to develop the SJY Immersion and Learning Exchange (ILE) program. The ILE program aims to strengthen the SJY system by facilitating immersion visits, designing innovative high-quality knowledge products for learning exchange and developing Cluster Level Federations (CLFs) as SJY Centers of Excellence under the immersion sites strategy. Bandhan Konnagar (BK) is supporting the ILE program as a technical assistance partner, with resource persons deployed in 18 blocks across 6 districts and a PMU set up at the state level.

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

To develop knowledge resources for internal operations, conduct learning visits, and support other state governments and organizations in India and abroad in implementing ultra-poor graduation programs, SJY partners conceptualized the SJY Immersion Site development strategy under the Co-Impact System Strengthening grant in 2021. The objectives of the

Immersion Site program are develop selected Cluster Level Federations (CLF) as model demonstration sites and strengthen internal operations to conduct learning and knowledge exchange events.

Map view of Immersion sites



Roles of CLF in the smooth functioning of Immersion Sites include:

- 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 1.65 Lakh households spread across all 38 districts of Bihar. These ultra-poor households are identified and endorsed by the Village Organization with the help of a three-member team of Community Resource Persons (CRPs). The participatory identification process in 48441 Village Organizations has been completed, with a typical identification cycle taking 5 days for each VO. Subsequently, the project staff at the block level conducted one round of verification of the selected households to check for inclusion errors.

Roles of CLF in the smooth functioning of Immersion Sites include:

With the approval of SJY implementation in urban areas, the training of 7222 Community Resource Persons (CRP) from 1114 Area Level Federations (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, starting in the next quarter.

4. Training of UPHHs on Confidence Building & Enterprise Development

Under the Satat Jeevikoparjan Yojana, timely handholding, mentoring, and coaching of ultra-poor households are essential. The Confidence Building and Enterprise Development (CBED) training aim to boost confidence, guide household members in selecting feasible livelihood-generating activities, and provide basic enterprise development and risk management skills.

- **Training on Confidence Building for Identified Households**

Master Resource Persons conduct Confidence Building (CB) training during household visits and group meetings prior to micro-planning. This training is crucial in fostering confidence among Ultra Poor Households (UPHHs), motivating them to select viable livelihood-generating activities as a means to break free from the poverty trap.

- **Training on Confidence Building and Enterprise Development for Identified Households**

The Confidence Building and Enterprise Development (CBED) training is designed to inspire and empower ultra-poor households to establish enterprises. This comprehensive program not only motivates households but also equips them with essential skills in enterprise development and risk management. As part of the Sustainable Livelihoods for Youth (SJY) initiative, a total of 572 ACs/CCs/LHSs have been identified across various districts. A dedicated resource pool has been established to facilitate CBED training at the District/Block level, ensuring the holistic development of target households. This initiative aims to uplift households by promoting sustainable enterprises and enhancing their overall economic resilience.

Table 30: UPHH Households Training Status

Sl.	Training Type	Progress (July to Sep. 2023)	Cumulative progress till
1	Confidence Building (CB)	7,343	1,62,803
2	Confidence Building Enterprise Development (CBED)	7,343	1,40,150
3	CBED Refresher	14,617	70,853
4	Graduation Training	10,746	45,912

5. Livelihood Financing Status

- **Special Investment Fund (SIF)**

The SIF fulfills the initial capitalization requirement and basic needs of ultra-poor households. It is a one-time grant of Rs. 10,000 transferred to the household account by the village organization.

- **Livelihood Investment Fund (LIF)**

The project provides LIF ranging between Rs. 60,000 to 1 lakh in 3-4 tranches to targeted households for asset creation. The MRPs complete the participatory livelihoods micro-planning process based on the micro-plans procurement committee of the VO approved along with MRP, and the ultra-poor household procures the asset or livestock.

- **Livelihood Gap Assistance Fund (LGAF)**

The LGAF is a consumption support fund provided to each endorsed household to meet short-term needs and fill income gaps. The support allows households to offset lost income during training periods.

Table 31: Livelihood Financing Status of Endorsed UPHHs

SI.	Training Type	Cumulative progress till Sept. 2023
1	Livelihood Gap Assistance Fund	1,46,297
2	Livelihood Investment Fund-(LIFTranche-1/SIF or both)	1,52,830
3	Livelihood Investment Fund-LIF Tranche-2	30,000

6. Capacity Building of MRPs under SJY

To provide continuous support to households, Master Resource Persons (MRPs) have been deployed for every 30-35 households. MRPs undergo extensive training to become in-house trainers and primary hand-hold support experts for ultra-poor HHs. They provide various forms of support, including guidance on asset care, livestock management, micro enterprise development, and basic skills acquisition such as signing one's name, basic numeracy, and bookkeeping. Weekly coaching sessions include a social education component covering topics from nutrition to early marriage and family planning.

As of September 2023, there are a total of 4,994 MRPs across 534 blocks. The project has initiated Module 4 (Refresher) training for MRPs, revisiting and reinforcing the concepts learned during home visits and group meetings.

Table 32: Status on Modular training to MRPs

SI.	Modular training	Progress (July - Sept. 23)	Cumulative progress till Sept. 2023
1	Module-1 (Induction & Enterprise Selection)	96	5,083
2	Module-2 (Enterprise Development and SJY Books of Records)	152	4,611
3	Module-3 (Operation Management Course)	100	4,346
4	Module-4 (Refresher)	448	3,215

7. Access to Govt. Entitlement for Ultra Poor Households

The sustainability of the approach over the long term relies on its ability to strategically evolve into a convergence approach. This approach leverages the resources and benefits of other public programs to support the poorest people. Convergence with various departments for access to entitlements is a focus of JEEVIKA, creating safety nets for ultra-poor households. The importance of entitlements became evident during the toughest times of the pandemic. Identified households usually lacked basic identity cards like Aadhar Card and Bank Account, which JEEVIKA has ensured 100% for each beneficiary. In addition to this, ensuring food security through Ration Card and providing insurance for unforeseen situations were prioritized.

Table 33: Achievements under convergence in FY 2022-23

Sl.	Convergence	Progress (July'23-September'23)	Cumulative Progress (till September'2023)
1	Number of SJY HHs having Safe and Secure Home	6,507	66,186
2	Number of SJY HHs having Safe Drinking Water	8,125	1,32,425
3	Number of SJY HHs having Food Security (PDS)	7,893	1,06,983
4	Number of SJY HHs having Pension (Physically Challenged, Widow & Old Age)	4,624	58,688
5	Number of SJY beneficiary Insured (PMSBY & PMJJBY)	8,655	1,03,468

8. Development of Livelihood Clusters

Livelihood clusters are essential for socio-economic development strategies to improve the well-being and economic conditions of individuals and communities. The cluster approach plays a vital role in the lives of ultra-poor participants, aiming to diversify livelihood opportunities, enhance the skills of households engaged in group-based activities, and create marketing channels through JEEVIKA's community institutions.

Table 34: Mobilization of SJY households in Livelihoods Cluster till September 2023

Sl.	Type of cluster	Places	Total households linked
1	Dairy	Bhagalpur, Munger	183
2	Goatry	Gaya, Rohtas, Saran	220
3	Bamboo	Munger, Madhepura	151
4	Bangle	Rohtas	25
5	Sikki	Saran	25
6	Broom	Rohtas	25
7	Soft Toys	Vaishali	31

9. Livestock Management Services

Livestock management holds 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 includes Housing (Shed construction), Feed and Fodder (green fodder

production and Azola pit development), Health Management (Regular health check-ups, deworming, and vaccination), Breeding (Restricting in-breeding and breed improvement), and marketing (supply in local markets and organizing goat haats). In the 2nd quarter of FY 2023-24, a total of 52,687 households have been covered under health management services, with 2,16,705 goats dewormed. Till September 2023, under convergence and MGNREGA, a total of 34,250 applications were received for shed construction, of which 4,985 have been completed.

10. Learning Events, Workshops, and Exposure Visits

a. Exposure Visit of BRAC Team to Nalanda

BRAC International visited the field to gain insights into SJY implementation. The visit aimed to facilitate policy-level advocacy on program design for SJY-URBAN. Nalanda Block team (Rahui), District team, representatives from BRAC-I, Access Development Services, Societal Thinking, and State team participated in the exposure visit held on 5th July 2023.

b. Inaugural Workshop on SJY Urban/Sahari

JEEVIKA and BRAC-International convened an inaugural workshop in preparation for launching the Urban Poor Graduation Project on 6th July 2023. The workshop brought together government representatives, experts, and practitioners to reflect on existing solutions for urban poverty and share key insights. The workshop not only united practitioners but also harnessed insights from Graduation-based programs beyond Bihar and India. Delving into discussions, the event explored the transference of lessons from rural poverty alleviation programs to urban settings, aiming to unlock the potential of women in urban areas. It also delved into drawing insights from BRAC's Graduation program in Bangladesh, shedding light on livelihoods and skills development tailored for urban environments. This dynamic exchange of ideas and experiences contributes to



a more comprehensive understanding of effective strategies for poverty alleviation across diverse contexts.

c. SJY Playbook Launch Workshop

JEEVIKA, Bandhan-Konnagar, and J-PAL South Asia launched the Satat Jeevikoparjan Yojana playbook on 10th August 2023 in a Workshop. The playbook offers practical guidance on implementing the Graduation Approach at scale and was launched in an official ceremony attended by government officials and key stakeholders. The participants in the workshop included State SJY, BRAC, PCI India, Bandhan Konnagar, and J-PAL South Asia State teams.



d. Saras Mela'23 at Gyan Bhawan, Patna

The Bihar Saras Mela organized in Gyan Bhawan, Patna, featured the participation, demonstration, and sale of products by SJY Didis. Eleven SJY Didis participated, showcasing various unique products, and the overall sales exceeded Rs 5 Lakh. The event was organized from 21st to 27th September 2023.

The Satat Jeevikoparjan Yojana continues to make significant strides in its mission to end extreme poverty, setting an exemplary model for large-scale poverty alleviation programs. The commitment to learning, convergence, and strategic implementation positions SJY.



RESOURCE CELL



In a concerted effort towards enhancing the effectiveness of rural livelihood initiatives, BRLPS has been acknowledged as the Nodal Resource Organization (NRO) for LoKOS. Tasked with extending pivotal rollout support to various State Rural Livelihood Missions (SRLMs), BRLPS initiated the first E-Master Trainer drive in UPSRLM and deployed 50 skilled community professionals on the LoKOS Application for a month, receiving comprehensive training from the E-Master Trainer of LoKOS. Subsequently, a one-day refresher training for E-Master Trainers on the LoKOS Application was conducted in Patna on 8th September 2023. Additionally, a two-week exposure visit for probationers IAS Officers was carried at JEEVIKA, BRLPS, and Kudumbshree, Kerala, from 11th to 24th September 2023.

1. Deployment of E-Master Trainer LoKOS for Uttar Pradesh SRLM

JEEVIKA has been recognized as the Nodal Resource Organization (NRO) for LoKOS, as indicated in the letter No-11060/08/2019-RL-Part (3)(E-377421), tasked with providing rollout support to other State Rural Livelihood Missions (SRLMs). In this context, the first e-Master Trainer drive was conducted in UPSRLM, deploying 50 trained community professionals on the LoKOS Application for a one-month period. The e-Master Trainer of LoKOS provided comprehensive training to the community professionals of UPSRLM.

2. E-Master Trainer Refresher Training on LoKOS

A one-day refresher training for e-Master Trainers on the LoKOS Application was conducted in Patna on 8th September 2023, before their deployment to UPSRLM. A total of 50 participants attended the training.

3. LoKOS-Training cum Screening for E-Master Trainer

At the State level, training sessions for cadre (MBK/BK/CF) were conducted to develop them as e-Master Trainers, supporting other SRLMs with LoKOS. Five batches of training were planned, with two completed in August 2023 (16th to 18th August 2023 for the first batch and 28th to 30th August 2023 for the second batch). The participants were screened by the RC-State team during the training.



4. Exposure of Probationers IAS (2022) Officers at JEEVIKA, BRLPS

A two-week exposure visits for probationers IAS Officers took place at JEEVIKA, BRLPS, and Kudumbshree, Kerala, from 11th to 24th September 2023. The primary aim was to gain insights into livelihood generation initiatives for the rural poor in Bihar. During the visit to Nalanda (Bihar), the team learned about JEEVIKA's Self-Help Groups (SHGs) and Community-Based Organizations (CBOs) structure and their role in livelihood promotion. From 17th to 24th September 2023, the team visited Kerala, Kudumbshree, to understand the CBOs PRI Convergence Model and its functioning process. They also explored various interventions in Kerala, Kudumbshree, supported by the Cochin Municipal Corporation, aimed at alleviating poverty in Cochin by providing affordable meals and accommodation for poor families.

5. Screening of C-PRP for FNHW, NRO

The screening of FNHW-CPRP was conducted at the State level on 22nd August 2023, with a total of 76 participants. The selection process involved an online test/examination covering relevant thematic areas (Health & Nutrition) with a total of 60 marks. Results were promptly communicated via mobile screening after participants submitted their answers. All participants underwent interviews conducted by a three-member panel consisting of members from the Resource Cell and the Health and Nutrition (HNS) theme.

6. Refresher Training of C-PRP & CRP for FNHW NRO

One batch of refresher training cum screening for C-PRP & CRP was conducted at the state level to support other SRLMs in FNHW initiatives, scheduled from 5th to 8th Sept. 2023. After the refresher training, participants went through the screening process, facilitated by HNS theme members.

PROJECT MANAGEMENT

A. Knowledge Management and Communication

This quarter, JEEVIKA continues its mission to help communities and share knowledge. From solving community issues to bringing in new talents through Young Professional recruitment and internships. Events like the Independence Day Tableau and Saras Mela Bihar showcase the organization's dedication. The launch of the playbook and the upcoming Change Maker Quarterly Magazine reflect JEEVIKA's commitment to finding new solutions. Newsletters and updates capture inspiring stories, showing that JEEVIKA is more than an organization; it's a positive force in Bihar's rural areas.

1. Project Intervention

a. Community Grievance and Redressal Mechanism

The Community Grievance and Redressal Mechanism in JEEVIKA (JEEVIKA: Bihar Rural Livelihoods Promotion Society) serve as a structured system to address and resolve grievances or complaints raised by the community. This mechanism plays a vital role in ensuring accountability, transparency, and the well-being and empowerment of the rural communities JEEVIKA works with. To date, 101 cases have been registered, with all cases resolved except for five. The pending cases are under the consideration of the Grievance Redressal Committee.

2. YP Programme/Campus and Internship

The campus recruitment of Young Professionals (YP) has been successfully completed, with 42 individuals selected from 12 premier empaneled institutes. Among the selected YPs, 20 are female and 22 are male, representing 10 different states in India. Out of the 42 recruited, 38 have already joined.

Open Market recruitment for 71 Young Professional positions was advertised, receiving over 4800 applications. After a rigorous selection process, 68 individuals were chosen, with 46 joining immediately and the rest expected to join in November 2023. A total of 84 YPs underwent a 4-day induction and 15-day village immersion, after which they were placed in various thematic interventions.

Summer internships were also conducted, with over 600 applications received. Twenty-five offers were made, and 18 individuals completed their stipend internships. Additionally, eight students completed non-stipend internships.

3. Events & Campaigns

a. Independence Day Tableau

On Independence Day, JEEVIKA presented a tableau at Gandhi Maidan in Patna, showcasing the "Community Library and Career Development Centre (CLCDC)." The tableau highlighted the transformative power of knowledge and opportunity for rural youth, with CLCDCs operational in



100 locations. The initiative provides learning opportunities through libraries, digital learning solutions, and career counseling platforms. JEEVIKA secured the 2nd position in the tableau presentation, emphasizing its commitment to rural empowerment and recognizing the contributions of JEEVIKA Didis.

b. The Playbook Launch: Sharing Insights and Learnings under SJY Programme

The playbook, encapsulating insights and learnings from the SJY Programme, was launched on August 10th, 2023. The event brought together dignitaries from various organizations and marked a significant contribution to addressing extreme poverty in Bihar and beyond. The playbook serves as a guide for scaling up the Graduation Approach and innovative poverty-alleviation strategies.

c. Saras Mela Bihar

The first edition of Bihar Saras Mela, held at Gyan Bhawan, Patna, showcased artisans from across the country. The event, inaugurated by Shri Shравan Kumar, Honorable Minister, Rural Development Department, and Government of Bihar, featured 131 stalls displaying handicrafts, handloom products, and food items. Women artisans from self-help groups in rural India participated, generating sales of 2.9 crore rupees and attracting around three lakh visitors.

d. Nasha Mukti Abhiyan

JEEVIKA, in collaboration with the Prohibition Department, launched an extensive anti-alcoholism and de-addiction campaign across the state. The campaign, initiated on April 1st and

continuing until July 31st, 2023, focuses on raising awareness about the detrimental consequences of alcohol consumption and promoting a healthier, addiction-free lifestyle. Public engagement activities include street plays, awareness rallies, cultural competitions, pledge-taking ceremonies, and distribution of informative materials.

4. IEC Publications

a. Change Maker Quarterly Magazine (Issue No.17)

The 17th edition of the Change Maker Quarterly Magazine, themed around Financial Inclusion, is ready for publication. It explores strategies to ensure universal access to financial services, addressing geographical proximity and the ease of obtaining comprehensive financial services.

b. JEEVIKA's Community Newsletter

To capture stories of women and Community-Based Organizations (CBOs), three newsletters (Issue No. 36, 37, and 38) have been published. The community newsletter aims to motivate CBO members by sharing JEEVIKA Didis' exceptional performances.

c. Satat Jeevikoparjan Yojna Monthly Newsletter

The 24th, 25th, and 26th editions of the SJY newsletter were published this quarter. The newsletter highlights various aspects of ultra-poor families, the role of a gradual approach in their life cycle, and pathways to sustainable livelihoods.

d. JEEVIKA's Monthly Newsletter

Three newsletters for July, August, and September 2023 (Issue No: 69, 70, and 71) have been published, capturing new initiatives, progress across all themes, and inspiring case studies.

This quarter reflects JEEVIKA's commitment to knowledge management, effective communication, and impactful interventions across various projects and initiatives.

B. Monitoring and Evaluation

1. Baseline of HNS intervention

Impact Evaluation of FNHW intervention in immersion site under BRLPS (JEEVIKA) is to be undertaken under NRLM. NRLM has empaneled three agencies which can be hired by SRLMs for conducting the baseline study. ToR and budget were approved and request for proposal issued to the three agencies. M/s IPSOS has submitted its proposal for conducting the study. Technical Evaluation has been completed for the same.

2. Hiring of agency for Process Monitoring of BRLPS project under NRLM

The process for hiring of Process Monitoring agency for BRLPS under NRLM was initiated and an advertisement was published in newspapers, inviting "Request for Expression of Interest" for the Process Monitoring of BRLPS.

3. Process Monitoring of NRETP under NRLM

NRLM has hired Sambodhi Research and Communication Private Limited to conduct the process monitoring of various interventions under NRETP. Sambodhi would conduct 3rd round of process monitoring in 13 districts of Bihar in months of September to November 2023. JEEVIKA block and district teams were provided required information and details to support Sambodhi in conducting the process monitoring of interventions in proper way.

4. Economic Survey of Bihar

JEEVIKA prepared a detailed report on different interventions being undertaken and its progress till September 2023. This included write up on Rural Development, Human Resource Development, Gender, Health Nutrition and Sanitation, etc covering all key interventions being undertaken by JEEVIKA. This report would become part of Economic Survey of Bihar 2024.

5. Strengthening health care system

JEEVIKA with support of a PhD scholar from Brown University, USA has undertaken a pilot initiative to improve the functioning of Help Desk Centers. A scoping study was undertaken and key inputs given to improve the functioning. JEEVIKA adopted the inputs in order to improve the functioning.

6. Qualitative study of HNS and SJY 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 Purnea districts in this quarter.

7. Progress Reports

JEEVIKA Quarterly Progress Report for the period April to June 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)

Annual Report of JEEVIKA for the Financial Year 2022-23 has also been prepared.

C. Management Information System

The key developments in Management Information System theme included the development of HNS-Help Desk Dashboard for patient data, modifications to the e-Poultry module for IPDS-3, and meticulous digitization in Fisheries and FPG. Additionally, applications for SHG fund monitoring, Capacity Building, CHC Farm Theme, and the "Dairy Co-Operation Society" were created.

1. HNS-Help Desk Dashboard

The HNS helpdesk dashboard has been developed to capture and generate reports of IPD and

OPD patients at hospitals. Swasthya Mitra enters data in the mobile application, and the detailed report of each patient can be viewed in this dashboard.

2. e-Poultry Enhancements

The e-Poultry web and app modules have undergone modifications to accommodate the newly launched scheme, known as IPDS-3. Enhancements in the web module include tasks related to PG profile, member mapping, mobile user creation, and block login creation. Simultaneously, a new app has been meticulously developed within the app module to serve the needs of both IPDS-2 and IPDS-3. This comprehensive approach ensures that all necessary features and functionalities align with the requirements of the new scheme.

3. Fisheries and FPG Digitization

The web and application modules for fisheries have been meticulously crafted to provide a comprehensive system for recording and monitoring on-ground activities. The web module incorporates essential features facilitating efficient management, including a login page for user authentication, pond profile entry for detailed pond records, pond mapping with village organizations (VO) for streamlined tracking, FPG mapping with specific ponds, activity mapping with ponds for recording various pond-related tasks, fund mapping for transparent fund allocation, member mapping to track individuals involved in fish farming, and Matsya Sakhi mapping with ponds to connect fisheries workers to their respective ponds. Simultaneously, the app module offers functionalities such as batch creation for managing fish farming cycles, input expenditure recording for accurate expense records, output recording for monitoring fish farm outputs, profit distribution for organized profit management, and batch-wise report viewing for comprehensive data analysis and informed decision-making. Modules collectively enhance the effectiveness and transparency of fisheries management, ensuring that processes run smoothly and are well-coordinated. The following modules have been developed in this application:

- **Login:** Only authorized users can access.
- **Pond Profile:** Pond profile creation at the district level.
- **Pond Mapping with VO:** VO mapping with ponds.
- **FPG Mapping with Pond:** FPG and pond mapping.
- **Activity and Pond Mapping:** Activity mapping with ponds.
- **Fund and Pond Mapping:** Fund mapping with ponds.
- **Member Mapping with FPG:** Member mapping with FPG.
- **Matsya Sakhi Mapping with Pond:** Matsya Sakhi mapping with ponds.

[Fishery Mobile Application Link] (https://mis.brpls.in/MisBox/Single_Access_Platform.aspx)

4. SHG Fund Monitoring

The SHG fund monitoring application captures fund tracking at different levels. Three-level indicators are as follows:

- SHG Level Indicators at the Block level: RF, Credit linkage 1/2/3/4, and all are captured.
- VO level Indicators at the Block level: ICF is captured.
- Financial Indicators at District level: Amount of RF, ICF, Credit linkage 1/2/3, and all are captured.



5. Capacity Building

Capacity Building is a web application used for cadre, SHG members, and committee members' training and for tracking the number of cadres, SHG, and committee members trained.

6. CHC Mobile Application for Farm Theme

This application is developed for two types of users: farmers who book machines from CHC and CHC cadre or drivers who accept or reject machine bookings. After the machine's work is finished, the CHC cadre/driver enters detailed data, such as the number of hours the machine was used, the area ploughed, income earned, etc. Another module is designed for CHC expenditure, including rent, machine servicing, diesel, petrol, etc.

[CHC Mobile Application Link](<https://mis.brpls.in>)

7. "Dairy Co-Operation Society" Mobile Application

This mobile application is developed to create users for DCS centers who can input data. Multiple indicators are captured through DCS users, including milk weight in Kg, payment amount, bonus payment status and amount, payment date, etc. Data is captured by selecting village and member-wise milk entry.

D. Human Resource Development

1. Recruitment

Shortlisting of candidates for various positions have been done, the details of shortlisted candidates in number is as mentioned in table below:

SI.	Positions	Total number of candidates appearing
1	COO-DDUGKY	54
2	Data Visualization Analyst	51
3	PM-Non-Farm	169
4	SPM-Livelihoods	64
5	PM-MIS	274

2. Recruitment and Extension of Young Professionals

- 83 Young Professionals joined BRLPS in the 2nd Quarter, in July and September 2023, with 31 and 52 individuals, respectively. The total for this quarter is 83.
- Contracts for 39 Young Professionals who joined in 2020 have been extended for an additional 2 years, until 2025, in accordance with the rules.

3. Transfer and Posting

During this quarter, 1 Block Project Manager, 2 Area Coordinators and one Livelihood Specialist have been transferred.

4. Disciplinary and Absconding Cases

- A total of 5 financial defalcation cases have been received during the quarter, all of which are under process.
- A total of 7 misconducts and other related cases have been received during the quarter, all of which are under process.
- A total of 84 absconding cases have been received during the quarter, with 27 resolved and 57 under process.

5. Salary Increment/Slab Fixation and Retention Benefit

- Salary increments for 143 Young Professionals for the financial year 2023-2024 has been completed.
- Retention benefit for 41 SPMU officials has been processed via Office Order no. 2811 during this quarter.

6. Right to Information, First Appeal Cases, and State Information Commission Cases

- A total of 16 Right to Information cases were received, all of which have been resolved.
- A total of 7 SIC cases have been received, with 5 resolved and 2 currently in process.
- A total of 3 First Appeal cases were received, all of which have been resolved.

7. Performance Appraisal

- Performance appraisal of Young Professionals who joined in 2020 for the financial years 2020-21, 2021-22, and 2022-23 has been completed.
- Performance appraisal of Young Professionals who joined in 2017, 2018, 2019, and 2020, and are no longer employed with BRLPS but provided services during the assessment years 2018-19, 2019-20, 2020-21, 2021-22, and 2022-23 has been done. A total of 125 Young Professionals' performance appraisals has been completed.
- MIS has been developed to conduct performance appraisals of project staff on a quarterly basis from the FY 2023-24 onwards. Orientation of DPMs and HR-Managers on the new system has been completed.

8. Medi-claim

- A total of 188 medical bills have been settled under the Group Mediclaim Policy by SBI General Insurance.

9. Separation of Staff - LPC and Full and Final Settlement

- Resignation of 35 employees of SPMU/BPIU/DPCU has been accepted in this quarter.
- LPC has been processed for 123 employees, out of which 70 have been closed, and letters have been issued to employees, while 53 are still in process.

10. Competency Mapping of Staff

Competency Mapping Examination was conducted for SPMs, PMs, DPMs, and BPMs in this quarter.

11. Manpower status of JEEVIKA

Table 35: Manpower status of BRLPS as on September 2023

Sl.	UNITs	Total Sanctioned Position	Status as on June 2023	Progress during quarter		Status till Sep. 2023
				Staff joined	Staff Left	
1	SPMU	157	112	0	1	111
2	DPCU	954	712	0	1	711
3	BPIU	8544	6368	0	79	6289
4	Young Professionals	390	189	53	11	231
Total		10045	7381	53	92	7342

E. Procurement

The Procurement theme made notable achievements during this quarter which include the completion of HR Agency evaluation with plans for rebidding, technical assessments for key projects, successful contracts for manpower and data center services, and initiatives such as Saras Mela organization and media production tender.

1. Consultancy services

- The evaluation of the RFP for hiring an HR Agency has been completed; however, none of the agencies qualified in the technical evaluation. A rebidding process will be initiated.
- Technical evaluations for "Hiring of an agency to Conduct a Baseline assessment at the beginning of the project to assess the effectiveness of the Project interventions- PRI-CBO. Convergence Project" has been accomplished.
- Technical evaluations for "Hiring of agency to conduct Impact Evaluation of the FNHW interventions in immersion sites under JEEVIKA, Bihar Rural Livelihoods Promotion Society" has been accomplished.
- An advertisement has been published in newspapers, inviting "Request for Expression of Interest" for the Process Monitoring of BRLPS under NRLM.

2. Goods/works/non-consulting services

- A contract was successfully signed with M/s M4 Solutions Pvt. Ltd. for the hiring of an agency to supply various categories of Manpower on July 24, 2023.

- On September 29, 2023, a contract was formalized with M/s. Cyfuture India Private Ltd. for "Hiring Data Centre Services."
- The tender process has been completed for the "Hiring of Insurance Agency for providing Medi-Claim facilities to BRLPS Employees." The finalization of the agency and contract signing is scheduled for October 2023.
- Work orders have been issued to M/s Four Nine Media Pvt. Ltd. for organizing Saras Mela at Gyan Bhawan and to M/s Eventoss Entertainment Pvt. Ltd. for designing, fabrication, and presentation of the Tableau on Independence Day 2023.
- The Rate Contract for developing the pictorial color illustration/comic series has been finalized, and the award letter has been issued to M/s Neerad Cartoonist for one year.
- The Rate Bank for the purchase of Low Input 28 days reared birds has been finalized and circulated to community organizations.
- A tender has been floated for the "Hiring of Agency for Production of Videos and Coverage of Events."

F. Finance

1. IUFRRs up to June 30, 2023, for NRLM and NRETP have been submitted to the MoRD.
2. Final IUFRRs up to August 9, 2023, for BTDP have been submitted to the World Bank.
3. The final claim related to BTDP up to August 9, 2023, has been submitted to CAAA, and a total amount of Rs 2111.74 crore has been reimbursed.
4. The internal audit for the 1st quarter of FY 2023-24 has been completed across the DPCUs and SPMU. The audit report has been shared with DPCUs.
5. The statutory audit of the society has been completed, and the report has been submitted by the auditor.
6. Fund requests for releases of funds under NRLM and NRETP for the 2nd 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.
7. The limit regarding the availability of funds in the respective child accounts at the districts has been set for making expenditures in the 2nd quarter of 2023-24, and the same has been communicated to DPCUs, the Banks, and all other concerned.

Table 36: Financial achievements of different projects during the 2nd quarter of 2023-24

Sl.	Name of the Schemes/ Projects	Allocation for Financial Year 2023 - 24	Expenditure during the 2nd Qtr.	Cumulative exp. for the FY 2023-24
		Amount Rs. In Crore		
1.	NRLM	1715.97	396.95	853.73
2.	BTDP	-	53.54	53.54
3.	NRETP	211.80	31.53	80.02
4.	SJY	250.00	59.60	74.95
Total Amount		2177.77	541.62	1062.24

Progress at a glance

PARTICULARS	Progress till September 2023
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1047449
Number of Village Organizations formed	69182
Number of Cluster Level Federations formed	1634
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1002240
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	1894904
Amount of credit linkage (Rs. in crore)	34463.96
Number of SHG members insured under PMJJBY	6498564
Number of SHG members insured under PMSBY	7153159
LIVELIHOODS	
FARM	
Number of farmers undertaking paddy cultivation (SRI+DSR+seed replacement)	1472469
Number of SHG HHs involved in Kitchen Garden	2061090
Number of HHs involved in vegetable cultivation	992452
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)	382484
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	417956
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	165143
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	48027
Number of VOs involved in Health intervention (HRF)	51856





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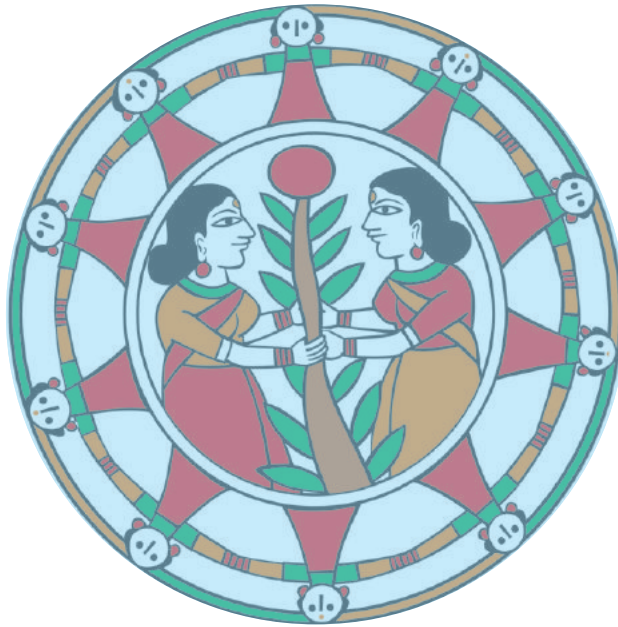
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JEEVIKA

Bihar Rural Livelihoods Promotion Society

Vidyut Bhawan - II, Bailey Road, Patna - 800021
Tele/Fax : +91-612-2504980/60; website : www.brpls.in