



JEEVIKA

Rural Development Department
Government of Bihar

Bihar Rural Livelihoods Promotion Society

65th Quarterly Progress Report

October - December, 2023





Mission Statement

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

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EXECUTIVE SUMMARY



Bihar Rural Livelihoods Promotion Society received India Sanitation Coalition -FICCI Sanitation Award 2023 in three different categories for its remarkable work in the field of rural sanitation. It received the best category award for 'Sanitation Communication: Digital Category at national level' for its digital communication monitoring system initiative under SBM(G)/LSBA. Bihar also received award for having highest number of Model Gram Panchayats under the 'Light House initiative' undertaken in Ganga Gram. Moreover, Smt. Komal Kumari, Mukhiya of Haria Gram Panchayat from the Jamui district received the award in the 'Women Change Makers Category' for her remarkable work in the field of cleanliness in her gram panchayat.

Under Institution Building and Capacity Building efforts, the focus is on raising higher-level federations, saturating CLFs with the inclusion of SHGs in VOs, and VOs into CLFs. A concentrated drive was observed to inclusively integrate previously excluded households into SHGs, achieving saturation in VOs and CLFs. Altogether, 10.47 lakh SHGs, 69.25 thousand VOs, and 1650 CLFs have been formed.

Significant progress is reported in registering CLFs as primary cooperative societies under the BISSCOS Act, 1996. Altogether, 426 CLFs have been registered as primary cooperative societies. Moreover, efforts are underway to ensure statutory compliance and strengthen cooperative identities, including facilitating Board of Directors elections.

The Financial Inclusion (FI) efforts during the FY 2023-2024 reflect remarkable progress across various fronts. Bank linkages were strengthened, with 41,368 SHGs opening savings accounts and 234,488 experiencing credit linkages across multiple banks. Cumulatively, till December 2023, 10.11 lakh SHGs have their saving account opened and 19.85 SHGs credit linked with a cumulative amount worth Rs. 3748139 lakh.

The LokOS application witnessed widespread adoption, with 95% of project staff and 93% of cadre trained, along with significant progress in mapping SHGs, VOs, and CLFs.

The "Bank Sakhi" initiative continued to empower rural women, with 205 functional Bank Sakhi's and 909 IIBF certifications achieved during the quarter. During this quarter, 5211 bank sakhis did cumulative transaction of Rs. 76903 lakh by Customer Service Points (CSPs).

Under farm intervention, a total of 31,87,562 households were covered under crop productivity enhancement activity in this rabi season, with notable engagement from Village Organizations (VOs) and Village Resource Persons (VRPs). Activities such as kitchen gardening, seed production, and vegetable cultivation witnessed active participation from farmers, with 15,61,090 farmers practicing kitchen gardening and 9,92,452 engaged in vegetable production.

In Pashu Sakhi Service Model under goat intervention, a total of 4,521 trained Pashu Sakhis, spread across 28 districts, provided goat rearing services to households, covering new 55,983 households in the quarter. A significant milestone was achieved in distributing 94,425 chicks to beneficiaries, benefiting 3,577 members under Integrated Poultry Development Scheme (IPDS). Vaccination and care protocols were diligently followed, emphasizing JEEVIKA's commitment to sustainable poultry farming.

In partnership with COMFED, 1041 Dairy Cooperative societies have been established. A total of 71,880 households are now connected to DCSs, promoting sustainable dairy farming practices. With 845 operational Milk Pooling Points of Kaushik Mahila Milk Producer Company (KMMPC) and 36,457 enrolled members, KMMPC procures 69,180 liters of milk daily, showcasing significant growth and market expansion in the dairy sector.

Under the Jal-Jeevan-Hariyali Abhiyaan, JEEVIKA's efforts in promoting sustainable fish farming resulted in the identification and operationalization of ponds, forming Fish Producer Groups (FPGs), and successful harvesting. State-wide, 105 FPGs have been formed, contributing to the economic development of rural communities.

Under non-farm activities, expansion efforts led to the inauguration of 19 new DKRs, totaling 126 across Bihar. These DKRs serve diverse institutions, including hospitals, schools, and government offices, contributing to food accessibility and nutrition in communities.

A Memorandum of Understanding (MoU) was established with the SC/ST Welfare Department to provide housekeeping services to residential schools, furthering the program's reach and impact.

The NRETP-OSF initiative witnessed substantial progress, with 6,773 enterprises developing business plans and receiving funding totaling Rs 30,20,45,900. Of the 150 enterprises selected under NRETP Incubation, 124 have so far received the first tranche of soft loans. The program focused on diagnostics, mentoring, and growth strategy formulation, fostering sustainable entrepreneurship.

The Bihar Saras fair showcased rural artisans' products, facilitating business exchanges and networking opportunities. Notable sales worth Rs. 17.25 crore and participation from various stakeholders underscored the fair's success.

Under skill training and placement initiatives, during the quarter, 1,457 candidates were trained, with 2,269 individuals appointed in various organizations under DDUGKY. A total of 7,362 candidates received training, and 7,246 individuals were successfully settled through Rural Self-Employment Training Institutes (RSETIs). Job fairs facilitated direct placements, resulting in 3861 candidates securing jobs in different companies.

The Social Development theme, under Gender initiatives, launched various program to promote gender equality, including workshops on Prevention of Sexual Harassment (POSH), the Nayi Chetna 2.0 campaign against gender-based violence, and the establishment of Didi Adhikaar Kendras in 174 blocks.

In disaster preparedness front, training sessions on flood preparedness and management were conducted across 28 districts in Bihar. Significant progress was made in nursery development and plantation drives, with over 789 nurseries established in convergence with the Department of Forest, Environment, and Climate Change, as well as MGNREGA.

Under education Initiatives, BRLPS has established Community Library and Career Development Centers (CLCDCs) across 100 blocks, serving over 1 lakh learners, with a special focus on media literacy through collaboration with UC3M, Spain. Additionally, the Turn The Bus App enrollment drive successfully mobilized over 1.85 lakh students.

Efforts to promote routine primary health check-ups for communities, particularly focusing on blood pressure, BMI, and sugar tests, with inclusivity extending to newborns was done. The establishment of a network of Community Nutrition Resource Persons (CNRPs) across 32 districts emphasized the commitment to enhancing healthcare accessibility and quality at the grassroots level. New Balahar Unit in Bhagalpur was inaugurated to specialize dietary supplement production unit dedicated to addressing the nutritional needs of children, reflecting a significant milestone in enhancing child nutrition in the region. The establishment of the unit signifies empowerment, community resilience, and a tangible step towards a healthier future for Bihar's children.

The Health Help Desk served thousands of patients, staffed by dedicated healthcare volunteers, and offers crucial support for both outpatient and inpatient services.

The Bihar Rural Livelihoods Promotion Society (BRLPS) stands as a light of hope and progress in Bihar's rural landscape. Through its concerted efforts in Institution Building, Financial Inclusion, Livelihoods Promotion, Social Development, Health & Nutrition, Satat Jeevikoparjan Yojana, BRLPS has successfully catalyzed positive change across various sectors. As it continues to forge ahead with its transformative initiatives, BRLPS remains steadfast in its mission to build resilient, empowered, and prosperous communities throughout Bihar.

INSTITUTION BUILDING & CAPACITY BUILDING

This quarter has concentrated on raising higher-level federations, saturating CLFs with SHGs in VOs and VOs in CLFs, validating and mapping SHGs with their Community Mobilizers in MIS, scaling efforts on the cooperative identity of CLFs & TLCs as a primary cooperative society under BISSCOS Act 1996. Digitization of Masik Pratedan, especially for SHGs, supports the digitization of 'Panchsutra' and promotes institutional governance at scale.

1. Social Inclusion, CBO Formation and Saturation

This quarter marked a focused drive to inclusively integrate previously excluded households into SHGs, achieving the saturation of VOs and CLFs. Notably, 1047449 SHGs have been incorporated into VOs in the MIS. The average VO size stands at 13. Additionally, 69257 VOs have been included in CLFs in the MIS. Altogether 1650 CLF have been formed till December 2023.

2. CLF as Cooperative and Statutory Compliance

a. CLF as primary co-operative Society

Out of total 700 CLF, a total of 426 CLFs have been registered as primary co-operative society under BISSCOS Act, 1996.



Table 1: Details of CLF Registration

Particulars	NRETP	NRLM	Total
Target for CLF Registration	200	500	700
Online Submission	105	403	508
Legal Identity	95	331	426

b. JEEVIKA Model CLF as Cooperative

Out of total 534 Model CLFs, a total of 322 model MCLFs have been registered under BISSCOS Act, 1996. Below is the status of CLF registration.

Table 2: Details of M-CLF Cooperative

Particulars	NRETP	NRLM	Total
Target for CLF Registration	200	334	534
Online Submission	100	243	343
Legal Identity	93	229	322

c. Statutory Compliance of CLF as Cooperative

A total of 313 registered CLFs have submitted documents for their BODs election to the Bihar State Election Authority through Concern District Co-operative Officer. In total, 228 CLFs have completed their BODs election and formed new BOD for 5 years tenure.

As per approved Bye-Laws, all SHGs members will have a membership with a registered primary co-operative society.

3. Strengthening Governance of Community Institutions

Institutionalized Review System: Digitization of SHG, VO and CLF Masik Prativedan & Grading

All 38 districts have initiated rolling and punching of Masik Prativedan of CBOs in MIS. For ensuring 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 Prativedan across the 38 District for the month of October, November and December 2023 are 64% for SHG, 73% for VO and 85% for CLF.

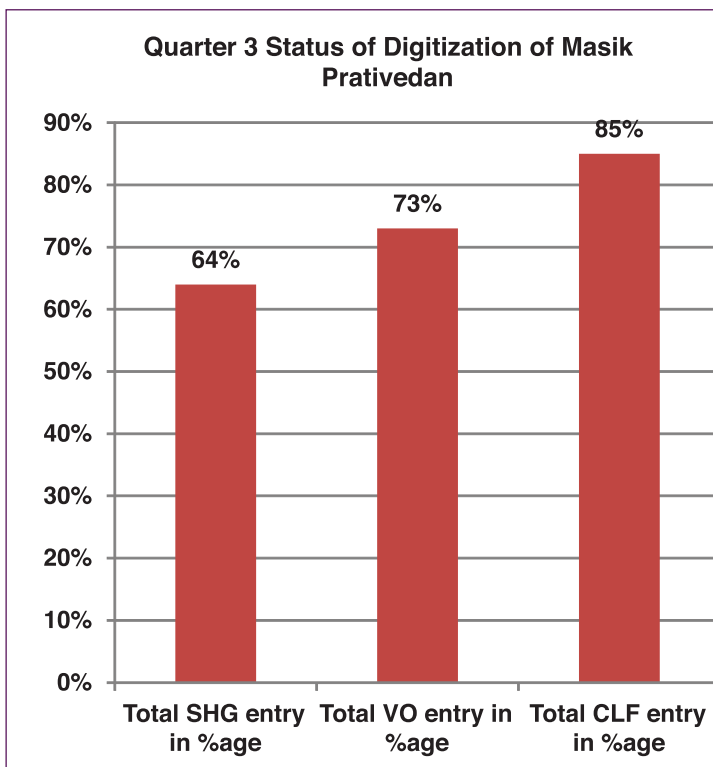
Out of the total entry for the month of October 23, November 23 & December 23 the grading of SHGs is bifurcated in A+, A, B & C. A+ SHGs are added in the grading system and the SHGs which has score 30 Marks out of 30 marks has been assigned A+ status, the detail report of the same is mentioned in the graph.

For institutionalizing digitization of masik prativedan and ensuring “Panchsutra” at SHGs, an

advisory has been reiterated for assigning role to cluster facilitator (at CLF) regarding rendering proper support and follow up to the concern Community mobilizers (for preparing SHG masak prativedan), VO- Book Keeper and CLF- Master Book Keeper (for timely entry in MIS).

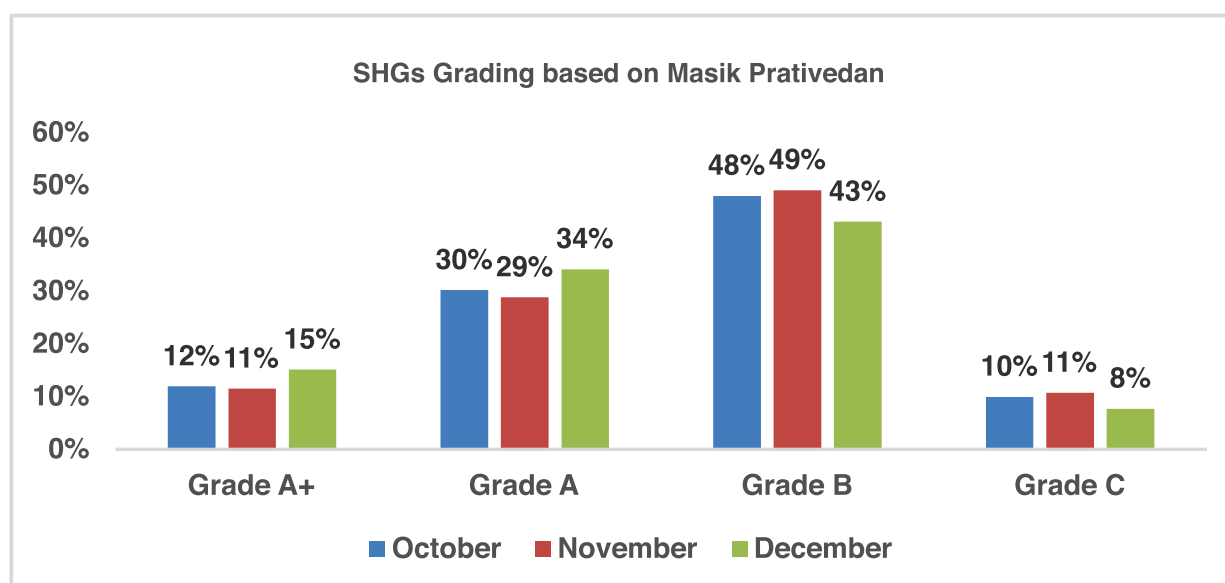
4. Strengthening Cadre Payment Protocol

For keeping uniformity in the cadre payment protocol a standard cadre payment calculation sheet has been devised. For tracking monthly cadre payment, MIS portal has been designed & tested in the selected CLFs at Sheikhpura, Patna and Purnea. After incorporation of feedback, proper training will be imparted to all district teams.



5. Community Based Organizations (SHGs, VOs & CLFs) training

The capacity of CBO has enhanced through advanced training modules which plays a crucial role in improving their adherence to established quality standards and best practices at various levels. This, leads to enhancement of their effectiveness on the ground. Various modes of communication are employed to ensure the quality training of CBOs which includes the use of materials such as flip charts, training modules, case studies, and video films in the training process.



These capacity building initiatives receive support and oversight from various units of program that is from BPIU as well as DPCU teams. Moreover, CLF and VO office bearers undergo training focussed on governance and improving the quality of CBO operations have very positive impact on these institutions. BoD members of CLFs are provided with training in governance, community human resources, CBO quality and office management which in turn enhances the quality of these CBO.

Table 3: Modular training to SHGs, VOs and CLFs

Sl.	Particulars	Participants	Number of CBOs trained (Oct-Dec'23)
1	SHG Modular Training (M1-M4)/Refresher training	SHG members	48503
2	VO Modular Training (M1-M3)/Refresher training	VO RGB members	564
3	VO Modular Training (M4-M5)/Refresher Training	VO RGB members	489
4	CLF Modular Training (M1-M3)	CLF RGB members	78
5	CLF Modular Training (M4-M5)	CLF RGB members	49
6	CLF Modular Training (M6-M9)	CLF RGB members	45
7	Governance & CBOs quality	CLF & VO OB members	235
8	Governance, Community HR & Office Management	CLF BoD members (62 CLFs)	254

Table 4: Training of Staff and Cadre

Sl. No	Particulars	Participant's profile	Number of units of training	Number of participants
1	SHG Concept and Management/Refresher	CMs	28	790
		CCs & ACs	9	256
2	VO Concept and Management/Refresher	VO BKs	11	298
		CCs & ACs	12	267
3	CLF Concept and Management/Refresher	CFs	8	128
		CCs & Acs	8	193
4	Pre-Visioning (100 NRETP MCLF)	TOs & AnchorPersons	2	66
5	Visioning Exercise (100 NRETP MCLF)	TO & Anchor Persons	2	66
6	Federation Concept	TO and BPMs	2	70

Community professionals and resource persons at VO and CLF levels undergo comprehensive training, including refresher courses, covering topics like SHG and VO management, Masik Pratedan, CLF concept, CBO processes, and quality standards. Facilitated by experienced resource pool members, these sessions significantly enhance community members' knowledge, communication, facilitation skills and proficiency in using tools like flip charts, videos, and case-based teaching. Project staff, including Coordinators and Managers, receives foundational district-level training, deepening their understanding of SHG-VO and CLF concepts, CBO processes, and quality standards. This empowers them with a clearer grasp of the project's structure and functions, ultimately boosting their effectiveness in project implementation.

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

All 192 Phase-1 and 100 Phase-2 Model Cluster Level Federations in NRETP have successfully completed Vision Building, Annual Action and Business Development planning. These exercises are pivotal in enhancing internal capacity, realizing major change dimensions, and establishing

necessary systems for institutional self-reliance. This mandated process, facilitated by NRLM, receives strategic support from PRADAN.

a) Vision Building final compilation

i) Pre-visioning training- which comprises training of 2 units as mentioned below-

Number of Units	District Resource Persons	Block Resource Persons	Total
1 st unit	12	24	36
2 nd unit	10	20	30
Total	22	44	66

(ii) Visioning Training, encompassing the training of two specified units, as detailed below:

Number of Units	District Resource Persons	Block Resource Persons	Total
1 st unit	12	24	36
2 nd unit	10	20	30
Total	22	44	66

The trained DRPs and BRPs provided training to all MCLF anchor persons. These anchors then facilitated both pre-visioning and visioning exercises within their respective MCLFs, totalling 100 NRETP MCLFs.

b) Annual Action Plan Finalization

During this quarter, the annual action plan for Phase-2, comprising 100 NRETP MCLFs, was successfully completed. This involved training 30 district-level staff/managers and anchors, who conducted a two-day orientation at the CLF level with BoD and RGB members. The exercise resulted in the training of 3330 CLF/VO leaders, contributing to effective planning and implementation.

c) Financial Management and Business Development Plan

For Phase-2 100 NRETP MCLF financial projection has been prepared by trained SRPs and preparation of business development plan document has been started.

d) CLF Coordinator selection

With increasing responsibilities and statutory compliance at CLF level, it is imperative to have one dedicated CLF level staff for better coordination of all activities. For this purpose, facilitation of placement of CLF Coordinator at all CLFs has been prioritized. A total of 49 CLF have placed the coordinator as per norms and rest of the CLF has initiated the process.



e) CLF Infrastructure fund

As per the mandate all Phase 2 NRETP MCLF should receive infra fund of Rs 2.49 Lakhs in each MCLF, out of which 65 MCLF have received total Rs 161.85 Lakhs for the infrastructure development of MCLF. Procurement of essentials as per the office order has been started.

f) Scaling up MCLF strategy to new CLFs

Under model CLF strategy, we have been working with 192 Phase - 1 CLFs as Model CLF. 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. With the learning and experience gained during the implementation of the Phase one, it is being aimed to upscale the MCLF intervention/ strategy with 353 new Model CLFs, making it count of 545 totals MCLF. 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 in place, AAP and Business Development Plan (BDP) preparation activities along with visioning process, development of senior CRPs, quality control committees will deepen further to new MCLFs.

7. Co-opted Federations

The Bihar Rural Livelihoods Promotion Society (JEEVIKA), has co-opted 62 federations on July 2014 and providing them continuous support i.e, RF, ICF, bank linkage, livelihood, training and capacity building etc. At present about 32,600 Self-Help Group are associated with these federations. For better management and efficient functioning of these 62 federations, grading of these federations as per the NRLM tool has been conducted. Grading of federations has been completed by BPMs. Initially, grading was generated by NRLM tool, 2 federations were of A grade, 25 federations fall under B grade while 08 federations fall under 'C' grade.

8. PMAY-G beneficiaries survey

For the inclusion of the eligible rural PMAY-G beneficiaries into SHGs, a survey is being conducted through the mobile-based convergence app. For this, ID for the mobile-based app (convergence app) has been created for the 534 BPIUs and 11840 cadres level users in the field. A total of 2426868 PMAY-G beneficiaries have been surveyed through the convergence app.

Table 5: District-wise survey status

Sl.	Percentage range	Districts
1	Above 90 %	Nalanda, Jamui, Sheohar, Rohtas, Bhojpur, Nawada, Aurangabad
2	70 to 89%	Sheikhpura, Arwal, Kishanganj, Madhubani, Vaishali, Begusarai, Lakhisarai, Gopalganj, Muzaffarpur, Patna, Saran,
3	50 to 69%	Katihar, Darbhanga, Munger, West Champaran, Banka, Gaya, Purnia, Siwan, Supaul, Kaimur, Khagaria, East Champaran, Jehanabad, Bhagalpur, Buxar, Samastipur
4	Below 50%	Saharsa, Madhepura, Sitamarhi, Araria

9. Training and Learning Centre

a) Status of training

A total of 20560 cadres were given training on topics like SHG concepts and management, CLF concepts & management, CLF registration, and CLF visioning exercises. Besides this, training on other themes like HNS, livelihood, and livestock also took place in TLCs. These training included residential training, non-residential training, one-day orientation, meetings etc. These trainings were provided by DRPs and BRPs who include ACs, CCs, CMs, BKs, MBKs, and CFs etc. The participants were given training by the resource person. The TLC premise was engaged for 1259 numbers of days in this quarter and 570 units of training were conducted. The training details for this quarter are mentioned below as;

Table 6: Training detail conducted in TLC (Oct to December'23)

Sl.	District	Unit of training conducted	Number of days	Number of participants	Sl.	District	Unit of training conducted	Number of days	Number of participants
1	Gaya	20	50	951	13	Begusarai	17	40	971
2	Nalanda	35	54	1292	14	Bhagalpur	20	43	561
3	Muzaffarpur	30	63	1215	15	Gopalganj	17	56	624
4	Madhubani	22	53	765	16	Katihar	27	77	1201
5	Khagaria	8	46	229	17	Motihari	17	61	1243
6	Purnea	32	59	999	18	Munger	28	35	701
7	Saharsa	33	88	1050	19	Nawada	39	70	1430
8	Supaul	31	50	1034	20	Samastipur	18	48	598
9	Madhepura	38	117	1148	21	Sitamarhi	7	18	243
10	Jehanabad	48	30	1399	22	Kaimur	17	49	603
11	Rohtas	39	71	1149	23	Banka	19	53	883
12	Arwal	8	28	271		Total	570	1259	20560

b) Statutory compliance of registered TLC

Registration of new TLC

Training is organized for the identified nodal persons to orient them on TLC registration documentation preparation. The nodal person works on document preparation with the coordination of TLC BOD and district team member. The documents are submitted online and further process takes place. Till this quarter 22 TLCs have been registered and two districts namely Siwan and Bhagalpur have been given orientation on registration process through VC.

In this quarter we have planned registration of new 5 TLC as per primary cooperative societies under BISSCOS Act, 1996. The district and block team have to conduct orientation to GB, RGB and BOD members of the registered TLC for its better understanding.

- **Conduction of Annual General Meeting**

In total 22 TLCs has conducted their annual general meetings across 22 districts. The AGMs saw active participation from district team members, BPMs from all blocks, BOD of CLFs and various cadres.

- c) Community Managed Training Centre (CMTC)**

The CMTC is the sub-centre of TLC and each district has 1 to 3 CMTCs on the basis of geographical area and training demands. The training units are either residential/ non- residential or one day orientation training. The total cumulative 1950 participants and 101 units of training have been conducted and facilitated by the nodal cluster level federation and supported by TLC. The main purpose of CMTCs is to decentralize extension centres and provide continuous training and capacity building activities. Notably, 15 CMTCs have successfully completed procurement processes, adhering to community procurement norms.



- d) Grading of CMTC**

The grading of CMTCs is systematically analyzed to enhance training requirements. A comprehensive virtual training session conducted by the state team involved district team members, including district nodal persons, CLF anchor persons, and TLC coordinators from all 18 districts and 41 CMTCs. The training covered CMTC grading indicators, the use of Kobotool, and procedures for uploading CMTC details.

10. BRLPS – URBAN Social Mobilisation and Institutional Development (SM - ID)

In this quarter, three consultative meetings were convened under the MoU of BRLPS - NULM Urban SM-ID component. These meetings with NULM officials aimed at strategizing, sharing databases, and planning field visits in Gaya, Jamui and Patna. An advisory released on Nov 23 provided detailed guidelines for urban operations. State-level orientation sessions were conducted to familiarize BRLPS and NULM officials, including DPMs and City Mission Managers, with the advisory. Joint orientations took place in all districts and BPIUs, covering 261 Urban Local Bodies, focussing on CBO functioning. Nodal Technical Officers were trained on social mobilization, SHG formation, modular training and exposure to best practices of VOs by BRLPS. Additionally, 1500 CRPs received orientation on the urban SHG Validation protocol.

FINANCIAL INCLUSION

In the third quarter of FY 2023-2024, the Financial Inclusion theme achieved substantial progress by emphasizing disbursement, repayment and the opening of savings accounts. Notably, 41,368 SHG saving accounts and credit linkage for 234,488 SHGs were established. A pioneering effort in Women-Led Individual Financing successfully sanctioned and disbursed 1224 applications, amounting to Rs. 31.66 Crore. Simultaneously, Community Finance directed efforts towards training accountants in internal audit processes, piloting district-wide implementations, mapping CBOs through the LokOs app, and disbursing Viability Gap Funds to 74 MCLFs. Micro Insurance extended coverage to 64.99 lakh SHG members under PMJJBY and 71.53 lakh under PMSBY, showcasing substantial policy advocacy and streamlined technological enhancements. The theme of Alternate Banking, exemplified by initiatives like "Bank Sakhi," has facilitated simplified banking for people, particularly women, with collaborations spanning 1055 panchayats and involving agencies like BASIX and INDUCTUS, along side studies on financial engagement.



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

a. Capitalisation of CBOs with Revolving Fund and Initial Capitalisation Fund

Capitalization of CBOs is a crucial Project indicator for sustainable development. The Financial Inclusion team prioritized this agenda, collaborating closely with the District team. Intensive follow-ups were made for the application of Revolving Fund and Initial Capitalization Fund. By the end of the third quarter of FY-23-24, significant progress was achieved. A total of 2,500 SHGs received a Revolving Fund amounting to Rs. 8 crores, while 1.25 lakhs SHGs were provided an Initial Capitalization Fund totaling Rs. 217 crores, showcasing the team's commitment to enhancing financial inclusion.

b. Bank Linkage

The SHGs enhanced their Bank Linkages, reinforcing the system by opening savings accounts and establishing credit linkages. Persistent efforts were made to collaborate with various banks, ensuring the availability of forms for savings and credit linkages to facilitate financial transactions. Outreach initiatives aimed to enlighten bankers about the state's National Rural Livelihood Mission scaling and its potential for group capitalization. A significant achievement was marked as 41,368 SHGs successfully opened savings accounts and 234,488 accounts experienced credit linkages, spanning the 1st, 2nd, 3rd and 4th linkages in this financial year. Altogether, 10.11 lakh SHGs saving account have been opened, 19.85 Lakh SHGs credit linked for a total amount of Rs. 3748139 Lakh.

Table 7: Snapshot-JEEVIKA SHGs Bank Linkage Status (April 2023 to December 2023)

Sl.	BankName	SHGs Saving Account Opening	SHGs1 st credit linkage	SHGs 2 nd credit linkage	SHGs 3 rd credit linkage	SHGs 4 th credit linkage	Sum of Total Credit Linkage (1st+2nd+3rd +4th) during	Sum of Progress ofCreditAmount in Rs Lakhs (1st, 2nd, 3rd & 4th credit linkage)
1	Bank of Baroda	1840	2142	5458	4360	808	12768	45427
2	Bank of India	2561	2324	4391	2904	658	10277	34469
3	Bihar Co-Operative Bank	63	63	0	0	0	63	94.5
4	Canara Bank	731	976	2436	1065	51	4528	14352
5	Central Bank of India	3085	4099	5378	2179	28	11684	33317.5
6	Dakshin Bihar Gramin Bank	6655	7326	26662	19821	2546	56355	202810
7	HDFCBank	2	2	2	0	0	4	9
8	ICICI Bank	936	936	435	70	2	1443	3609
9	IDBI Bank	29	21	31	7	0	59	159.5
10	Indian Bank	1178	1391	2451	1678	225	5745	18954.5
11	Indian Overseas Bank	0	2	0	0	0	2	3
12	Punjab National Bank	1641	3062	6643	3764	918	14387	47932
13	State Bank of India	7701	8463	24866	11884	473	45686	149077.5
14	Uco Bank	1673	1734	3257	2100	0	7091	22872
15	Union Bank of India	611	599	759	497	29	1884	5805.5
16	Uttar Bihar Gramin Bank	12662	18328	31486	12177	521	62512	185440
GrandTotal		41368	51468	114255	62506	6259	234488	764332

c. Women Led Individual Financing for Enterprise Promotion

To encourage women-led individual enterprises, the FI theme initiated a pilot project for Women-Led Individual Financing in specific regions such as Patna (Bakhtiyarpur, Naubatpur), Vaishali (Hajipur), and Nalanda (Parbalpur and Hilsa). Building on the experiences gained from these

areas, the initiative expanded to cover 70 blocks across 14 National Rural Employment Transformation Project (NRETP) districts.

During this quarter, district-wise training sessions were completed for selected BPMs, ACs and CCs in eight districts: Gaya, Jehanabad, Bhojpur, Darbhanga, Sitamarhi, Katihar, Madhubani, and Muzaffapur. Till this quarter, the FI team generated approximately 1700 applications for individual financing out of which 1224 applications were sanctioned and disbursed amounting Rs. 31.66 Crore.

d. Disbursement

A District-level Help Desk team and Block-level FI-Nodal were placed to assist SHGs in securing loans from banks. The aim was to address social needs, high-cost debt swapping, housing construction or repair, toilet construction and sustainable livelihood projects initiated by individual SHG members or viable common activities by the SHGs. By the end of the 3rd Quarter (October-23 to December-23) of FY-2023-2024, banks disbursed over Rs. 3500 Crores to respective SHGs, marking a significant contribution to fulfilling their financial requirements.

e. Prompt Repayment

To instill a culture of monthly repayment and diligently adhere to the "**panchsutra**," SHGs were mobilized to engage in the "**Bank Samvaad**" campaign, urging them to approach respective banks. This initiative inspired bankers to increase lending to SHGs in rural areas. The District-level Help Desk team and FI-Nodal played a crucial role in ensuring the timely repayment of SHG loans, guided by an office order from the SPMU. The SPMU FI theme meticulously covered all blocks, districts, SHGs, and community cadres, resulting in a commendable 98.84% repayment rate by the end of September-2023.

2. Micro Insurance - a step towards social security to rural poor

This financial year showcased substantial progress in our project, extending insurance coverage to SHG members through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) via banks. A commendable 6498564 SHG members received PMJJBY coverage, and 7153159 were insured under PMSBY. Noteworthy is our inquiry into gender distribution, revealing a male-to-female ratio of 1:2.5 under PMJJBY and 1:1.9 under PMSBY. This data reflects the positive impact of our extensive awareness campaign conducted during the "Bima Suraksha Utsav," and JEEVIKA's effort and commitment to comprehensive financial inclusion.

In line with our commitment to advancing social protection for the rural poor, we recognize the pivotal role of streamlining service delivery in the insurance domain. At the onset of this quarter, focused policy advocacy efforts were undertaken to expedite the settlement of claims.

a. Claim settlement status under the Insurance program

A comprehensive office order was meticulously prepared to facilitate the collection of claim data under both PMJJBY and PMSBY through banking channels. As a testament to our initiatives, a total of 369 new claims were reported during this drive, with 317 under PMJJBY and 52 under

PMSBY. Furthermore, our efforts resulted in the successful settlement of 153 claims amounting to Rs. 306 lakh under PMJJBY and 28 claims worth Rs. 56 lakh under PMSBY.

Table 8: Status of claim settlement

S.No.	Particulars	Progress	
		October23 –December 23	Cumulative till December 2023
1	Claim Reported: PMJJBY/PMSBY/AABY	369	10215
2	Claim Settled: PMJJBY/PMSBY/AABY	181	8950
3	Claim Amount (Rs. In Lakhs)	362	10583.71

b. Digitization

In the past few financial years, we have witnessed an overwhelming response from the community towards the social security scheme. This positive engagement has led to the insurance coverage of more than 64.99 lakh members under PMJJBY and 71.53 lakh members under PMSBY. Recognizing the need for continuous improvement and the aspiration for universal coverage, we have prioritized technological support in shaping our future strategies and plans. In response to valuable feedback from the team during this quarter, essential modifications have been implemented in the insurance application, enhancing its user-friendliness. The updated version of the insurance application has been made accessible to the district team, and we anticipate that by the end of the next quarter, we will successfully digitize all insurance enrollment data. This strategic move towards digitization aligns with our commitment to advancing efficiency and accessibility in our social security initiatives.

3. Community Finance

In the third quarter, Community Finance focused on training Accountants in Internal Audit processes and providing staff and cadre training on the LoKOS application. Successful piloting of the Internal Audit system was achieved through accountants, with districts initiating the process. The team also conducted mapping and profile entry for CBOs using the LOKOS application. Financial projections were made for 100 NRETP new MCLFs, recommending 74 CLFs for the 1st tranche of VGF, marking significant progress in strengthening financial systems and supporting local communities.

a. Workshop and Training on Financial Management

Following office order 3491 dated 21.10.23, virtual training sessions were conducted by SPMU for all Managers of 38 Districts, focusing on the Financial Management of CBOs. Subsequently, 1-day workshops were held at the district level, with staff participation, and a brief orientation cum assessment for BoR Training areas was identified by Manager CF. Addressing improvement areas, 2-day residential training sessions were organized at the district level in different batches.

1. A 1-day workshop on the Financial Management of CBOs was successfully organized at the district level, involving all DPCU staff, BPMs, ACs and CCs. All 38 districts completed this workshop, emphasizing comprehensive training.
2. A 2-day residential refresher training sessions was conducted at the district level. These

sessions focused on Books of Records (cash book, ledger, loan register, demand register, etc.), Panchshutra, Masik Prativedan and Grading. A total of 79 training batches were completed, each accommodating 35 participants, providing in-depth knowledge and practical insights for effective financial management within CBOs.

b. LoKOs

The LokOS application has been developed to facilitate end to end digitization of CBOs. It is design to efficiently record data on CBO activities such as meetings, transaction and member registration at the ground level.

c. Status of Training

In the 3rd quarter, 6322 project staff members were trained on the LokOS application at the district level, achieving a 95% overall saturation.

- (i) Cadre training reached 93% saturation, with 91,751 cadres successfully trained.
- (ii) Out of 534 blocks, 453 completed block-level training, and 432 achieved 100% training for both project and cadre.
- (iii) Among 1,622 CLFs, a notable 1,409 CLFs are now fully trained.

Table 9: Training status of Staffs/Cadre on LokOS

Project Staff	Trained	% Achieved
Thematic manager	453	87
BPM	448	94
AC	874	96
CC	3627	98
LHS	155	88
Others (OA, Acct)	765	90
Cadre	Trained	% Achieved
MIS Executive	626	97
CM	77,273	93
BK	10,210	92
MBK	1310	93
CF	1762	94
CPRP	570	100

d. Mapping

- (i) Significant progress in CBO's mapping, with 9, 64, 378 SHGs covered, achieving 86% of active SHGs; completion of the remaining is targeted for January '2024.
- (ii) CLF Mapping has achieved an impressive 99%.
- (iii) VO Mapping has reached 97%, with plans to complete the remaining in January '2024.

Table 10: Mapping

Mapping		Total	Progress	Progress (in %)
	SHG	11,21,703	9,64,378	86
	VO	72,616	70,193	97
	CLF	1,642	1,628	99

e. Status of Approval

As of now, 13163 SHG profiles (1.2%) and 1, 26,935 member profiles 1% have been approved by the Block Program Manager (AC/ CC). Following completion of Community-Based Organizations (CBOs) mapping, all district profiles will commence, contributing to the NRLM.

f. Audit

Internal Audit System for CLFs

The Internal Audit system for CLFs has completed its pilot in the last quarter. Residential training on Internal Audit has been finished for all CF managers, YPs and accountants at the state level. The Resource Pool at the state level provided additional training to district accountants and Office Assistants. In this quarter, all 37 districts have completed training and initiated the internal audit process for the 1st and 2nd Quarters of FY 2023-24.

Table 11: Internal Audit status for 1st and 2nd quarter with its Grading parameters

Total District	Total district started internal audit process	Total CLF	CLF	A	B	C	D
			completed the Internal audit process				
38	38	1650	512	132	175	177	28

The internal audit compliance process has commenced and been communicated to relevant districts to enhance the CLF audit system. The Annual Internal Audit for FY 2022-23 has been completed for 42 CLFs, ensuring compliance for disbursing VGF to new NRETP MCLFs, strengthening financial oversight and accountability.

g. Viability Gap Fund (VGF) under NRETP

VGF for Model CLFs, mandated by NRLM, is allocated in 3 tranches. It supports CLFs' operational expenses for 3 years, promoting Operational Self Sufficiency (OSS). VGF requirement is determined through Financial Projections, based on actual CLF performance in 2021-22 and 2022-23. Office Order 4277 dated 05.01.24, following MORD guidelines, authorizes the disbursement of VGF in 192 Model CLFs. The 1st Tranche of VGF prioritizes 100 new NRETP Model CLFs, with 74 CLFs recommended for disbursement in this quarter after comprehensive analysis on various parameters.

h. ICF mapping with CLF

ICF Mapping with CLF involves investing the Initial ICF at the VO level, recorded in CLF books through adjustment entries. The fund circulates through VO, SHG, and members, generating revenue at each CBO level. The Community Finance Team enhanced ICF mapping from Rs. 2789 Crores to Rs. 4226 Crores by December '23 in CBOs MIS, reflecting improved financial discipline. This milestone, achieved through consistent reviews and meetings, signifies a positive impact on future repayment amounts.

4. ALTERNATE BANKING - “A Door step banking solution”

a. CSPs, Bank Sakhis and transaction under Alternate Banking

Alternate banking has been crucial in helping the JEEVIKA Didi, who works as "Bank Sakhi," making their ends meet. They function digitally using this concept as an alternative to traditional banking, which relies on physical infrastructure. This model offers a wide range of financial services through established customer service points.

In order to establish CSP through women SHG members under the "**mission one GP one BC**," BRLPS (JEEVIKA) has partnered with 18 (Private Banks, PSUs, and RRBs), including DBGB, UBGB, ICICI, PNB, CBI, SBI, BOI, RBL, BOB, UCO, FINO, Digipay, Payments Bank, IDFC First Bank, Canara Bank, Union Bank of India, Indian Bank, Spice Digital and Indian Overseas Bank.

Table 12: Transaction details

S.no.	Parameters	(Till March 2023)	Apr'23 to Jun'23	July'23 to Sept'23	Oct to Dec 2023)	Cumulative till Dec'23
1	Functional Bank Sakhi's	4958	23	25	205	5211
2	IIBF Certification	4350	7	9	909	5275
3	A/c opened	885971	17115	13295	16181	932562
4	No. of transactions (in Lakh)	228	19.32	9.03	15.3	271.65
5	Volume of transactions (in lakhs)	941887	86439	44705.3	76903	1149934
6	Commission earned (in Lakh)	2279.2	192	109.33	170	2750

b. IIBF (Indian Institute of Banking and Finance)

The JEEVIKA's bank sakhi's have to mandatorily attend a 7-day residential training organized by JEEVIKA and RSETI and each bank sakhi has to pass the examination organized by the Indian Institute of Banking and Finance. This training provides a learning platform to the bank Sakhi to receive training to smoothly run their customer service points. Till December' 23 total 5275 Bank Sakhi has been IIBF certified. Total of 909 Bank Sakhi has passed the IIBF Certification in this quarter.

c. Saturation of Model Cluster Level Federation under Alternate Banking

Table 13: M-CLF saturation status till December '23

S.No	Project	NRETP	NRLM	Total
1	Number of MCLFs	100	92	192
2	Total number of panchayats	560	495	1055
3	Number of active Bank Sakhi's	304	397	701
4	Number of new Bank Sakhi's selected	96	114	300

d. Dual Authentication

Dual Authentication has been initiated in 157 CLF across Bihar. Dual authentication of CBO's has enabled the access of banking services like withdrawal, fund transfer and balance inquiry through CSP's. This technology enables any two out of three authorized signatories of CBOs to carry out transactions by giving their biometric authentication at BC outlets. CBO's transactions can now be executed at a convenient and as an alternative channel through dual authentication.



The training and orientation were conducted at the SHG/ VO level and subsequently the document collection and verification is going on. 3057 applications are currently at BPIU/ CLF level. A total of 117 applications of CBO for DA are submitted at bank for mapping /activation

Table 14: Progress of CBOs on Dual Authentication

S.No.	Particulars	Progress till June'23	Progress till September'23	Progress till December'23
1	Total number of CBOs (Vos, SHGs) where dual authentication is commenced	18619	67935	67935
2	Number of CBOs whose transaction has been initiated	400	408	408

LIVELIHOODS PROMOTION

JEEVIKA demonstrates remarkable progress in enhancing farm livelihoods productivity, particularly in organic farming, agriculture entrepreneurship, and integrated farming clusters. The opening of 19 new Didi Ki Rasoi establishments, alongside the expansion of enterprises under NRETP-OSF and the Incubation program, marks significant achievements. Additionally, the successful organization of the Saras fair, with participation from 86 women entrepreneurs and 151 self-employed individuals from 22 states, underscores its impact. Moreover, interventions in livestock have been scaled up, benefitting a larger number of SHG members.

A. FARM Interventions

1. Farm based productivity enhancement activities

During this rabi season, around 31.87 lakh households undertook different farm-based activities. A total of 15,61,090 farmers undertook kitchen gardening and 992452 farmers did vegetable cultivation. 2950 framers were engaged in seed production with a coverage of 258.95 acres of land. These farm-based activities were undertaken through 52538 village organizations. To support these interventions, 11813 village resource persons were engaged as resource persons and 487 skill extension workers were engaged as master resource persons to provide required support to farmers.

2. Organic Farming

A total of 6,876 farmers have actively engaged in organic farming initiatives through 174 LGs operating across 9 districts. These groups underwent rigorous physical verification, earning a Certificate C-1 endorsement. Ongoing training and capacity building efforts at the VO and LG levels continue to support organic farming endeavours. Notably, this quarter witnessed the successful training of 6,876 farmers for the Rabi Season. All farmers within the 174 LGs received comprehensive training on Packaging, Labelling, and Branding for their green products, organized per cluster bags.



3. Agriculture Entrepreneur

A total of 4910 AEs completed training successfully in 38 districts. The total transaction done by these AEs is of Rs 201.14 crore. These transactions cover Input business, Digital Banking, Nursery, collective marketing, and others business like mushroom, vermicompost, cattle feed, machineries.



A total of 1165 new AE selection (with criteria of women only) and training has been done, making it a total 2243 under 3rd phase (BMGF). Out of 1165 trained, 316 AEs have opened their service centre and hence onboarded. Number of License received is 214 and 150 AE received loan.

By December 23, 2983 AEs are engaged in business. A total cumulative amount of transaction of these AEs is Rs 40.29 crore.

Data of services rendered by AEs are captured through mobile app and the analysis of this data helps to lead better help in sustainable business of services centre operated by AEs.

4. Custom Hiring Centre

At present there are 483 CHCs across 38 Districts established in convergence with the Agriculture Department, Government of Bihar, and some with full cost model of JEEVIKA. CHC mobile app has been instigated for machine booking, service providence for making the logistics easy and for financial data transparency.

Till December 2023, 68,625 farmers got the services from CHCs throughout 38 districts. During the season, CHCs got involved in services for farmers for tillage and sowing of their rabi crops.

5. Integrated Farming cluster (IFC)

Integrated Farming Cluster (IFC) is a project under NRETP. The objective of IFC is to improve, intensify, expand and integrate the existing diversified livelihood activities. An IFC comprising of 2-3 adjoining intervention villages covering around 250-300 households where every SHG households will be supported with improvement in 3 to 4 livelihoods (farm and non-farm) with strong backward & forward linkages.

To achieve the said objectives the focus under IFC is on creation of ecosystem that has ripple effect in the income of each household.

In line with the above objectives JEEVIKA has identified 31 cluster under IFC and implementing it in seven selected districts. Each IFC has to have dedicated human resources and CLFs are the implementing agency with all financial resources.

Table 15: Achievements of IFCs

Sl. No.	Indicators	Achievement
1	No. of IFCs	31
2	Districts covered	07 (Gaya, Khagaria, Munger, Muzaffarpur, Nalanda, Purnia and Sitamarhi)
3	No. of Blocks covered under intervention	14
4	No. of Farmers associated	9115
5	Total CRPs deployed	62
6	Total Senior CRPs deployed	31
7	Anchor Person recruited	18
8	Total fund transferred to CLFs	2.96 cr.

6. Farm Value Chain

- Enabled the sale of over 1,033 metric tons of various commodities, including 76 metric tons of Fruits and Vegetables sourced from Green Delights. Additionally, facilitated the trade of 1,710.93 metric tons of agricultural inputs involving eight prominent players in the agri-input market. Orchestrated the sale of more than 266.28 metric tons of value-added products, resulting in a cumulative revenue of Rs. 10.57 crore for the Farmer Producer Companies (FPCs).
- Successfully conducted four training sessions on agri-input business Standard Operating Procedures (SOP), completing comprehensive training modules for governance, management, and financial management.
- Submitted three Business Proposals for the development of the Makhana cluster to the District Administration in Katihar, Darbhanga and Saharsa under the 'Mukhyamantri Suksma



& Laghu Udyog Cluster Yojana.' Notably, the proposals for Katihar and Darbhanga have received recommendations from the respective District Magistrates.

- d) Organized Annual General Meetings (AGMs) in all Farmer Producer Companies (FPCs), with invitations extended to District Magistrates, Department of Agriculture officials, NABARD representatives, Members of Legislative Assembly (MLAs), Krishi Vigyan Kendra (KVK) members, as well as input and output market players, alongside shareholders.



7. 1st Processing unit of Farmer Producer Company (FPC)

The inauguration of the first processing unit by the Secretary of the Rural Development Department marked a significant milestone for JEEVIKA on October 12, 2023. Located in Harpur Bakhari Village, Musahari Block, Muzaffarpur district, this modern Seed Processing Unit boasts a 4 TPH capacity, handling cereals, oilseeds, pulses and vegetables. This facility empowers farmers to supply high-quality certified seeds, ushering in a new era of livelihood opportunities for rural communities. By curbing input costs and fostering Seed Production Clusters, the unit aims to make farmers self-sufficient in seed production, contributing to their overall economic independence.

8. Inauguration of 15 solar based cold storage of 15 MT Capacity

The Secretary of the Rural Development Department inaugurated 15 solar-based cold storage units, each with a 5 MT capacity. Strategically placed across villages in Muzaffarpur, Purnea, Saharsa, and Vaishali districts, this collaborative project with UNDP aims to provide farmers at the farm-gate level with cold storage facilities. These units enhance the shelf life of farmers' hard-earned fruits and vegetables, facilitating direct delivery to consumers in cities. This initiative is designed to ensure the enhancement of farmers' income, aligning with the overarching goal of creating sustainable and efficient agricultural practices. Successfully completed exposure visits for 25 Farmer Producer Companies (FPCs) with Board of Directors (BoD) members at the Bihar Saras Mela 2023 held at Gandhi Maidan, Patna.

B. Livestock Interventions

1. Goat rearing interventions

a. Pashu Sakhi Service Model

A total of 4521 trained Pashu Sakhis, part of the Pashu Sakhi model, offer goat rearing services to households in 28 districts. This sustainable livelihood model ensures a steady income for Pashu Sakhis.

Table 16: Progress under Pashu Sakhi Model

Sr. No.	Indicators	October2023-December 2023	Cumulative Progress till December 2023
1	No. of Pashu Sakhi developed	427	4521
2	Households covered by Pashu Sakhi	55983	410212
3	No. of inseminations done by inducted bucks	412	101269
4	No. of azolla pit developed (Inc. green fodder)	880	36146
5	No. of machan/shed constructed	28	21504
6	No. of feeders installed	220	104101
7	No. of castrations done	782	364042
8	Total quantity of Dana mishran produced (in kg)	488	283377
9	No. of deworming doses provided	80256	1825992
10	No. of vaccination doses given	0	1011822

b. Goat Producer Company

JEEVIKA has established Seemanchal JEEVIKA Goat Producer Company, serving goat rearers in Purnea, Araria, Katihar districts. With 19,273 members mobilized from 27 blocks and 17 demo/collection centers, the company engages in input sales and live goat trading. Cumulative turnover is Rs. 248.07 Lakhs. The "Seemanchal JEEVIKA Meat Outlet," launched in Dec '22, achieved Rs 14, 01,920 in turnover and sold 5153.29 KG of meat by December '23, contributing to the economic upliftment of local goat rearers and establishing a successful business model.

c. Partnership support in Goat intervention

The Aga Khan Foundation AKF collaborates with JEEVIKA to develop a skilled community cadre, Pashu Sakhis, providing contemporary goat-rearing training. Under the Mesha project in Muzaffarpur district, AKF supports the Pashu Sakhi model, focusing on Rural Entrepreneurship and empowering rural women. From October to December 2023, Pashu Sakhis mobilized 413 new households, with a total of 321 Pashu Sakhis serving 55,007 households in 476 Goat Rearing Groups across Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur, and Paroo blocks. In December alone 9,477 women goat rearers received training on goat health and management. AKF's support extends to community meetings addressing gender, GHM, FPC, and goat marketing.

2. Poultry intervention**a. Integrated Poultry Development Scheme (IPDS)**

JEEVIKA is actively executing a backyard poultry intervention through the Integrated Poultry Development Scheme. In two batches, 45 chicks each are distributed to beneficiaries following a 28-day rearing period at the Mother Unit, which involves care, vaccinations and feed provision. The chicks receive Ranikhet, Lasota and Gambro vaccines on the 7th, 14th and 21st days, respectively, for disease prevention. A Markzs certificate from the supplier ensures hatchery-born disease prevention. This quarter's progress report on chick distribution demonstrates JEEVIKA's commitment to promoting sustainable poultry farming among beneficiaries.

Table 17: Progress under Backyard Poultry intervention

Sr. No.	Indicators	October 2023-December2023	Cumulative Progress till 31stDecember2023
1	No. of Districts	2	38
2	No. of Blocks	0	306
3	No. of members benefitted	3577	1,94,721
4	No. of Chicks distributed	94425	97,72,148

b. Poultry Value Chain Development

Under the NRETP project, a proposal for establishing a Poultry Farmer Producer Enterprise in Nalanda and Gaya districts has been approved to strengthen the poultry farming value chain. The Poultry FPC will operate across 4 blocks, benefiting 7,500 households. The Foundation for Development of Rural Value Chain (FDRVC) is designated as the Technical Support Agency (TSA), where MoU has already been signed. The company "Nari Shakti JEEVIKA Mahila Poultry Producer Company Limited" is incorporated. Currently, member mobilization and awareness activities about the PC business model are in progress, marking a significant step towards promoting sustainable poultry farming in the region.

3. Dairy Intervention

a. COMFED

In partnership with COMFED, JEEVIKA is mobilizing cattle-rearing SHG members to existing Dairy Cooperative Societies and establishing new women Dairy Cooperative Societies. From October to December 2023, 650 households were linked to DCSs, and 12 new women DCS were formed. Cumulatively, 71,880 households are now connected to DCSs, and a total of 1,041 women DCS have been organized, contributing to the expansion and organization of the milk marketing system for sustainable dairy farming practices.

b. KMMPC

Established in December 2017, Kaushikee Mahila Milk Producer Company (KMMPC) now boasts 845 operational Milk Pooling Points (MPPs) and 36,457 enrolled members. With 15 installed Bulk Milk Coolers (BMC), the company procures 69,180 liters of milk daily.

4. Fish Intervention

Under Jal-Jeevan-Hariyali Abhiyaan, JEEVIKA's VO members are allocated ponds for fishery activities. Identification, allotment, and operationalization of ponds are ongoing in various districts. Harvesting has been completed in 78 ponds, yielding 21,985 Kg of fish. State-wide, 105 Fish Producer Groups (FPGs) have been formed with the assistance of 85 Matsya Sakhis, showcasing the initiative's success in promoting sustainable fish farming and community participation.



Table 18: Progress under Fish intervention

Sr. No.	Indicators	October2023-December 2023	Cumulative Progress till December 2023
1	No. of Districts covered	0	32
2	No. of Blocks covered	0	109
3	No. of Workable ponds	2	126
4	No. of Ponds with fish Stocking	14	105

C. Non-farm Interventions

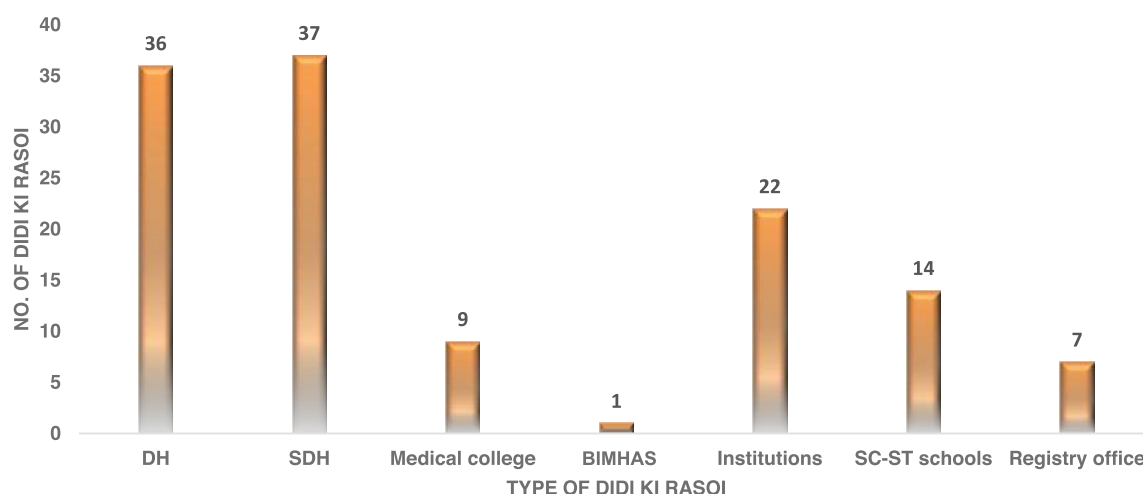
1. JEEVIKA Didi Ki Rasoi

During this quarter, 19 new Didi Ki Rasoi were inaugurated, of which 7 DKRs initiated their services at sub-divisional hospitals, 7 in medical college while 5 other DKRs were inaugurated at different departments such as the Patel Bhawan, Vikash Bhawan, DTO, BIPARD Office. As of Dec 2023, altogether 126 Didi Ki Rasoi have been started across Bihar of which 36 are in district hospitals, 37 in sub-divisional hospitals, 14 SC/ST schools, 7 in registrar office, 9 in medical colleges, 22 in other institutions, and 1 in BIMHAS.

2. House keeping

In the current quarter, a Memorandum of Understanding (MoU) was executed with the SC/ST Welfare Department to deliver housekeeping services to SC/ ST residential schools across Bihar in phases from the first week of January.

EXPANSION OF DIDI KI RASOI



3. NRETP-OSF

Currently ongoing in 40 blocks in 12 districts, a total of 6773 enterprises business plan has been made at OSF out of which, 4754 enterprises have been funded through CEF, 1380 enterprises funded through CIF, 530 enterprises funded through SHG bank linkage and 109 enterprises have been funded through bank linkage of individual entrepreneurs. A total of Rs 30,20,45,900/- has been disbursed.

Table 19: Details of funding under NRETP - OSF

Sl. No.	Source of funding under NRETP-OSF	No. of enterprises funded	Amount of funding
1	OSF-CEF	4754	₹ 21,59,70,400
2	CIF	1380	₹ 5,14,08,000
3	SHG bank linkage	530	₹ 1,60,54,000
4	Bank Linkage	109	₹ 1,86,13,500

Key achievements and activities:

- 3810 enterprises have started repayment and an amount of Rs 4,21,56,835/- has been received
- as repayment in last 8-9 months of project period.
- Out of the total enterprises supported through OSF-
 - 1322 are Manufacturing enterprises
 - 1706 are Service enterprises.
 - 3349 are trading enterprises.
- Currently a pool of 260 BDSPs are carrying out the OSF work at field level.
- 889 enterprises have been registered under Udyog aadhar registration, FSSAI and GST.
- A total of 406 enterprise documents have been submitted in banks through BPIU in various banks and branches in OSF blocks.
- There are a total of 1087 enterprises having more than 40K - 50K sales per month.

4. NRETP Incubation

A total of 26,949 applications were received, out of which 150 enterprises were shortlisted as finalists after a rigorous evaluation process by the on-boarded incubator IIM-CIP.

- (i) Diagnostics and baseline of these 150 enterprises were conducted, covering various aspects of their business.
- (ii) 1st tranche of Soft loans was disbursed to 124 enterprises, and monthly mentoring of these enterprises is underway, focussing on performance, best practices utilization, and growth strategy formulation.
- (iii) 2nd tranche soft loan to 47 enterprises approved based on utilization of 1st tranche and office order sent to team.

BRLPS has partnered with GUDDCAUSE and SARAL as equity partners to support enterprises in branding and market access.

5. 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. As per the latest reports from the field on repayment status, 62% of repayment was collected at BRC. New targets and repayment streamlining guidelines given to the team through office order.

6. SVEP Phase 3

In the third phase of the SVEP program, 10 new blocks have been approved for implementation.

- (i) Fund of Rs.30,00,000/- transferred through FDM in 9 out of 10 blocks.
- (ii) BRC establishment is ongoing in all blocks.
- (iii) BEPC 1st module training completed in all 10 blocks.
- (iv) CRP-EP (Cadre) 1st training allowance released in all 10 blocks.
- (v) SVEP program orientation completed at all CLFs. VO and SHG orientations are ongoing in all blocks.
- (vi) A total of 492 enterprise business plans prepared till date. A target of 4800 total enterprises is to be supported with financing and market-related support by March'24.

7. CFC under UMSAS

A total of 7 CFCs, 5 districts (Gaya, Darbhanga, Bhojpur, Madhubani, and Samastipur), have been given handover to BRLPS (JEEVIKA) by Upendra Maharathi Shilpanusandhan Sansthaan (UMSAS).

- (i) CFC coordinators selected at 6 CFCs.
- (ii) A training of Artisans and CFC coordinator on machinery installed, planned at CFC premises by UMSAS coordination.

8. NRLM-OSF

10 new blocks in 5 districts (Gaya, Bettiah, Patna, Madhepura and Madhubani) have been approved under the SVEP umbrella project-NRLM OSF.

- (i) Guideline following NRLM mandate is being followed in field implementation.
- (ii) District teams grounding work ongoing for the program rooting.

9. Beekeeping

- (i) Total members trained- 2225.
- (ii) Total members registered on DBT portal- 2013
- (iii) Total members registered on HORTNET Portal- 1475
- (iv) Total PG formed- 37

10. Saras Fair

In this quarter, the Bihar Saras fair was organized from 15th to 29th December '23 at Gandhi Maidan, Patna which provides a unique platform for rural artisans and entrepreneurs to showcase their products, exchange ideas, and explore business opportunities. Participants from other states have actively participated in the fair which eventually made this fair more attractive and increased the footfall. Total Sales accounted were 17.25 Cr. with an approx. footfall of 11,30,069.

Table 20: Participants of Saras 2023

SI.No	Participants From	Number of Participants
1	Bihar	191
2	Other SRLMs	64
3	Departments	45
4	Swarojgari	100
5	DDC	50

11. Bag Cluster Unit, Muzaffarpur

Under the Mukhyamantri Mahila Udyami Yojana, the establishment of 43 sheds under the Bag Cluster in Bela, Muzaffarpur is done with the convergence of the Industries department.



Table 21: Details of Bag Enterprises

Bag Cluster Progress Report- Q3					
SI No	Indicators (Female)	Oct'23	Nov'23	Dec'23	Total
1	No. of Bag Enterprise	42	42	42	42
2	Total Bags Production	58,884	51,179	73,368	1,83,431
3	Total Revenue	₹ 30,23,244	₹ 25,78,944	₹ 37,64,787	93,66,975
4	Average Payment to workers	₹ 3,055	₹ 2,682	₹ 3,524	₹ 3,087
5	Highest Payment to workers	₹ 9,300	₹ 11,200	₹ 10,000	₹ 11,200
6	Average Workdays by workers	18.3	16	18.2	17.5
7	Workers' avg. earning Per Day	₹ 169.37	₹ 168.08	₹ 196.00	177.8
8	Average Revenue of BartackEntrep	₹ 9,461	₹ 5,523	₹ 7,463	7482.3
9	DKR Total Profit/(loss)	₹ 66,309	₹ 26,303	₹ 51,057	₹ 1,43,669
10	Average no. of kids at Creche	22	20	25	22

12. Food Fortification Unit

GAIN and Nidan formulated a partnership with JEEVIKA to establish small quasi-industrial scale plants for the production of Nutrition-based products. A total of 50 community members are engaged across 3 districts in the operation of plants which acts as a source of livelihood for these SHG women along with other workers engaged in the plants. These Food fortification units are engaged in the production of nutritional blended food, Wheatamix.

13. 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 has the objective of supporting SHGs with micro-enterprise establishment in the non-farm sector.

Activities taken under MED in the Oct-Dec, quarter

- (i) Onboarding of Master Trainers
- (ii) MoU with KS-NRO
- (iii) Finalization of training schedule, module, and trainers with KS-NRO

14. Grameen Bazaar

The demand and supply aggregation model of Grameen Bazaar has made steady progress in benefitting its member Kirana Stores in the following terms: -

- A. District-wise progress of Grameen Bazaar on Total turnover
- B. Progress in Scaling up of Intervention

- A Centralized Performance Management System (Centralized POS) has been rolled up to 121 Grameen Bazaar.
- Statutory compliance –
 - i) 142 Grameen Bazaar completed PAN registration process.

- ii) 80 Grameen Bazaar completed GST registration process.
- iii) 21 Grameen Bazaar completed FSSAI registration process.
- District-level tie-up for direct supply to Grameen Bazaar – Gaya- 2, Patna-1, Aurangabad-2, Kaimur-2

C. Training & Capacity Building

Monthly review meeting of Store Managers conducted in the quarter to create a platform for monthly schemes and product orientation by tie-up companies, Sales-purchase analytics, CPMS inputs and other review indicators by District team.

Table 22: District wise sales in Grameen Bazaar

District	Number of Grameen Bazaar	Total Sales (Rs)
Araria	3	37,87,307
Arwal	3	15,47,609
Aurangabad	9	41,17,998
Begusarai	5	1,52,52,301
Bhagalpur	7	46,37,087
Bhojpur	6	30,37,053
Buxar	6	23,29,016
Darbhanga	11	10,12,612
Gaya	14	1,89,42,680
Jehanabad	5	28,48,540
Kaimur	7	1,21,60,829
Lakhisarai	3	29,55,895
Katihar	3	25,06,833
Madhubani	3	43,25,806
Muzaffarpur	5	29,84,087
Nalanda	4	34,66,654
Nawada	4	24,69,289
Patna	7	83,25,673
Purnea	4	24,88,606
Rohtas	11	44,49,885
Samastipur	4	10,22,575
Sheikhpura	6	32,61,765
Shohar	3	18,24,396
Sitamarhi	1	46,023
Vaishali	7	82,01,309
Supaul	2	48,17,098
Total	143	12,28,18,926

SKILL DEVELOPMENT & PLACEMENT

Jobs and Skill Development initiatives have made steady progress with training of 1457 candidates and appointment of 2269 through the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) this quarter. Moreover, 7,362 candidates receiving training, with 7,246 successfully settled in self-employment ventures during the same period under Rural Self-Employment Training Institutes (RSETIs). Additionally, 3861 candidates joined various organizations through direct placements initiatives.

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

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

The Program is being implemented in partnership with different agencies throughout State. Project Implementation Agencies (PIAs) were engaged to enhance skills and training of the rural youth and provide job opportunities to them. Cumulatively 81888 candidates received training from PIAs on different trades and 57803 got appointment in different organizations including DDU-GKY and Roshni project. A total of 1457 candidates were trained and 2269 got appointed in this quarter.

ROSHNI project is being implemented in two Left-Wing Extremism (LWE) districts Gaya and Jamui of Bihar to provide skill training with placement for the rural poor youths living in adverse situation. Under Roshni all the training is residential and the female candidates must be 40% of total target. Till date one training partner (Intelligence Manpower Services Pvt Ltd) is working for Roshni project in Patna district of Bihar.



Table 23 : Details of candidates under PIAs

FY 2023-2024	Trained	Appointed	Placed	Assessed	Certified
Till December 2023 (Cumulative)	81888	57803	41090	75966	64349
FY 2023-2024 (1 st April 2023 to 31 st December 2023)	5481	6035	5563	5795	6302
1 st October 2023 to 3 rd December 2023	1457	2269	1808	1369	1765

2. Job fair and Direct Placement

To provide job opportunities to rural youths for direct placement in companies, Jobs fairs are organized at different places. The project mobilized the youth and organized Job fairs wherein companies are invited for direct placement. A total of 3861 candidates were placed in different organizations through Job fairs.

Table 24 : Status on the placement of youths through Job fairs

Particulars	1 st October 2023 to 31 st December 2023
Job Fairs organized	57
Total YMD & CMD	393
Offered Jobs (Job fair & YMD)	10983
Joined Jobs	3861



3. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes (RSETIs) are dedicated institutions setup across all districts of Bihar for skill upgradation and skill training of the rural youth & managed by the sponsored lead bank of the districts. JEEVIKA with the support of MoRD, the Government of India and the lead banks is closely working with district units of RSETIs to provide self-employment training to rural youths in almost 61 approved trades. After the completion of training, the rural youths are also extended credit support to initiate an enterprise.

As on December 2023, 38 Rural Self-Employment Training Institutes (RSETIs) centres were engaged to enhance skills and training of the rural youth and provide self-employment to them. During the 3rd quarter, 7362 candidates received training from RSETIs on different trades and 7246 got settled.

Table 25: Status of training through RSETIs

Particulars	1st October 2023 to 31st December 2023
Number of trainings conducted	239
Number of candidates trained	7362
Total Settled	7246
Settled-self funding	5225
Settled- bank finance	2021

4. DDU-GKY Cultural Activities: Saras Mela, Patna

The Saras Mela festival was organized from December 15th to 29th December 2023 at Gandhi Maidan, Patna. JEEVIKA and SRLM Bihar ignited Patna with a mesmerizing cultural celebration, SARAS Mela! This remarkable event, by 150 DDU-GKY trainees from different training centre and diverse backgrounds, highlighted the program's transformative power and inspired future careers.

Focus remained on demonstrating the tangible benefits of DDU-GKY training and opening doors to fulfilling career paths. Trainees from five centres (Eccentric, OP Bansal, Eduspark, Samvedna Development Society & DB Tech) actively participated under the invaluable guidance of SPM MCJF & Team. Live case studies from JEEVIKA showcased real-world success stories, while trainees took the stage in vibrant cultural activities. Folk dances, captivating singing competitions, a stylish ramp walk, and engaging quiz contests kept everyone entertained.

5. Review cum capacity building of Manager Jobs

SRLM team, organized a two-day non residential review cum capacity-building workshop for Manager Jobs on October 30th and 31st October 2023 at S. D Vatika Patna. This workshop aimed to enhance the skills and knowledge of Manager focussed on empowering them to drive successful DDU-GKY/Unnati programs, including:

- (i) Orientation: Current skilling and placement landscape, key performance indicators (KPIs), DDU-GKY/Unnati programs, Kaushal Bharat portal, quality aspects.
- (ii) Review: RSETI training and its linkage with banks, assessment and certification processes.
- (iii) Mobilization and Placement: Overview of candidate mobilization, counseling, job fairs, direct placement processes and common challenges.
- (iv) Financial Management: Project sanction, budget allocation, expenditure tracking, best practices and achievements.

Each district presented detailed reports for the financial year 2022-2023, including the status of expenses incurred in the second quarter of 2023-2024. The workshop also emphasized the importance of regular training center visits by Manager Jobs to ensure proper staffing and quality training delivery for beneficiaries.

SOCIAL DEVELOPMENT

The Gender intervention efforts under Social Development theme include the establishment of 174 Didi Adhikaar Kendras across Bihar, promoting gender equality, women's empowerment, and access to essential resources. Furthermore, initiatives like Nayi Chetna 2.0 and internal workshops on Prevention of Sexual Harassment (POSH) demonstrate JEEVIKA's commitment to combating gender-based violence and fostering safer workplaces. By December 2023, through convergence initiatives with MGNREGA, JEEVIKA has facilitated the construction of 57 Village Organization office buildings, deployed 6,771 community members as MGNREGA mates, and established 789 nurseries in partnership with the Department of Forest, Environment, and Climate Change, and MGNREGA.

1. Food Security Fund (FSF) and Health Risk Fund (HRF)

The FSF is targeted towards the most vulnerable HHs, SC, and ST populations where yearlong food insecurity and inadequacy with nutritional diets are likely to be prevalent including during the lean seasons. The core objective of FSF is to enable the poorest of the poor to have access to nutritional food security throughout the year and reduce the vulnerability of the poor HHs in coping with high-cost debts



and in supplementing the gap between PDS provisioning and actual requirements. Cumulatively, 48,054 VOs have received this fund and utilized it effectively to benefit the SHG members.

2. Health Risk Fund (HRF)

Health Risk Fund (HRF) aims to provide a low-cost fund for health and medical emergencies to such vulnerable households included in the SHG fold. This dedicated community-driven credit product safeguards the community against the burden and high-interest loan sources of such expenditure and its detrimental effect on poor households along with creating a barrier to socio-economic mobility in long term. Access to low-cost health loans and savings by SHG members are two components of this fund. Till the end of this quarter, a total of 51,886 VOs have received the HRF fund.

3. Education

Community Library and Career Development Center (CLCDC)

With the objective of harnessing the demographic dividend of SHG HHs by leveraging the power



of education to break generational poverty by expanding opportunities and intergenerational mobility, JEEVIKA has established the Community Library and Career Development Center (CLCDC) at Cluster-level Federation (CLF) level in 100 blocks across 32 districts. It's physically set up and operational with 6000+ sitting capacity at a time & total enrollments of 1 lakhs+ learners (63% female) and average daily footfall of 60-70 learners. Thus daily serving 6000-7000 rural adolescents & youths with its library & career development services.

The CLCDC is envisaged as an one-stop opportunity hub for the adolescent & youth learners of SHG HHs serving them with its educational, career, skilling, and entrepreneurial incubation support services, especially to girls, aspiring JEEVIKA Didi's & marginalized first-generation learners. The CLCDC is owned, operated, and managed by the CLF and runs with the support of Vidya Didi, a dedicated community cadre placed in each CLCDC.

- In collaboration with UNIVERSIDAD CARLOS III DE MADRID, Spain (UC3M), JEEVIKA is implementing 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 programme of 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 across 1200 village organizations from 600 panchayats. The intervention is entirely apolitical and focuses on health-related information and media literacy. Under the project, 140 students from each CLCDC are attending classes of Media Literacy and English Communication, a total 14,000 students from 100 CLCDC.

- The student enrollment drive in Turn The Bus App launched 25th November'23 with the orientation of all 534 BPMs, Vidya Didi and Manager/Incharge/YP-SD. The team were oriented for mobilization for enrollment drive targeting the class 10th and 12th (Arts, Science and Commerce) students of Bihar Board to learn and use the videos lectures, test and Board exam preparatory study materials along with Career Readiness Course from the Turn The Bus App with an enrollment Target of 1.5 Lakh by 20th December'23, a total 1.85 lakh learners were mobilized to enroll in the TDB App across 38 Districts for this academic year. Now the focus will be on improving student engagement and learning along with upgrading the content. The course



contents of classes 10th and 12th along with the entrepreneurship courses available on the Turn The Bus App being used in the Digital Classroom and Library for exam preparatory classes for learners of Bihar Board and short-term livelihood up skilling and entrepreneurship training for SHG members at the Community Library and Career Development Center (CLCDC) at 100 CLFs in BTDP blocks of all 32 districts.

4. Gender Intervention

a. Constitution of Internal Committee for POSH workshop

An 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. For these, in October organizations such as C3 and Pradan, along with officials (all 38 district, District Project managers of JEEVIKA) from different NGOs members of ICC participated in the workshop. The workshop aimed to develop or refine strategies, policies, and action plans for strengthening and bringing a safer workplace environment to female employee.

b. NAYI CHENTNA 2.0

Nayi Chetna 2.0 is a national campaign launched by the Ladakh Rural Livelihood Mission (LRLM) to promote gender equality and combat gender-based violence. The campaign's goal is to advance the rights of women and gender-diverse people and to ensure they live without fear and gender-based discrimination and violence. This awareness program started from 25th November to 23rd December 2023. In this four-week various activities were taken out at the all-district/ block/ CLF/ VO/ SHG.

c. Establishment of Didi Adhikaar Kendra

The establishment of Didi Adhikaar Kendra's plays a vital role in promoting gender equality, and 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 Aadhikar Kendra's will be established in 174 Blocks across 38 Districts. All the Didi Adhikar Kendra's are to be established in government-owned buildings within the block premises in 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, 74 blocks have received an allocation in government for the block premise. A detailed policy guideline has been issued regarding fund transfer and the establishment of Didi Adhikar Kendra.

5. Solar – Renewable Energy

a. Demonstration of Clean cooking Solutions “IDES” system

The Integrated Domestic Energy System (IDES) is designed to address the energy needs of rural households, particularly focusing on cooking and lighting solutions. By providing solar home lighting systems and improved cook stoves, the project aims to enhance the quality of life for communities. The IDES includes a 50-Watt Solar Panel, 20 Ah Solar Tubular Battery, 10A Solar Charge Controller, and 2-watt 3 LED Bulbs. This setup allows households to have basic lighting and also offers the convenience of mobile charging, utilizing renewable energy sources. The force draft improved cook stove provided as part of the IDES system offers a more efficient and cleaner cooking solution compared to traditional stoves.

b. Enabling the Electric Cooking Ecosystem in Rural India

IIT Bombay, JEEVIKA and J-WiRES are working on a proposal titled "Enabling the Electric Cooking Ecosystem in Rural India," for funding by the Modern Energy Cooking Services (MECS), UK. The project funding is for developing a Sustainable Supply Chain Activation for electric cooking in rural India, which the project plan to initiate with J-WiRES with the target region as South Bihar. It is one of the 11 projects worldwide selected with the objective to, action research, activate and sustain the electric cooking supply chain in rural India, through appropriate demand and supply side initiatives. The project is being conducted in 3 Phases. Phase 1 is until May 2023, Phase 2 is from June 2023 to November 2024, and Phase 3 is from December 2024 to October 2025. In Phase 1, successfully developed a detailed sustainable supply chain activation plan, technology field trial to evaluate the electric cooking appliances, data collection and understanding of current local supply chain, market and financing schemes in the target region, and conducted consultative workshops to develop the detailed activation plan including business plan, supply chain plan and field research aspects. IIT- Bombay, JEEVIKA and J-WiRES signed MoU for the second phase further implementing the project on "Enabling the Electric Cooking Ecosystem in Rural India.

6. Disaster Management

a. Flood Preparedness and Management by UNICEF

JEEVIKA, in alignment with the Disaster Risk Reduction Roadmap 2015-2031, has been tasked with creating livelihood opportunities through various means, including disaster preparedness and management. To fulfill this responsibility, JEEVIKA collaborated with UNICEF to conduct training on "Flood Preparedness and Management" across 28 districts in Bihar. These training sessions aimed to equip participants, including master trainers, with the necessary knowledge and skills to effectively prepare for and manage floods, which are a recurring natural disaster in Bihar. The master trainers subsequently disseminated the training to members of all Community Livelihood Forums (CLFs) within their respective districts. By training from master trainers to CLF

members, JEEVIKA and UNICEF aimed to enhance community resilience and response capabilities in the face of flood-related challenges. This initiative not only contributes to disaster risk reduction but also strengthens community-based mechanisms for livelihood sustainability in flood-prone areas of Bihar.

b. Disaster Risk Reduction

Bihar is a multi-disaster-prone state, which is mainly affected by floods, droughts, earthquakes, cyclonic storms, hails, thunderclaps, and fire. Bihar has 38 districts and among these 38 districts, 28 are adversely affected by the flood. Due to continuous disaster incidences, the progressive development work of Bihar always gets pushed a few steps back which specifically affects poor families. It is necessary to give training to the members belonging to the groups in the flood-prone area for pre-flood maintenance so that the SHG/VO/CLF can prepare their action plan for flood maintenance. The training will help them to mitigate risks arising out of various Natural calamities such as floods, droughts, thunderstorms, and other disasters and provide training to all Project staff and Community Professionals as well as lead and monitor the training at the Block and District.

c. UNICEF

The provision of Flood Response Support Kits (FRSK) by UNICEF to JEEVIKA is a significant step in addressing the challenge of providing safe drinking water to flood-affected populations in Bihar. UNICEF has provided 15 sets of FRSK to JEEVIKA. These kits are intended to be installed at the Community Livelihood Forums (CLFs) located in flood-affected blocks across various districts in Bihar.

The FRSK is designed to provide safe drinking water to communities during flood situations when conventional water sources may be contaminated or inaccessible. These kits typically include equipment and supplies for water purification and storage, ensuring that affected populations have access to clean and safe drinking water during emergencies. By providing FRSK to CLFs and conducting training sessions for CLF members, the initiative empowers local communities to take proactive measures in addressing water-related challenges during floods.

d. Project Vishwash (Balasore Train Accident)

Project Vishwash, initiated in response to the Balasore train accident, has conducted a household survey of 131 victims, including those who were injured and deceased. The data collected from the survey has been shared with the Bihar State Disaster Management Authority (BSDMA) for further support and assistance. The project is now focused on developing a comprehensive plan to provide long-term support to the victims and their family members. This plan involves linking them with various social security schemes and livelihood opportunities to help them rebuild their lives after the tragic incident. Key components of the plan include:

Social Security Schemes: Identifying and facilitating access to relevant social security schemes offered by the government or non-governmental organizations. These schemes may include health insurance, disability benefits, compensation for loss of livelihood, and educational support for children affected by the accident.

- **Livelihood Opportunities:** Assessing the skills and capabilities of the victims and family

members to identify suitable livelihood opportunities. This may involve vocational training, skill development programs, job placement assistance, or support for entrepreneurship and small business development.

- **Psychosocial Support:** Recognizing the emotional and psychological impact of the accident on the victims and their families, the plan may include provisions for counseling, mental health support, and community-based psychosocial interventions to help them cope with trauma and rebuild resilience.
- **Financial Assistance:** Providing financial assistance and resources to meet immediate needs such as medical expenses, funeral costs, and rehabilitation services. Additionally, exploring avenues for financial support to sustain livelihood activities and ensure long-term economic stability.
- **Community Engagement and Support:** Involving local community organizations, civil society groups, and volunteers in providing ongoing support and assistance to the affected families. Building community resilience and solidarity can play a crucial role in facilitating the recovery and rehabilitation process.

By implementing a structured and holistic approach, Project Vishwash aims to address the multifaceted needs of the victims and their families, ensuring that they receive the necessary support to rebuild their lives and restore their sense of dignity and well-being in the aftermath of the tragic train accident in Balasore.

7. JEEVIKA – MGNREGA Convergence

a. Initiation of Village Organization Office building

The construction of 534 Village Organization office buildings in 534 blocks of Bihar is aimed at addressing the long-standing demand of community members. These buildings will not only serve as offices but also symbolize recognition and empowerment for the respective institutions. The initiative is expected to boost community confidence and enhance the visibility of local governance structures. According to estimates provided by the Building Construction Department, the budget is approximately 15 lakh rupees/ VO. This suggests a substantial investment of around 80 crore rupees in the rural economy of Bihar. Such investment has the potential to stimulate economic activity, create employment opportunities, and improve infrastructure in rural areas. The key objectives of the MGNREGA program are to provide wage employment to rural households. The initiative is expected to generate significant employment opportunities, with around 32 crore rupees allocated to the wage's component. This investment in human capital not only addresses rural poverty but also enhances the skill level and income potential of the local work force.

Table 26: Status of VO building construction

Total number of Land Identified	Total number of NOC provided	Construction Started	Finally Constructed
651	241	97	57

b. MGNREGA Mate empanelment & Deployment

The provision of empanelment of community members as MGNREGA mates under the JEEVIKA-MGNREGA convergence is indeed a significant milestone achievement. The issuance of guidelines regarding the empanelment of mates signifies a structured approach to enhance community participation in the implementation of MGNREGA projects. By involving local stakeholders in the selection process, the initiative aims to promote transparency, accountability, and inclusivity. The decision is to provide additional weightage to members of Self-Help Groups (SHGs) in the empanelment process highlights a commitment to empower marginalized sections of the community. This special provision acknowledges the role of SHGs in fostering social cohesion, economic empowerment, and women's leadership at the grassroots level. The estimation of around 80,000 SHG members to be empaneled as MGNREGA mates underscores the scale and potential impact of the initiative. By tapping into existing community networks and leveraging the collective strength of SHGs, the program can effectively address unemployment and promote inclusive development in rural areas. The constitution of a three-member committee, comprising representatives nominated by the Block Project Manager (BPM), Mukhiya, and Panchayat Raj Institution (PRI), ensures a participatory and representative decision-making process.



Table 27: Status of Mahila Mate selection under MGNREGA

Mate Application Submitted	Number of Mahila mate Registered (R12.12)	Deployment of SHG Mates (MGNREGA MIS 30 th Jan)	Deployment in (Percentage)	“Mahila Mate” Trained
61671	41076	6771	3.8	15038

c. Cluster Facilitation Project

The Cluster Facilitation Project (CFP) appears to be a significant initiative of the Government of India's Rural Development Department aimed at enhancing the implementation of the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) through increased community participation and technological interventions. The primary objective of the CFP is to improve the implementation of MGNREGA by leveraging trained human resources and technological interventions. By enhancing community participation, the project aims to ensure better outcomes in terms of employment generation, asset creation, and rural development. The extension of the CFP until March 31st, 2024, suggests the government's continued commitment to strengthening rural livelihoods and empowering local communities. The extended time frame allows for

sustained efforts in capacity-building, innovation, and outcome-oriented interventions under the project.

8. Didi ki Paudhsala

- **In convergence with the Department of Forest, Environment, and Climate Change, Government of Bihar**

For promoting the concept of clean and green surroundings with primarily focusing on the conservation of local and global biodiversity through Natural Resource Management (NRM) and water conservation, parallelly promoting livelihood diversification in the field of Nursery Development; JEEVIKA has mobilized Didi's for the development of nurseries under Didi Ki Paudhsala program. Cumulatively, 276 Nurseries has been established in convergence with DoFECC.

- **In convergence with MGNREGA**

Plantations an important task under MGNREGA which results in enhancing the green coverage and promoting livelihood thereby benefiting local beneficiaries. For plantation, requires a high standard and good quality saplings therefore JEEVIKA together with MGNREGA have decided for the establishment of nursery in different districts of Bihar. Total of 513 nurseries has been established through MGNREGA. Didi ki Nursery” a unique enterprise for propelling low-cost plantation and ensuring decent income to Nursery grower (JEEVIKA – Didi) has huge potential in establishing a sustainable business model which not only solve the issue of high-cost plantation but also ensure decent income to the household. In total 789 nurseries have been established in convergence with DoFECC and MGNREGA.

- **Plantation for 2023-24**

As per the official record, the forest cover in Bihar stands around 7,305.99 sq. km which is around 7.76 % of States's Geographical area almost one third of National Forest cover average. Bihar being a densely populated state there is little scope for exponential growth in forest cover which can meet the desired minimum forest cover in near future. To fill this gap Bihar has to rely on increasing the green coverage through increased canopy by the plantation on Individual land. In this order govt of Bihar govt announced an ambitious campaign of plantation with physical target of 5 cr.

For the past 3 years JEEVIKA Didi's has been participating in massive plantation drive, with great enthusiasm and zeal members from community not only participates in plantation drive but also ensured survivability of the saplings planted by them.

JEEVIKA Didi participated in this massive plantation drive, in year 2022-23 with great enthusiasm under “Harit JEEVIKA Harit Bihar Abhiyaan. Physical Target of 1 cr + plantation was set for current year plantation.

Table 28: Status of Plantation

Plantation Target	No of Saplings Planted (as per Van Mitra App)
1,00,40,846	64,17,016

HEALTH, NUTRITION AND SANITATION

One of the new initiatives started during this quarter by HNS theme is the provision of health kits across 32 districts which facilitate various health assessments, including blood pressure, BMI understanding, and regular sugar tests, thereby ensuring comprehensive healthcare services. Moreover, the engagement of 3194 Community Nutrition Resource Persons (CNRPs) highlights the extensive network established to deliver health services at the grassroots level. Moreover, the establishment of Health Help Desks across all 38 districts of Bihar highlights JEEVIKA's commitment to providing easy access to healthcare facilities for communities.

1. Health Kit

The initiative to provide health kits to 32 selected districts represents a commendable effort in promoting routine primary health check-ups for communities. These kits are designed to address various health parameters, including blood pressure, BMI understanding, and regular sugar tests. The inclusivity of these health kits extends to newborns, encompassing measurements for weight and length, thereby ensuring comprehensive care for both infants and their mothers. In the implementation of this program, a network of 3194 Community Nutrition Resource Persons (CNRPs) had been established across the 32 districts. These CNRPs play a crucial role in delivering health services at the community level. They undergo training facilitated by JEEVIKA Health Managers, with additional support from local health institutes. Notably, the training provided by the state office contributes to the skill development of these CNRPs. Prior to their training on health kits, JEEVIKA Health Managers receive comprehensive training from Patna AIIMS, underscoring the commitment to ensuring the effectiveness and quality of healthcare services delivered through this initiative. This multi-tiered training approach reflects a holistic strategy to enhance healthcare accessibility and quality at the grassroots level.

2. NRLM + Gujrat and Uttarakhand SRLM Visit

On December 21, 2023, a significant field visit took place in Sampatchak block of Patna district, led by Ms. Smriti Sharan, Joint Secretary of Rural Livelihood at the Ministry of Rural Development, Government of India. The visit aimed to engage with the self-help groups and understand the impact of various initiatives. Notable attendees included Mr. Pradeep Kumar Pandey (Additional CEO of Uttarakhand SRLM), Dr. Vasudha Shukla and Sunandita Banerjee (NRLM representatives), Ms. Nimisha Rathwa (SPM, GLPC Gujarat), Kiran Verma (YP, GLPC), and Mr. Rahul Kumar, CEO of JEEVIKA.

Discussions with beneficiaries of the Sustainable Livelihood Scheme shed light on the positive outcomes in health, sanitation and nutrition. The visit emphasized the working mechanisms of the Sustainable Livelihood Scheme, including the KPT and MRP cadres associated with health and hygiene. District Project Manager Mr. Mukesh Kumar Sasmal provided a thematic introduction, setting the stage for the day.

Babita Didi shared her transformative journey under SJY, highlighting the positive impact of opening a makeup shop after facing livelihood challenges due to the liquor prohibition in Bihar.

Pammi Kumari conveyed information on healthy practices through a folk song, while Rupa Kumari of Rakhi JEEVIKA Self Help Group praised the importance of health, hygiene and nutrition education provided by CNRPs and related cadres.

The Joint Secretary and attendees pledged support for Nayi Chetna, advocating against gender-based violence. A rally under Nayi Chetna-Pahal Parivartan Ki was flagged off, urging participants to break the silence on gender-based violence. CEO Mr. Rahul Kumar and Joint Secretary Ms. Smriti Sharan inaugurated rope pull and Kabaddi competitions among JEEVIKA Didis, emphasizing the role of sports in raising awareness against gender-based violence.

The visit concluded with a program at Arman CLF office, where attendees learned about CLF's functioning. A comprehensive presentation highlighted the accounts of Arman CLF, showcasing the impact of their initiatives. The visit successfully underscored the intersection of sustainable livelihoods, women empowerment and gender awareness within the framework of JEEVIKA's impactful programs.

3. New Bhalahaar Unit, Bhagalpur Bihar

JEEVIKA has recently inaugurated a new Balahar production unit in Bhagalpur addressing the nutritional needs of children. Named "Annpurna Balahar Producer Group," this unit is dedicated to the production of Balahar, a specialized dietary supplement designed for children aged six months and above. The inauguration ceremony, held on December 12, 2023, marked a significant milestone in the journey towards enhancing child nutrition in the region.

The Annpurna Balahar Producer Group boasts a team of 20 dedicated individuals, referred to as "Didi's," working relentlessly to ensure the production and distribution of this vital nutritional supplement. Their collective effort reflects a commitment to providing a holistic solution to the nutritional challenges faced by children in Bhagalpur and surrounding areas.

The establishment of this Balahar unit comes at a total cost of Rs. 649,152, a worthwhile investment in the health and well-being of the community's youngest members. To support this initiative, JEEVIKA Cluster Level Federation extended a loan of Rs 700,000, demonstrating their confidence in the potential impact of the Annpurna Balahar Producer Group. This financial support serves as a testament to the collaborative efforts between grassroots initiatives and higher-level federations to address the pressing issue of childhood malnutrition in Bihar.

4. 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 6,27,407 patients through 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.



Table 29: Details of Help Desk

IPD Patient	OPD Patient	Help through Phone Call	Follow-up of admitted patient	Follow-up of discharge patient.
1,08,675	5,18,732	21,340	44,814	15,460

5. Progress on Sikkim NRO CRP drive

JEEVIKA, at the forefront of promoting sustainable livelihoods and community development, is actively contributing to Sikkim's State Rural Livelihoods Mission (SRLM) through National Resource Organisation (NRO) support. Focused on the critical domains of Food, Nutrition, Health, and Wash (FNHW), this collaborative initiative aims to bring about positive transformations in the well-being of the community. JEEVIKA's dedicated resource persons have recently concluded a comprehensive baseline survey, providing crucial insights into the existing conditions and needs of their respective areas.

A significant milestone in this ongoing project was the successful execution of the FNHW Community Resource Person (CRP) drive during the months of November and December. This drive served as a practical implementation of the project's objectives, creating awareness and mobilizing communities towards adopting healthier practices in the domains of food, nutrition, health, and wash.

Currently, the project has entered a crucial phase with the initiation of training sessions covering Module 1, 2, and 3. The active participation of approximately 80 Sikkim SRLM self-help group didis in these training sessions underscores the community-driven approach and the enthusiasm of local stakeholders to actively engage in the improvement of health and well-being. As JEEVIKA continues to extend its support to Sikkim SRLM, the collaborative efforts are not just about imparting knowledge but empowering communities to take charge of their health and nutrition. Through these concerted endeavours, the project seeks to create sustainable positive impacts, laying the foundation for healthier, more resilient communities in the beautiful state of Sikkim.

LOHIYA SWACHH BIHAR ABHIYAN

Significant progress has been made in various aspects of SBM-G Phase-II, as of December 2023, over 60,000 Individual Household Latrines (IHHLs) have been constructed. The progress in Community Sanitary Complexes (CSCs) construction, with 9 completed and 43 cumulative constructions as of December 2023, highlights efforts to ensure universal access to sanitation facilities, particularly for marginalized communities. Initiatives like the 'Swachhta hi Sewa 2023' campaign, legacy waste removal drives, and Swachh Bharat Diwas celebrations have engaged communities and stakeholders, resulting in visible improvements in sanitation practices. The state receiving three ISC-FICCI awards for its exemplary work. These awards acknowledge Bihar's efforts in digital communication, Lighthouse Initiatives for complete cleanliness in selected Ganga villages, and the contributions of individuals like Mrs. Komal Kumari, Mukhiya of Harla Gram Panchayat, who received the Women Changemaker Award. Swachh Bharat Mission-Gramin (SBM-G) Phase-II, a centrally sponsored scheme, aims to



sustain Open Defecation Free (ODF) status in rural areas from 2020-21 to 2024-25. It emphasizes Solid and Liquid Waste Management (SLWM) in all districts, transitioning villages from ODF to ODF Plus. This initiative focuses on ensuring cleanliness and hygiene, enhancing the quality of life in rural communities by effectively managing waste and promoting sanitation practices.

1. ODF-S & ODF Plus activities

After achieving ODF status in Bihar, the theme is working on ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management (SLWM) is one of the key components that can help to attain an improved general quality of life in rural areas of Bihar. To maintain the ODF status of the villages and the Panchayats, the State Government is ensuring regular toilet usage, safe

hygiene practices and cleanliness at the household level by effective operation and maintenance of WASH assets at households, institutions and community levels for continued functionality and usage.



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

Table 30: IHHL status till December 2023

Sr. No.	Parameter	Target FY – 2023-24	Progress (Oct. – Dec.- 2023)	Cumulative
1	IHHL Construction	962000	90926	607931
2	IHHL Payment		49822	537270

2. Capacity Building

- For Smoother implementation of Swachh Bharat Mission- Grameen a two days refresher training to all SPMU team, District Coordinators and District Consultants – SLWM, In charge – District Coordinators, In charge – District Consultant - SLWM on ODF Plus components was organised. The training was supported by our technical partner AGA Khan Foundation. Batch was organized on 17th and 18th Oct'23 a second batch on 19th and 20th Oct'23.

The Key Takeaways

- Understanding the broad components of ODF Plus
- Knowledge of safe adaptable and sustainable technologies for managing Solid Liquid waste
- Understanding of decentralized technologies used for management of Solid Liquid Waste
- 250 Sanitation supervisor has undergone two days residential Training across 6 districts on Solid Waste management for better implementation of the Swachh Bharat Mission (Gramin) at panchayat level
- Two District Consultant- SLWM from Patna and Gopalganj district have gone to AAETI for the training on Grey Water Management from 5th December to 7th December'23. They gained in-depth knowledge and insights into the concept of Grey Water Management and were equipped to implement technologies for managing grey water systems. They also had the opportunity to interact with experts and other participants from different states, which was a valuable learning and networking experience

3. Community Sanitary Complex

In villages/GPs where there is non-availability of land in families/households, especially in Mahadalit Tolas/poor families, community toilets can cover the sanitation needs. LSBA has already prepared a model with the specifications to construct community toilets in all such

habitations where the availability of land is an issue. The theme facilitated the construction of such toilets.

Table 31: Progress in CSC construction

Sr. No.	Particulars	Progress Oct.– Dec. 2023
1	CSC target for FY 2023-24	1066 (Need Based)
2	CSC Completed	9
3	Cumulative Till Now	43

4. IEC Activities

Under 'Swachhta hi Sewa 2023' Campaign, from 15th September to 2nd October, 2023 mass cleanliness drive in all Gram Panchayat, tourist places, iconic places, etc. was roll out. Also, health check-up camps for sanitation workers, community mobilization, rallies, juloos, chaupals, JEEVIKA-led community awareness programs, etc were organized across the state. Some of the important activities done under the IEC theme in the third quarter state during this period is as below-

a. Legacy waste removal day (1st October 2023)

On the eve of the birth anniversary of Mahatma Gandhi, a massive legacy waste removal campaign was carried out in all districts of the state. The main objective of this campaign was to ensure visual cleanliness in all villages of Gram Panchayats. The entire team of districts, Blocks, and Gram Panchayats were coordinated and triggered before the initiation of this event. Nodal officers from districts and blocks were deputed to legacy waste sites. All sites of legacy waste were identified from each village of each Gram Panchayat and sanitation teams of corresponding Gram Panchayats were tagged. Mukhiyas and ward members (PRI members) of related Gram



Panchayats were coordinated and the entire team participated in legacy waste removal "Shramdaan". All sites where legacy waste removal exercises were carried out were uploaded on IMIS provided by the Ministry of Drinking Water and Sanitation, JJM, Govt. of India. This exercise ensured visual cleanliness in villages which was a perfect gratitude for the father of the nation's birth anniversary. More than 40 thousand activities were held across the state under this campaign.

b. Felicitation of Swachhta Champions on Swachh Bharat Diwas (2nd October, 2023)

Swachh Bharat Diwas is celebrated on the birth anniversary of Mahatma Gandhi on 2nd October. On this auspicious day, 'Swachh Bharat Diwas' was organized across the state. The recognition and felicitation programs were carried out in all districts of the state to recognize and felicitate Swachhta Champions of all levels (Gram Panchayats, Block, and district).



The objective was to promote the feeling of volunteerism amongst all stakeholders, front-line workers, PRI members, functionaries, motivated nodal officers, and the sanitation team of Gram Panchayats. Before this event, all stakeholders from Gram Panchayats, Blocks, and districts were identified who have contributed significantly to legacy waste removal and the 'Swachhta Hi Seva' campaign. This program also helped in mapping out potential community leaders who could be helpful in the collection of utility charges ("Upyogita Shulk") so that Gram Panchayats could become self-sufficient in the objective of total sanitation. Women from self-help groups of JEEVIKA who were instrumental in the sanitation drive in the districts were felicitated especially so that wide participation of women may be ensured in ODF plus intervention journey.

c. Swachh Tyohar- Swachh Gaon' (Clean Festival-Clean Village) Campaign

With the end of Swachhata Hi Seva-2023 campaign which lasted from Sep-15 to 2 October 23, a new campaign named "Swachh Tyohar- Swachh Gaon" was launched to leverage the festivity temperaments of the community. This campaign was launched before Durga puja and lasted after the end of the "Chatth" festival.

During this period, legacy waste removal from every village, universal toilet usage, toilet retrofitting and overall cleanliness were the main objectives. Before the initiation of this campaign, all-district, block, and Gram Panchayat teams were coordinated and briefed about maximum outreach and effective implementation. A nodal person from the district and block team participated in the legacy waste removal activities. The Gram Panchayat team in the leadership of PRI members, Mukhiya, wards members, sanitation supervisor, sanitation workers, and Gram Panchayat functionaries participated widely in the legacy waste removal campaign. During the period of Diwali, the cleanliness of the waste processing unit (WPU) was also ensured. Before Chatth Festival, a massive cleanliness drive was also carried out in the streets and Chaath Ghats.

After the completion of Chat festivals, all Ghats where legacy waste gets accumulated after Poojas were also removed so that Ghats may remain clean throughout year.

d. Special campaign for toilet construction

In order to ensure universal access to toilet facilities and sustainability of open defecation free villages, a special campaign for mass awareness about toilet usage and construction of individual household latrines was carried out in the month of October to December-2023. In this span of time, open defecation elimination plan was extensively carried out by all district team and household

without toilet were identified. In order to promote toilet construction, a massive behavior change communication, community led total sanitation program, school led total sanitation program, sandhya chaupaal, community meeting, interpersonal communication and other tools of information, education and communication were widely adopted. Many families where toilet facilities were not available were motivated to construct toilet. For ultra poor and landless families, community sanitary complex (CSCs) was also constructed for universal access of toilet. This campaign ensures no one left behind and sustainability of open defecation free village.

5. Demonstration of Model ODF Plus Gram Panchayat and waste to wealth as a theme of ODF Plus intervention in Patna Saras Mela

Patna SARAS Mela was organized between 14th December 2023 to 30th December 2023 in Patna Gandhi Maidan where a stall of Lohiya Swachh Bihar Abhiyan attracted wide range of people's attention. In this stall all component of ODF Plus intervention such as ODF- sustainability, solid and liquid waste management, fecal sludge management, plastic waste management etc. were displayed through flexi Banner, posters and handbills.

A model of ODF Plus village was also displayed with the support of development partner ITC India Ltd. In this model all component of SLWM such as household level compost pit, soak pit, community level compost pit, Soak pit, waste processing unit, Plastic waste management unit, house to house waste collection and overall cleanliness of villages has been displayed with the help of sign-board.

All these components attracted a wide attention of public who visited stall and wide awareness generation session carried out in order to promote solid and liquid waste management.

6. Bihar bagged National level three ISC-FICCI awards for rural sanitation

Bihar received the 'India Sanitation Coalition - FICCI Award 2023' in three categories for its remarkable work in the field of rural sanitation. Bihar made remarkable achievements in the two-day 7th ISC FICCI Sanitation Award Ceremony held in Delhi as it bagged awards for digital communication and the "Lighthouse Initiative" undertaken in Ganga Grams. Moreover, Mrs. Komal Kumari, Mukhiya of Harla Gram Panchayat under Lakshmipur block of Jamui district, also received the award in the 'Women Change maker' category. Mrs. Komal Kumari, Mukhiya of Harla Gram Panchayat under Lakshmipur block under Jumai district, was honored with the Woman Changemaker Award for her remarkable work in the field of cleanliness in her Gram Panchayat. Solid and liquid waste management work is being done in Harla Gram Panchayat. As the waste processing unit for processing solid waste, Gobardhan, and plastic waste management unit all three major SLWM assets are functional in ODF Plus Model Halra GP.

The state of Bihar dominated the first day of the 7th ISC FICCI Sanitation Award Ceremony held at FICCI Federation House, Delhi. The Digital Communication Monitoring System (DCMS) initiative under the Swachh Bharat Mission (Gramin) / Lohiya Swachh Bihar Abhiyan received the best in category award for Sanitation Communication: Digital category at the national level. Under this initiative, messages related to sanitation, and cleanliness, especially regarding regular use of toilets, adopting holistic cleanliness habits, solid and liquid waste management, etc. are being sent through DCMS – the digital intervention. It is currently carried out in 1563 Gram Panchayats, which is targeted to be implemented in all Gram Panchayats of the state. This initiative has been run in collaboration with UNICEF and the Development Management Institute, Patna.

The 'Light House Initiatives'- an initiative for 'complete cleanliness' in selected Ganga villages, has also been acknowledged at the national level. Bihar received this award for having the highest number of model ODF-Plus Gram Panchayats under the Lighthouse Initiatives. ITC is providing support for this.

Then Mission Director of Swachh Bharat Mission (Gramin) / Lohiya Swachh Bihar Abhiyan, Mr. Rahul Kumar, and the State Coordinator Mr. Rajesh Kumar received both awards.

7. Solid & Liquid Waste Management

a. Door-to-door waste collection

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

Table 32: Status on door-to-door waste collection

Sr. No.	Parameter	Target	Progress (Oct – Dec.- 2023)	Cummulative
1	Fund Transfer to GPs	3760	0	1336
2	No. of Wards Where Door-to-Door Waste Collection Started	51170	5930	15930

Table 33: ODF-Plus Declaration of Villages

Sr. No.	Parameter	Target	Progress (Oct – Dec.- 2023)	Cummulative
1	Villages ODF Plus Declared	36891	1252	26466

b. Gobardhan

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

Table 34: Status in Gobardhan

S. No.	Target in FY - 2023-24	Achievement			
		Sites Identified	Construction in progress	Completed	Functional
1	38	02	13	13	10

SATAT JEEVIKOPARJAN YOJNA

The SJY is an innovative program, retaining key elements of the graduation approach while tailoring it to encompass 0.2 million ultra-poor households in the state. Various SRLMs in India are designing similar projects inspired by SJY's model, implemented through existing community institutions and a network of frontline workers. Over the last two years, SRLMs have visited JEEVIKA-SJY, influencing other states and the national government.

The state initiative aims to enhance SJY for socio-economically disadvantaged families involved in alcohol and toddy production, targeting sustainable empowerment of SC/ST and other communities. The 3-year scheme (2024-25 to 2026-27) involves an estimated Rs. 3,032 crores, with the Rural Development Department allocating INR 21.98 billion and other departments contributing INR 8.34 billion for integrated projects. Approval has been granted to increase the Livelihood investment limit from Rs. 1 lakh to Rs. 2 lakhs per household, emphasizing adaptability to challenges.

JEEVIKA partnered with BRAC International in 2023 for the SJY Immersion and Learning Exchange program, focusing on strengthening the SJY system, designing knowledge products, and developing Cluster Level Federations as SJY Centres of Excellence. Bandhan Konnagar supports the program as a technical assistance partner, deploying resource persons and setting up a Project Management Unit at the state level in 18 blocks across 6 districts.

1. Identification of Ultra Poor HHs

The SJY has identified and engaged over 1.84 Lakh households spread over all 38 districts of Bihar. These ultra-poor households are identified and endorsed by the Village Organization with the help of three member team of CRPs. We have completed the participatory identification process in 50,382 Village Organizations; with a typical identification cycle taking 5-days for each VO. After which the project staff at the block level conducted one round verification of the selected households to check the inclusion errors.



2. Training of identified HHs on Confidence Building and Enterprise Development

The Confidence building and Enterprise Development (CBED) training is provided to motivate and promote ultra-poor household to establish enterprise and provide basic enterprise development & risk management skills. In order to complete the training of target household under SJY, a total number of 572AC/CC/LHS have already been identified from different districts and developed a resource pool to conduct CBED training at District /Block level.

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

Table 35: Training of UPHHs on Confidence Building & Enterprise Development

S.N.	Training Type	Progress (Oct'23-Dec'23)	Cumulative Progress (till Dec'2023)
1	Confidence Building (CB)	18,216	1,80,700
2	Confidence Building Enterprise Development	7,300	1,49,491
3	CBED Refresher	11,833	77,878
4	Graduation Training	12,026	57,129

3. Livelihood Financing Status

- (i) **Special Investment Fund (SIF):** The special investment fund fulfils the initial capitalization requirement and basic requirements of ultra-poor HHs. The special investment fund is a onetime grant of Rs. 10,000 and Rs. 15,000 for rural and urban area respectively which is transferred to endorse household account by village organization through cheque.
- (ii) **Livelihood Investment Fund (LIF):** The project provides Livelihood Investment Fund amounting between Rs. 60,000 to 1 lakh in 3-4 tranches to the targeted households for asset creation. The MRPs complete the participatory livelihoods micro planning process of endorsed ultra-poor households, based on the micro-plans procurement committee of VO along with MRP and the ultra-poor household procures the asset or livestock for individual HHs.
- (iii) **Livelihood Gap Assistance Fund (LGAF):** The livelihood gap assistance fund is the consumption support fund which is provided to each endorsed household. The consumption support is intended to meet the short term needs of a household and fill income gaps. The LGAF support also allows households to offset lost income while participants attend trainings. MRPs help the household in savings bank account opening and VO transfer the LGAF through bank cheque to respective households for initial period of 7 months (*Rs. 1000 per month*).

Table 36: Status of Livelihood financing

S.N.	Training Type	Cumulative Progress (till December'2023)
1	Livelihood Gap Assistance Fund	1,56,711
2	Livelihood Investment Fund-(LIFTranche-1/SIF or both)	1,77,221
3	Livelihood Investment Fund- LIF Tranche-2	42,424



In this quarter, livelihood financing was prioritised and a drive was conducted across 38 districts to provide livelihood assets to all HHs.

4. Capacity Building of MRPs under SJY

In order to provide continuous support to the households, Master Resource Persons (MRPs) has been deployed for every 30-35 households. MRPs take extensive training, with the aim of becoming the in-house trainers and primary hand-hold support experts for ultra-poor HHs. They provide a range of support that include guidance on care and maintenance of assets, proper care of livestock, guidance on building micro enterprises, or help in acquiring basic skills such as learning how to sign one's name, basic numeracy, and book keeping skills. The weekly coaching

Table 37 : Livelihood financing status of Endorsed UPHHs

S.NO.	Modular Training	Progress (October'23-December'23)	Cumulative Progress (till December'2023)
1	Module-1 (Induction & Enterprise Selection)	104	5,187
2	Module-2 (Enterprise Development and SJY Books of Records)	109	4,720
3	Module-3 (Operation Management Course)	28	4,374
4	Module-4 (Refresher)	231	3,446

sessions also include a social education component, with discussions on topics ranging from nutrition to early marriage and family planning. There are total 5,187 MRPs across 534 blocks till December'23. The project has started M4 training which is refresher training for the MRPs on M2 and M3 module. This module helps MRPs to revisit and learn the Books of Records as well as different topics of business literacy and social issues discussed during home visit and group meetings.

5. Access to Govt. Entitlement for Ultra Poor Households

The sustainability of the approach over a longer term depends on its ability to evolve strategically into a convergence approach one in which the resources and benefits of other public programs can be leveraged in support of the poorest people. The convergence with various departments for access to entitlement has been the focus of JEEVIKA for creating safety nets for ultra-poor households. The importance of the entitlements was very much visible during toughest times of pandemic. The identified households under this programme usually did not even have basic identity cards like Aadhar Card and Bank Account which JEEVIKA has ensured 100% for each beneficiary. Apart from this for food security through Ration Card and to meet unforeseen situations Insurance was also prioritized. Ensuring the coverage for all Ultra-poor eligible households under various government schemes provided them with the basic need of two meals a day, safe drinking water, housing, insurance, health insurance etc. In the 3rd quarter of FY 2023-24 the achievements under convergence are as follows:

Table 38 : Livelihood financing status of Endorsed UPHHs

S.No.	Convergence	Progress (Oct'23-Dec'23)	Cumulative Progress (till December'2023)
1	Safe and Secure Home	20,509	86,695
2	Safe Drinking Water	19,792	1,52,217
3	Food Security (PDS)	13,131	1,20,114
4	Pension (Physically Challenged, Widow & Old Age)	8,778	67,466
5	Insurance (PMSBY & PMJJBY)	16,180	1,19,648

6. Development of Livelihood Clusters

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

Table 39: Mobilization of SJY households in Livelihoods Cluster till December'23

S. N.	Type of cluster	Places	Total HH linked
1	Dairy	Bhagalpur, Munger	183
2	Goatry	Gaya, Rohtas, Saran, Nalanda	245
3	Bamboo	Munger, Madhepura	151
4	Bangle	Rohtas	25
5	Sikki	Saran, Gopalganj	53
6	Broom	Rohtas	25
7	Soft Toys	Vaishali	31

7. Livestock Management Services

Livestock management occupies a unique position in the socio-economic development of the ultra-poor households engaged in goat rearing and cattle farming. The panchshutra of livestock management under SJY are Housing (Shed construction), Feed and Fodder (green fodder production and Azola pit development), Health Management (Regular health check-ups, de-worming and vaccination), Breeding (Restrict in-breeding and breed improvement) and marketing (supply in local market and organizing goat haat).

In the 3rd quarter of FY 2023-24 total of 73,160 households have been covered under the health management services with 2,16,705 goats de-wormed. Till December 2023 through convergence under MGNREGA total of 34,250 applications were received for shed construction of which 8,205 have been completed.

8. Participation of SJY households in Saras Mela

Bihar Saras Fair is an iconic and most awaited event for the customers of Bihar, it is a well-managed fair organized to promote SHG Products and rural entrepreneurs. Bihar Saras has been rewarded many times for their performance by govt and many other agencies. The major objectives of the fair are to promote local SHG products, provide a platform to showcase rural products to the market, income enhancement in rural households, peer learning, capacity building as per the market demand, exposure to the market, confidence building, branding, buyer-seller meetings etc. This year we targeted to provide the opportunity to our SJY participants opportunity in marketing and branding at the state level as well as to showcase the strength of SJY entrepreneurs to the other stakeholders and explore the new avenue in terms of forward linkages. With the support of the Livelihoods coordinator and SJY district team, we targeted to maximize the enrolment of SJY entrepreneurs for the SARAS fair.

Varieties of products were displayed at SJY Counters such as

- (i) Handicrafts- Bamboo, Sikki products, Aadikala paintings, soft toys, home décor, handmade jewellery, Bangles, purse bags etc.
- (ii) Food products- Katarnichuda(Puffed rice), Rice, millet, Pure cow ghee, Rice flour, Sugar, Tikki, Bhunja, Packaged dry fruits, Packaged snacks, Spices, Sattu, Besan etc.
- (iii) Food stall-Litti-chokha (Local cuisine of Bihar), Hot tea and coffee, Sweets, Pakora, paratha, water etc.
- (iv) Furniture- Bamboo and Beint furniture for dining and living room set
- (v) Indoor plant, vase and vermi compost etc.

In 15 days SJY participants were able to sell more than Rs. 10 Lakh at SJY stall only and it was more than double of last Saras fair sale of SJY products. During these days, many dignitaries such as Ministers, Senior Govt. officials from Bihar and other states, delegates from other states, MoRD representatives, Bankers, NGO representatives and other renowned marked their presence at SJY stalls and appreciated the efforts.

All the livelihoods coordinators were present at the SJY stall on a roster basis to handhold the participants especially to facilitate negotiation skills, display of products, packaging, stall management etc. Customer feedback was also taken to understand the customer expectation

and enhancement of skills and product quality. SJY Knowledge products were also displayed at the counter to disseminate more information about SJY in the public domain and SJY's impact on UPHH.

9. MIS Workshop

The 2-day workshop was conducted for the SJY State team with a total no of 13 participants from the BK-TA State team, BK-PMU team, JEEVIKA-SJY MIS team and Bizframe officials by MIS Partner organization Bizframe. This workshop was conducted for the upcoming new modules in MIS along with a way forward plan for developing the MIS for further data management. In this workshop, some new things came out such as the MRP Register dashboard, CLF Immersion site dashboard & Quality control dashboard. These modules will help a lot to collect data in the right manner from the field and to have quality control on the dashboard. Further development is needed in the MIS for Livelihood Dashboard, which has been discussed and designed during this workshop for further development. It was a fruitful workshop for the state team as it will be very helpful for the team to roll out the new dashboard to the downline.

RESOURCES CELL



During this quarter, the focus was on fostering collaboration, capacity building, and knowledge exchange among State Rural Livelihood Missions (SRLMs). This included comprehensive training programs for e-Master Trainers, strategic deployments and successful MoU signings with two SRLMs.

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

The training of cadre (MBK/BK/CF) at the State level aimed to develop them into e-Master trainers to support other State Rural Livelihood Missions (SRLMs) for LoKOS. A total of three batches were planned, and were successfully completed in November '23 and December '23 (6/11/23 to 8/11/23 for the third batch, 22/11/23 to 24/11/2023 for the fourth batch, and 5/11/23 to 8/11/23). Participants underwent screening by the RC-State team during the training sessions.

2. LoKOS Training on Transaction module

Within the framework of the LoKOS domain and in reference to file no. J-11060/08/2019-RL-Part(2)(377218), it has been conveyed that NRO-States are required to complete the eMT training on Transaction applications. This includes the updated part of the profile application, specifically focussing on Aadhaar integration with LoKOS, for SHG-VO-CLF (cut-off, regular meeting, dashboard, reports, ticketing tools, profile, etc.). The objective is to extend support to the State Rural Livelihood Missions (SRLMs) beyond the existing ongoing assistance provided on profile modules for national roll-out.

In line with this directive, one batch training on the Transaction module was conducted at the State level from 10th October to 12th October. Prior to this, five trainers participated in a Training of Trainers (TOT) session held in Hyderabad during the first week of October, organized by the National Institute of Rural Development (NIRD). This comprehensive training initiative is aimed at ensuring proficiency in Transaction applications and the updated profile application, with a specific focus on Aadhaar integration, to enhance the support provided to SRLMs.

3. SRLM Gujrat-GLPC Officials Exposure Visit

The GLPC, Gujarat team completed a comprehensive exposure visit at JEEVIKA (25/10/2023 to 27/10/2023), focusing on the NRO-FNHW Component. As part of this initiative, the team conducted visits to Vaishali and Samastipur to gain insights into the HNS program and its impactful initiatives. During the exposure visit, the team had the opportunity to witness firsthand the various facets of the HNS program implemented by JEEVIKA. The visit included interactions with community members, project beneficiaries, and key stakeholders involved in the successful execution of the program.

The team's visit to Vaishali and Samastipur provided a valuable platform for understanding the intricate workings of HNS and its positive impact on rural livelihoods. This exposure not only facilitated a deeper comprehension of the initiatives undertaken but also allowed the GLPC team to gather valuable insights that can be applied to their own FNHW development program.

4. Exposure of Section Officers, Block-Cooperative Extension Officers at JEEVIKA, BRLPS

A six-day immersion/exposure visit for 180 Assistant Section Officers was conducted at JEEVIKA, BRLPS from 4/11/23 to 9/11/23. The primary objective was to gain an understanding of BRLPS (JEEVIKA) initiatives for livelihood generation among rural poor communities in Bihar. The team was divided into four batches, each assigned to visit one district—Nalanda, Gaya, Muzaffarpur, and Patna. The focus was on learning about JEEVIKA's Self-Help Groups (SHGs) and Community-Based Organizations (CBOs) structures and their roles in promoting livelihoods. Additionally, 46 Cooperative Extension Officers had an exposure visit/immersion on JEEVIKA's interventions at the district/block level, conducted from 27th Nov to 2nd December, focusing on Nalanda district CBOs intervention of JEEVIKA.

5. Deployment of SAP, CRP, C-PRP for FNHW, NRO at Sikkim SRLM

One SAP, four CRPs, and two C-PRPs were deployed to provide services at Sikkim State Rural Livelihood Mission (SRLM).

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

A refresher training cum screening for C-PRP & CRP was conducted at the state level to support other SRLMs in FNHW, scheduled on 4th Nov '23. After the refresher training, they were subsequently deployed to Sikkim SRLM.

7. Visit of Joint Secretary and Signing of Two States MoU

On 20th December, the Joint Secretary arrived in Patna, visiting the Saras Mela. Further, on 21st December, a field visit regarding the FNHW component was completed. Following a brief session on JEEVIKA, the signing of MoUs with two SRLMs was successfully accomplished.

PROJECT MANAGEMENT

A. Knowledge Management and Communication

JEEVIKA continues to spearhead impactful initiatives aimed at empowering rural communities and fostering sustainable development across Bihar. Through a multifaceted approach encompassing recruitment drives, community grievance redressal mechanisms, and vibrant events and campaigns, JEEVIKA remains committed to addressing the diverse needs of the region. JEEVIKA's recent events have included the successful organization of the Bihar Saras Mela, advocacy campaigns such as POSHAN MAAH, and the launch of transformative programs like the Immersion and Learning Exchange (ILE).

1. Project Intervention

a. Community Grievance and Redressal Mechanism

The Community Grievance and Redressal Mechanism in JEEVIKA is a system designed to address and resolve any grievances or complaints raised by the community. This mechanism is an important aspect of JEEVIKA's efforts to ensure accountability and transparency in its operations and to promote the well-being and empowerment of the rural communities it serves. To date, 113 cases have been registered, out of which all cases have been resolved except for 4. These pending cases have been taken up by the concerned Grievance Redressal Committee.

2. YP Programme/Campus Recruitment and Internship

Campus recruitment & open Market recruitment of Young Professionals has been completed. Altogether, 38 YPs from campuses and 52 from the open market, totaling 90, have joined this year and undergone a 4-day induction and 15-day village immersion. After the assessment of the village immersion program, they have been placed in different thematic interventions. This year, 10 Livelihoods Specialists (LHS) were recruited from BASU-Patna, out of which 6 have accepted the offer and joined BRLPS.

Campus recruitment for the year 2024 has been initiated. This year, a total of 67 positions are vacant, with 33 from different campuses and 34 from the open market to be recruited. In this quarter, a team from BRLPS visited CIMP-Patna.

BRLPS has also called for winter internship applications, and around 200 applications were received within the time line. A total of 20 offers were made, and 2 have joined, with the rest expected to join in the upcoming months.

3. Events & Campaigns

a. Bihar Saras Mela – 2023

With an objective to empower rural entrepreneurs and boost their economic prospects, the Bihar Saras Mela has been organized by BRLPS since 2014. The Saras Mela serves as a unique

confluence of handicrafts, folk art, and culture, where artisans from various states across India showcase their crafts under one colorful canvas. The second edition of the Bihar Saras Mela commenced on December 15 and concluded on Friday, December 29 at Gandhi Maidan, Patna. The inauguration session was graced by Shri Shravan Kumar, Honorable Minister of Rural Development, Bihar Government. Dr. N. Sarwan Kumar, Secretary of the Rural Development Department, Bihar Government, also attended this significant event. The Bihar Saras Mela welcomed 66 women entrepreneurs and 151 self-employed individuals from 22 states and union territories, along with 131 stalls from all 38 districts of Bihar, proudly displaying their regional crafts, culture, flavors, cuisine, and traditions.

Additionally, information about various schemes was provided through 50 stalls set up by various departments, institutions, and banks. Furthermore, women entrepreneurs from various districts also engaged in the sale of handicrafts, artworks, and cuisine at 50 stalls facilitated by the Deputy Development Commissioner of different districts.

The Bihar Saras Mela showcased a myriad of products like sarees, suits, and fabrics of Khadi, Silk, Matka, Cotton, and Kosa. Home decor items such as handwoven rugs, lamps, and decorative items were also on sale. The traditional toys, pottery, local crafts, exquisite garments and shawls from Kashmir were sold in various stalls. A variety of traditional cuisines, pickles, sweets, and other eateries were also available.

Some other activities and attraction centers were awareness programs related to gender and social issues through different modes. Cultural programs, Crèches for kids and Seminars were important highlights of the event.

The event maintained a clean and hygienic environment; special attention was paid to cleanliness at the Saras Mela. The fairground was a zero-waste fair, and single-use plastic was completely banned. It was monitored by CCTV cameras. To facilitate cashless transactions and promote the purchase of products, three customer service centers were operational at the venue, offering a convenient way for patrons to transact and deposit their purchases directly into the artisans' accounts. Products and cuisines worth more than 17 crore 25 lakh 41 thousand rupees were bought and sold during the 15-day fair, with an estimated footfall of around 11 lakh people. At the closing of the Event, the team engaged in the fair was also honored with certificates of



appreciation by JEEVIKA- CEO.

b. POSHAN MAAH: A campaign for Better Nutrition in Bihar

Poshan Maah campaign is a nationwide program on awareness for combating malnutrition and fostering healthy dietary practices. It is celebrated in the month of November. The theme of this year was "Suposhit Bharat, Sakshar Bharat, Sashakt Bharat," holding profound relevance, particularly with the persistent challenges of wasted and stunted children and maternal malnutrition in Bihar.

During the Poshan Maah in Bihar, JEEVIKA took a multi-pronged approach to address the complex issue of malnutrition. Related to Exclusive Breastfeeding and Complementary Feeding, Swasth Balak Spardha, Poshan Bhi Padhai Bhi, Improving Nutrition through Mission Life, Tribal-Focused Sensitization, Test, Treat, Talk Anaemia, General Sensitization Activities, Meri Mati Mera Desh. Throughout Poshan Maah, JEEVIKA conducted a wide range of general sensitization activities to reach the broader population. These activities include awareness campaigns, video dissemination, workshops, rangoli, theme-based competitions, and community events, etc. all the events were being captured in the Jan Andolan portal - <https://poshanabhiyaan.gov.in/> (A web portal by the Ministry of Women and Child Development, Govt. of India, for tracking the activities undertaken during Poshan Abhiyaan across the nation) has witnessed an outstanding 4,043,362 entries from Bihar, which is a testament to the extensive involvement and interest in the program. Districts such as Gaya, Muzaffarpur, Begusarai, Bhojpur, Patna, and Rohtas have notably contributed significantly to this data. This indicates substantial engagement and activity within these regions, showcasing their dedication to combat malnutrition and promote better health practices.

c. The Immersion and Learning Exchange (ILE) Program Launch Workshop

In a transformative event that unfolded on October 4th, 2023, the Immersion and Learning Exchange (ILE) Program Launched via Workshop at Bodhgaya, Bihar. This landmark event, hosted by Bihar Rural Livelihoods Promotion Society, under the realm of Satat Jeevikoparjan Yojana (A flagship Ultra-poor graduation Program of Bihar Government) gathered experts, delegates, and policymakers from BRAC, Bandhan Konnagar, and PCI-International to explore innovative strategies for Poverty Alleviation. The workshop aimed to introduce and examine the potential of the ILE program in hosting delegates from other nations, setting the stage for a brighter future for rural communities, providing them with exposure from different parts of the Globe. The workshop showcased the power of collaboration, knowledge exchange, and innovative thinking in driving rural development

B. Monitoring and Evaluation

1. Impact Evaluation of Food Nutrition Health and WASH Interventions in Immersion Site under JEEVIKA

To assess the impact of FHNW interventions in the immersion site under JEEVIKA, BRLPS, an agency, M/s Ipsos Research Private Limited, a Haryana-based organization, has been hired to conduct the baseline survey. An MoU was signed with the agency in November 2023. Discussion with the team was initiated on the research design part, drafting of questionnaires, sampling of

blocks, and CBOs, etc. The study would be conducted in 4 NRLM immersion blocks, and a total of 2000 SHG members would be surveyed. Individual targeted members will be part of the survey along with focus group discussions.



2. Process Monitoring of BRLPS under NRLM

Process monitoring of the project intervention is an important and regular activity undertaken to monitor the progress of different interventions, to find out deviations in processes, and take corrective measures to resolve the deviations. JEEVIKA is in the process of hiring an agency for undertaking process monitoring of intervention under NRLM. The process for hiring the agency is underway. Expressions of interest have been received from five agencies, and evaluation has been conducted.

3. Annual Report and Quarterly Progress Report

The Quarterly Progress Report of JEEVIKA for the period July to September 2023 was prepared and shared with various government departments and other project stakeholders.

The Annual Report of JEEVIKA for the FY 2022-23 was approved in the Executive Committee meeting. The Annual Report, after approval, was shared with the project stakeholders and uploaded on the website.

4. Economic Survey of Bihar 2024

JEEVIKA prepared different reports related to Rural Development, Environment Climate Change and Disaster Management, Labor Employment and Skills, Human Development and Economics, Information Technology, etc., and shared them with the Finance Department. These reports will become part of Economic Survey of Bihar 2024.

5. NRETP Endline Survey

NRLM has engaged 3ie for conducting the End line Evaluation of the NRETP project. As part of this evaluation, 3ie conducted pilot testing of the questionnaires in Vaishali and Muzaffarpur districts. Meetings with members of CLFs, VO, SHGs, and SHG members were conducted to test the tools.

C. Management Information System

1. Development of PMFME Fund Tracking Dashboard

The PMFME scheme aims to provide financial support of up to Rs. 40,000 for working capital and small tools to each SHG member involved in food processing. Following PMFME guidelines, the Ministry of Food Processing Industries contributes to State Nodal Agencies (SNAs) for the Seed Money component, granted to SRLM. SRLM channels funds to SHGs through grants to CLF/VOs. CLF/VOs then provide Seed Capital as a loan to SHG members. Disbursement occurs only for SHGs engaged in approved food processing activities enrolled on the NRLM portal.

Disbursement amounts are entered and are tracked at three levels: District, for state-received amounts; Block (CLF/VO), for amounts given to CLF/VO; and MIS, for amounts disbursed to individual members. This multilevel tracking ensures transparency and accountability in fund distribution within the PMFME scheme, promoting efficient utilization of resources for sustainable food processing activities at the grassroots level.

2. Development of SHG Fund Monitoring Applications

During this quarter, specialized applications for monitoring and tracking funds at the SHG level have been developed. These apps capture data on SHGs receiving ICF, RF, and credit linkage tranches. Initial data entry, validated by account sections, includes details up to October '23. Monthly SHG-wise entries will follow. The dashboard provides a consolidated report for CBOs that have received funds, with further drill-down capabilities to access block-wise and SHG-wise reports, enhancing transparency and facilitating effective financial monitoring.

3. Re Development of e-Poultry Applications

The redevelopment of the e-Poultry application addresses evolving processes in poultry interventions, seamlessly integrating existing and new data. The addition of a new report module within the mobile application enhances functionality. The application comprises four modules:

1. Batch Creation: Records chick details received at the Mother Unit level.
2. Batch Monitoring: Captures mortality and vaccinations for chicks at the Mother Unit level.
3. Household Batch: To capture the details of chicks distributed to member
4. Household Income: Captures household-wise data on production, consumption, and sales of eggs and birds.

It ensures efficient and detailed tracking of poultry-related activities for better management and decision-making.

4. Re Development of Cadre Payment Module and Report

The redevelopment of the Cadre Payment Module and report focuses on tracking CM honorarium payment status. Block-level users can select Village, CM, Year, and Month, enabling automatic calculation based on parameters like working years and CBO services. Users can deduct or add incentive amounts with remarks for flexibility and accurate financial tracking.

5. Add on Module in SHG HNS Mobile Applications

The SHG-HNS mobile app has incorporated new modules for CNRP Login, introducing features like SHG Rollout, HH visit, Campaign, Entrepreneur, along with relevant reports. Additionally, enhancements in Entrepreneur Login include modules such as Profile entry, loan entry, and loan

repayment. Some indicators have been removed from CM Login to streamline the interface. These additions and modifications in the mobile application aim to improve user experience, providing CNRP and Entrepreneur roles with efficient tools for SHG-related activities, profile management, and financial transactions, fostering a more comprehensive and user-friendly mobile application environment.

6. Add on Dashboard report in CHC Module

An add on Dashboard report in the CHC Module introduces multiple role-based insights at the state, district, block, and CHC levels. It provides data on Total CHC, Farmer Bookings, Active CHCs, Machine Usage, Confirmed Bookings, Received Amount, and more. The reports are designed for drill down analysis from the state to CHC level, enhancing transparency and facilitating detailed examination of key metrics in the context of CHCs.

D. Human Resource Development

1. Recruitment

Shortlisting of applications for various positions at BRLPS, namely Programme Coordinator, Director, State Project Manager, Project Manager, State Finance Manager, Programme Officer, Application Developer, Project Associate, Accountant, Office Assistant, etc., was conducted for approximately 3740 applicants.

Shortlisting was also completed for various consultant positions during this quarter. A total of 1484 applications for the position of consultant related to PFMS, Grameen Bazar, Fisheries, Production Expert, Development, MIS, E-commerce, FI, Livestock, Regional Coordinator, Mulberry, Gender, Beekeeping, Art and Craft, and Renewable Energy were received.

2. Joining of staff

Six Young Professionals and six Livelihood Specialists joined BRLPS.

3. Transfer and Posting

In total, 20 staff members, including Accountants, Office Assistants, Community Coordinators, Block Project Managers, Young Professionals, and Area Coordinators, were transferred during this quarter.

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

A total of 19 Right to Information (RTI) cases were received and all were resolved. Five SIC cases were received, out of which three have been resolved and two are being processed. Four First Appeal Applications (FAA) have been received and all have been processed.

5. Medi-claim Benefits

A total of 99 Medi-claim bills were settled under the Group Mediciam Policy by SBI General Insurance.

6. Separation Management – Resignation and Full & Final Settlement

Resignations of 145 employees of SPMU/ DPCU/ BPIU were accepted in this quarter. LPC was processed for 84 Employees, out of which full and final settlements have been completed for 75 staff and letters issued; the remaining 9 have been processed.

7. Manpower Status of BRLPS

A total of 7006 staff members are currently working on the project in various positions.

Table 40: Manpower Status as of December 2023

Units	Status as on 30th September 2023	Progress during		Status till 31st December 2023
		Staff joined	Staff Left	
SPMU (DDUGKY & NRETP)	111	0	5	105
DPCU	707	0	10	697
BPIU	6289	6	299	5996
Young Professionals	231	6	29	208
Grand Total	7338	12	343	7006

E. Procurement

The Notable achievements include signed contracts for consultancy services and ongoing technical evaluations for various goods, works, and non-consulting services, showcasing the dynamic and proactive nature of procurement activities during this period.

1. CONSULTANCY SERVICES

- (i) Technical Evaluation is under process for Hiring of HR Agency for BRLPS.
- (ii) Contract has been signed with M/s IPSOS Research Pvt. Ltd. to conduct impact evaluation of the FNHW intervention in immersion sites under JEEVIKA
- (iii) Contract has been signed with M/s IPE Global Ltd. to conduct baseline assessment at the beginning of the project interventions under PRI-CBOs convergence
- (iv) Evaluation of Expression of Interest for Hiring of Agency for Process Monitoring of BRLPS under NRLM has been completed and RFP has been issued to shortlisted agencies. Pre-Proposal meeting has been held on 22-12-2024.

2. GOODS/WORKS/NON-CONSULTING SERVICES

- (i) Technical Evaluation is under process for Hiring of agency for printing & supply of LDP and Saving Cum Loan Ledger.
- (ii) Work order has been issued to M/s Buddha Advertisement to supply and installation of Conference Hall Board, Entry gates steel engrave board and Clip on photo frame
- (iii) Technical evaluation is under process for Hiring of Agency for Production of Videos and

Coverages of events.

- (iv) Work order has been issued to M/s Pyramid Fabcon to organize Bihar Saras Mela-2023 .
- (v) Contract has been signed with M/s Surya Enterprises for Printing & Supply of Diary, Table Calendar & Wall Calendar 2024 .
- (vi) Empanelment of Event Management Agencies has been completed in two categories. Three agencies have been empaneled for project value beyond the 50.00 lakh and Eight agencies have been empaneled for project value up to 50.00 lakh.
- (vii) Bid has been cancelled for Rate Contract for supply of Compatible Printer Cartridges. Another tender for supply of Compatible Printer is under process

F. Finance

1. IUFRRs up to the 30th of September 2023 for NRLM and NRETP have been submitted to the MoRD.
2. Internal Audit for the 2nd quarter of FY 2023-24 has been completed across the DPCUs and SPMU. The Audit Report has been shared with DPCUs.
3. Statutory Audit of the society has been completed, and the report has been submitted by the Auditor.
4. Fund requests for the release of funds under NRLM for the 1st and 2nd tranche of 2 installments and under NRETP 2nd tranche of 1st installments against the approved allocation of FY. 2023-24 have been submitted to MoRD along with the utilization certificate of the respective projects.
5. The limit regarding the availability of funds in the respective SNA/Child accounts of the Districts has been set for making expenditure in the 3rd quarter of FY 2023-24, and the same has been communicated to DPCUs, the Banks & all other concerned.


Table 41 : Financial Progress of the projects during 3rd quarter of the FY 2023-24

Sl.	Name of the Schemes / Projects	Allocation for the FY 2023 - 24	Expenditure during the 3rd quarter of	Cumulative expenditure
			FY 2023-24	FY 2023-24
Amount (Rupees in Crore)				
1	NRLM	1715.97	453.91	1307.64
2	BTDP	-	-	53.54
3	NRETP	211.8	27.07	107.09
4	SJY	250	53.21	128.16
Total Amount		2177.77	534.19	1596.43

PROGRESS AT A GLANCE

PARTICULARS	Progress till December 2023
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1047449
Number of Village Organizations formed	69257
Number of Cluster Level Federations formed	1650
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1010793
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	1985440
Amount of credit linkage (Rs. in crore)	37481.39
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 (in Lakh)	1.99
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	123307
Number of beneficiaries part of goat intervention (in Lakh)	4.78
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	244802
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	391294
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	435047
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY (in Lakh)	1.84
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	48054
Number of VOs involved in Health intervention (HRF)	51886





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