



Rural Development Department
Government of Bihar

JEEVIKA

Bihar Rural Livelihoods Promotion Society

66th Quarterly Progress Report

January - March, 2024





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

The Bihar Rural Livelihoods Promotion Society, through its project intervention, has achieved substantial milestones in promoting socio-economic development across Bihar. With over 10.58 lakh Self-Help Groups formed and robust initiatives in microfinance, urban social mobilization, farm, non - farm and livestock interventions, Jeevika continues to empower rural and urban communities through comprehensive, community-driven approaches.

A significant milestone was achieved this quarter with the opening of 73 new DKRs in SC-ST residential schools, bringing the total to 199 functional DKRs serving across various institutions. Moreover, this quarter, JEEVIKA also signed an MoU with the Health Department to provide cleanliness and laundry services in Maternal and Child Health centers, District Hospitals, and Sub-Divisional Hospitals.

The project has so far facilitated the formation of 10,58,618 Self-Help Groups, encompassing more than 1.31 crore households. These SHGs have been organized into 70,812 Village Organizations and 1,669 Cluster Level Federations. The focus on comprehensive training programs, digital governance systems, and strategic planning has significantly enhanced community governance, financial management, and operational efficiency.

The registration of 347 Jeevika Model CLFs (JMCLFs) under the BISSCOS Act 1996 marks a critical milestone. Additionally, BoD elections for 286 CLFs have been successfully completed, ensuring SHG members' membership with registered primary cooperative societies, thereby strengthening the institutional framework.



In collaboration with the National Urban Livelihoods Mission (NULM), the Urban Social Mobilization and Institution Development (SM-ID) component has focused on forming and training SHGs and Area Level Federations (ALFs). Joint sessions and reviews have facilitated progress assessment and strategic adjustments.

Notably, microfinance initiatives saw substantial progress in SHG bank linkages, resulting in over 339,861 credit linkages and the opening of 52,863 savings accounts this financial year. This effort emphasized on enhanced financial access and capitalization for women's enterprises and community-based organizations, supported by robust training programs and audit systems.

The LokOS platform made strides with extensive training for project staff and cadres, reaching 95,666 individuals trained. Concurrently, community finance initiatives focused on Viability Gap Funding and internal audit systems to ensure operational efficiency and financial discipline. The implementation of micro insurance schemes, covering 64.98 lakh SHG members under PMJJBY and 71.53 lakh under PMSBY, further solidified social security measures. Additionally, the project's innovative use of Google Forms facilitated efficient Initial Capitalization Fund (ICF) mapping at the CLF level, enhancing financial tracking and decision-making capabilities.

Alternate banking initiatives expanded through digital transactions and the on boarding of 400 new Bank Sakhis, facilitating transactions worth Rs. 1114.60 crore this quarter.

During the Rabi season, 23.7 lakh households benefitted through 32,169 village organizations implementing agro-ecological practices. Over 16,000 Community Mobilizers and 11,811 VRPs and SEWs engaged in livelihood activities. Additionally, 214 Neera sales counters sold 125,300 liters, and 513 CHCs served 21,190 farmers across 38 districts. Furthermore, 34 FPOs were incorporated, and integrated farming clusters were developed in seven districts.

To promote entrepreneurship under the SVEP program, 2011 enterprise plans have been prepared, and 7298 enterprises funded with Rs. 30.044 crore through OSF CEF. Jeevika signed an MoU with the SC-ST welfare department in December 2023 for providing services in 87 SC-ST residential schools, involving 636 households in cleanliness services.

Under the Pashu Sakhi Service Model, altogether 4938 Pashu Sakhis have been trained, serving 464,693 households across 28 districts, enhancing goat rearing practices.

Under Livestock interventions, the Integrated Poultry Development Scheme (IPDS) benefited 4934 members, with distribution of 336733 chicks during this quarter. In collaboration with COMFED, JEEVIKA has mobilized 76,130 households into Dairy Cooperative Societies, organizing 1041 women DCS. The Kaushikee Mahila Milk Producer Company has enrolled 38,308 members, procuring 77,087 liters of milk per day. Under fishery intervention, 106 Fish Producer Groups have been formed till March 2024 with 86 Matsya Sakhis, stocking fish in 106 ponds, and harvesting 22,387 kg of fish.

Under DDUGKY scheme for skill training and placement, during this quarter, 901 candidates were trained and 1,457 appointed. Through job fairs, 4,016 candidates were placed. Rural Self-Employment Training Institutes (RSETIs) trained 6222 candidates, with 8580 settled. The CXO

Meet in Gurugram fostered industry connections and the inauguration of Agriculture Drone Pilot Training in Begusarai highlighted innovative skills development.

The Balahar project under Health, Nutrition and Sanitation theme in Samastipur and Bhagalpur districts has produced 2,757 kg of nutritional supplements, generating Rs. 4,93,240 in revenue. The Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK) centers in Gopalganj, Nalanda, and Sitamarhi collectively earned Rs. 9,32,384 in profit during this quarter. Moreover, the Health and Nutrition Enterprise Fund disbursed Rs. 9,32,50,000 across 22 districts, empowering 1,387 women entrepreneurs. The JEEVIKA Health Help Desk, operating in Bihar, assisted patients through 45 functional desks.

The Satat Jeevikoparjan Yojana has demonstrated remarkable achievements in empowering ultra-poor households (UPHHs) across Bihar. The initiative has been pivotal in identifying and training 17,355 new UPHHs, thereby extending its reach to a cumulative total of 2.01 lakh UPHHs statewide. Through robust efforts in livelihood financing, SJY has provided crucial support to 1.80 lakh households, leveraging initiatives like the Special Investment Fund and Livelihood Investment Fund, which have benefited 1,80,826 households.

SJY's commitment to innovation and collaboration is evident in its partnerships with organizations like Mobile Creches, which have facilitated health, sanitation, and nutrition-focused initiatives benefiting vulnerable communities. The program's establishment of day-care creches underscores its dedication to supporting mothers and proper care for children.

During this quarter, the project achieved significant milestones across various initiatives. It successfully conducted eMT refresher training and facilitated exposure visits for Tamil Nadu SRLM and Combined Foundation Course Officers.

JEEVIKA achieved significant milestones in Knowledge Management and Communication this quarter. The initiative successfully launched the 2024 campus recruitment process, filling 67 positions across various campuses and through open market recruitment. Vibrant celebrations marked International Women's Day, highlighting issues through cultural performances and sports events. Multiple publications, including Change Maker Quarterly Magazine and newsletters, documented these achievements, emphasizing digital and social transformations in empowering rural livelihoods.

During this quarter, the Management Information System (MIS) theme made significant strides in enhancing system capabilities, particularly focusing on SHG fund monitoring, FPG, and fisheries applications. The team successfully developed a comprehensive ERP application for AAP, CEO, and Didi Ki Nursery dashboards. Additionally, they integrated specialized modules for SHG fund monitoring, allowing precise tracking of ICF and RF amounts at the individual SHG level across districts.

Several new initiatives under taken during this quarter along with on going activities reflects Jeevika commitment to making things better, supporting the well being and development of the community

INSTITUTION BUILDING & CAPACITY BUILDING

In the quarter ending March 2024, the Bihar Rural Livelihoods Promotion Society (BRLPS) achieved remarkable progress. A total of 10,58,618 Self-Help Groups (SHGs) were formed, successfully mobilizing over 1.31 crore households. Furthermore, these SHGs were organized into 70,812 Village Organizations (VOs) and 1,669 Cluster Level Federations (CLFs). Key initiatives included comprehensive training programs, the implementation of digital governance systems, and strategic planning exercises, all contributing to the enhanced operational efficiency and sustainability of community-based organizations. These efforts have significantly strengthened community governance, financial management, and the overall impact of BRLPS projects across Bihar.

1. Social Inclusion, CBO Formation, and Saturation

With consistent effort during this quarter, emphasis has been placed on the inclusion of left-out households into SHGs, saturating VOs and CLFs with the inclusion of SHGs into VOs and VOs into CLFs. Cumulatively, more than 9.97 lakh SHGs have been included in VOs as per MIS.

Cumulatively, until March 2024, 10,58,618 SHGs have been formed, mobilizing over 1.31 crore households. Additionally, SHGs have been organized into 70,812 VOs and VOs into 1,669 CLFs.

2. CLF as Cooperative and Statutory Compliance

a. JEEVIKA Model CLF as Cooperative

Out of a total of 543 Model CLFs, 347 Model JMCLFs have been registered under the BISSCOS Act 1996.



Table 1: Status on registration of model CLFs

Sl.	Particulars	NRETP	NRLM	Total
1	Target for CLF Registration	200	334	534
2	Online Submission	119	267	386
3	Legal Identity	95	252	347

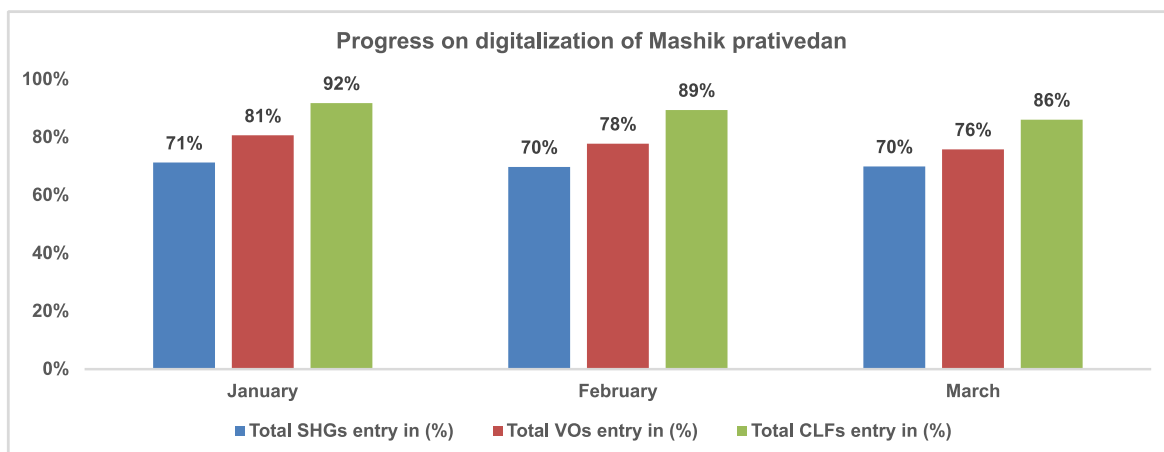
b. Statutory Compliance of CLF as Cooperative

Out of the 347 registered CLFs, 345 CLFs have submitted documents for their BODs election to the Bihar State Election Authority through the concerned District Cooperative Officer. In total, 286 CLFs have completed their BODs election and formed new BODs for a 5-year tenure. As per approved Bye-Laws, all SHG members will have membership with the registered primary cooperative society.

3. Strengthening Governance of Community Institutions

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

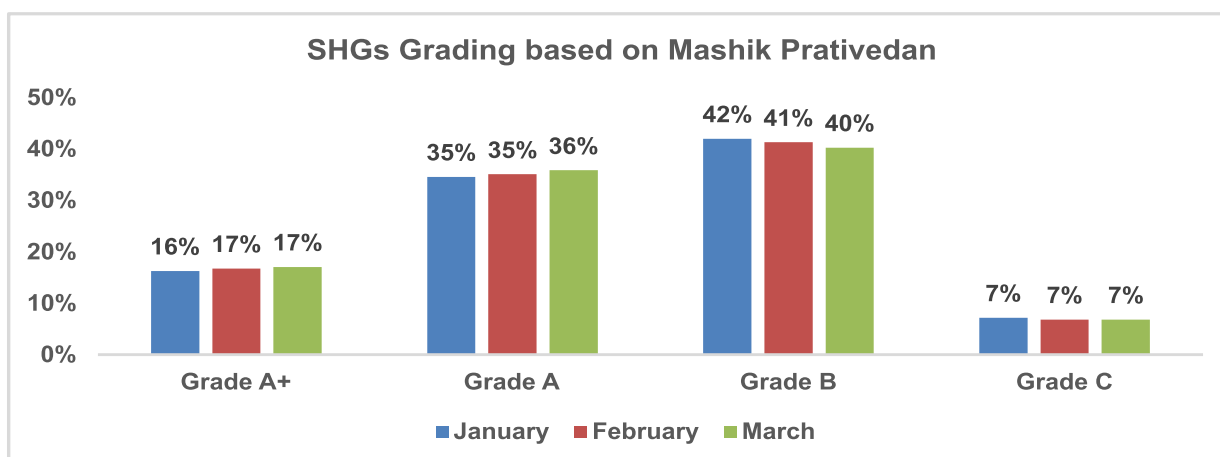
All 38 districts have initiated rolling and punching of Masik Pratedan of CBOs in MIS. To ensure the quality of SHGs, all districts have trained their staff and community professionals with the generation of appropriate MIS-ID. The cumulative status of digitizing SHG's, VO's, and CLF's Masik Pratedan across the 38 districts for January, February, and March 2024 is as follows:



Out of the total entries for January, February, and March, the grading of SHGs is bifurcated into A+, A, B, and C. A+ SHGs are added to the grading system, and SHGs that score 30 marks out of 30 are assigned A+ status. The detailed report of the same is mentioned in next page.

For institutionalizing the digitization of 'Masik Pratedan' and ensuring 'Panchsutra' at SHGs, an advisory has been reiterated to assign the role to cluster facilitators (at CLF) to render proper support and follow-up to the concerned Community Mobilizers (for preparing SHG 'Masik Pratedan'), VO Book Keepers, and CLF Book Keepers (for timely entry in MIS).

4. CBOs (SHGs, VOs & CLFs) Training



The capacity of Community-Based Organizations (CBOs) has been enhanced through advanced training modules, which play a crucial role in improving their adherence to established quality standards and best practices at various levels. This leads to an enhancement of their effectiveness on the ground. Various modes of communication are employed to ensure quality training of CBOs, including 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 the program, including BPIU and DPCU teams. Moreover, CLF and VO office bearers undergo training focused on governance and improving the quality of CBO operations, which has a 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 CBOs.

Table 2: Modular training to SHGs, VOs and CLFs

Sl.	Particulars	Participants	Number of CBOs trained (Jan-March'24)
1	SHG modular training (M1-M4)/Refresher training	SHG members	42354
2	VO modular training (M1-M3)/Refresher training	VO RGB members	432
3	VO modular training (M4-M5)/Refresher Training	VO RGB members	378
4	CLF modular training (M1-M3)/ Refresher Training	CLF RGB members	81
5	CLF modular training (M4-M5) Refresher Training	CLF RGB members	52
6	CLF modular training (M6-M9) Refresher Training	CLF RGB members	47
7	Governance & CBOs quality	CLF & VO OB members	217
8	Governance, community HR & office management	CLF BoD members (62 CLFs)	212

Table 3: Training of staffs and cadre

Sl.	Particulars	Participant's profile	Number of units of training	Number of participants
1	SHG concept and management / refresher training	CMs	31	832
		CCs & ACs	8	241
2	VO concept and management/refresher training	VO BKs	12	312
		CCs & ACs	13	312
3	CLF concept and management/refresher training	CFs	7	210
		CCs & ACs	9	254
4	Pre-Visioning (234 NRETP MCLF)	TOs & Anchor Persons	2	58
5	Visioning Exercise (234 NRETP MCLF)	TOs & Anchor Persons	2	61
6	BPM -Federation	TOs and BPMs	2	54

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

The training initiatives have resulted in significant improvements in the knowledge base of these community members, enhancing their communication and facilitation skills, as well as their proficiency in conducting training sessions. They are also familiarized with the use of various training tools such as flip charts, training videos, case-based teaching methods, and OD cases.

Project staff, including Community Coordinators (CC), Area Coordinators (AC), and Block Project Managers (BPMs), are provided with fundamental training at the district level. This training covers essential areas like SHG-VO concepts and management, CLF concepts and management, CBO's monthly reporting (masik prativedan), grading of CBOs, and CBO processes and quality. This equips them with a deeper understanding of the project's institutional structure, functions, and governance systems, ultimately improving their effectiveness in project implementation.

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

All 234 Phase-2 (NRLM) Model Cluster Level Federations have completed vision building, annual action, and business development plan exercises. These processes play an important role in strengthening internal capacity, achieving the major change dimensions identified by the members, and creating the required systems and processes for institutional self-reliance. For this purpose, under the mandate of NRLM, the project is conducting this exercise with the strategic support of PRADAN. Two units of ToT training for officers/IBCB Managers on pre-visioning and two units of training for TO/CLF Anchors have been conducted.

a) Vision Building Final Compilation

Vision building training of Phase-2 100 (NRETP) Model Cluster Level Federations was completed in two steps:

i) Pre-visioning training, which comprises training of two units as mentioned below:

Sl.	No. of Units	District Resource Person	Block Resource Person	Total
1	1 st unit	29	7	36
2	2 nd unit	29	1	30
3	Total	58	8	66

ii) Visioning Training, which comprises training of two units as mentioned below:

Sl.	No. of Units	District Resource Person	Block Resource Person	Total
1	1 st unit	12	19	31
2	2 nd unit	10	20	30
3	Total	22	44	61

The above trained DRPs and BRPs gave training to all MCLF anchor persons, who in turn facilitated the pre-visioning as well as visioning exercises in their concerned MCLFs, i.e., 100 NRETP MCLFs.

b. AAP preparation

In this quarter, DRPs and CLF anchors were oriented on AAP preparation for FY 2024-25 for 292 MCLFs. The AAP was based on revisited vision documents and mapped aspirations.

c. CLF Coordinator Selection

To improve CLF-level coordination, 141 CLF coordinators were selected and placed at M-CLFs. The selection process for the remaining CLFs is ongoing.

d. CLF Infrastructure Fund

Each Phase 2 NRETP MCLF is to receive Rs. 2.49 Lakhs. So far, 96 MCLFs have received funds, with procurement started. Four MCLFs have NRLM mapping issues.

e. Scaling Up MCLF Strategy to New CLFs

The MCLF strategy has been upscaled from 192 to 534 Model CLFs. Best practices from the initial 192 MCLFs will be implemented in the new ones to ensure financial sustainability and quality management.

f. Co-opted Federations

Since July 2014, JEEViKA has supported 62 federations, now managing about 32,600 Self-Help Groups. Grading of these federations was completed. Amongst these 5 federations come under A-grade, 17 under B-grade, 8 under C-grade and 1 under D-grade. Grading was conducted by BPMs.



6. Training and Learning Centre

a) Training Conducted Through TLCs

A total of 20,693 participants were given training on different themes. The participants were trained by the resource person. The TLCs provided 536 units of training this quarter.

Table 4: Training Details Conducted in TLC (Jan to March '24)

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	32	70	1629	14	Bhagalpur	25	42	1081
2	Nalanda	21	44	776	15	Gopalganj	15	65	507
3	Muzaffarpur	59	102	2876	16	Katihar	26	65	996
4	Madhubani	16	34	426	17	Motihari	9	28	890
5	Khagaria	12	35	265	18	Munger	19	21	643
6	Purnea	24	53	770	21	Nawada	50	88	1517
7	Saharsa	26	64	929	22	Samastipur	14	43	460
8	Supaul	34	69	1059	23	Sitamarhi	11	33	338
9	Madhepura	8	28	315	24	Kaimur	16	56	515
10	Jehanabad	21	30	926	25	Banka	21	34	632
11	Rohtas	33	54	1215	26	Siwan	11	27	522
12	Arwal	7	21	226	27	Buxar	6	19	178
13	Begusarai	8	24	615	28	Kishanganj	12	33	387
						TOTAL	536	1182	20693

b. Development of Community Resource Pool

A total of 195 community professionals were identified and provided training. They were responsible for training, demonstrations, and using digital platforms for thematic content delivery.

c. Statutory Compliance of Registered TLCs

The registration process involved training for document preparation, identifying a nodal person, and submitting documents online. Bhagalpur district completed this process under the BISSCOS Act 1996. Orientations were conducted for GB, RGB, and BOD members.

d. Training on Preparation of CB Calendar

A two-day residential training for TLC leaders and cadres focused on TLC governance, roles, policies, and CB calendar practice was conducted. The training saw participation from 36 members across 12 districts.



e. Community Managed Training Centre (CMTC)

CMTCs were established to decentralize training and ensure continuous capacity building. They conducted 231 training units for 8,284 participants. Fifteen CMTCs procured necessary training items through community norms.

f. CMTC Grading

The grading of CMTCs was based on infrastructure, kitchen facilities, training materials, residential facilities, and procurement. State teams visited for grading verification, and 25 CMTCs were graded, with details shared with the state team.

7. BRLPS URBAN Social Mobilization - Institution Development (Urban SM-ID)

Under the MoU between BRLPS and NULM for the Urban SM-ID component, three advisories were issued detailing standard operating procedures and action plans. These advisories facilitated state-level orientation and review sessions for BRLPS and NULM officials, including DPMs and City Mission Managers. Joint sessions covered 261 Urban Local Bodies, focusing on Community-Based Organizations (CBOs) and urban CBO protocols to ensure a standardized approach. A review meeting of District Urban Nodals assessed progress and addressed challenges. Validation and grading of Self-Help Groups (SHGs) were completed in all districts, identifying well-functioning SHGs and those needing attention. Customized training programs are being conducted based on these findings. The target for SHG formation (5,261) was achieved, with ongoing formations. Training and exposure visits for new and existing SHGs and Area Level Federations (ALFs) are enhancing operational effectiveness. This structured approach ensures continuous improvement and support for SHGs, contributing to the success of the BRLPS and NULM partnership.

Activities and their output conducted during the quarter:

- Two joint state meetings were organized to discuss strategies for MIS for Urban CBOs, CRP protocols, and planning for the 120 newly created ULBs.
- An advisory was issued regarding Urban CBOs functioning and CRP protocols. This comprehensive guideline was provided for effective operations related to finance and CRPs.

- For validation and grading of SHGs, the status of Urban SHGs was assessed to provide customized modular training for strengthening.
- Training and exposure of Urban CBOs are in progress for strengthening and capacity building of Urban CBOs.
- All DPCUs conducted joint reviews and orientations for process monitoring and quality assurance.
- Review/orientation of all Nodal TOs on Social Mobilization, SHG formation, SHG Modular training, and SHG Exposure was done. A state-level review meeting was conducted to understand the ground realities of Block, ULB, and district-level activities and issues. Orientation was given to further enhance the component pace and quality.

8. Samudayik Samvad

The Bihar Rural Livelihoods Promotion Society (BRLPS) promotes a three-tier community-based organization (CBO) structure—SHGs, VOs, and CLFs—in 534 blocks across 38 districts in Bihar. To enhance governance, financial management, and statutory compliance, BRLPS organizes Samudayik orientation cum Samudayik Samvad at various levels (SHG, VO, CLF) and for their community professionals. This ensures transparency and accountability through proper communication with stakeholders.

The main topics covered in the orientation include:

- Roles, responsibilities, and accountability of SHGs, VOs, and CLFs
- Implementation of activities related to social development, livelihoods, health, nutrition, and Satat Jivikoparjan Yojna at CLF
- Selection, roles, responsibilities, and management of community professionals, including payment processes
- Financial management of funds from banks and other sources
- Fund rotation and repayment importance in CLFs and VOs
- Community grievance redressal mechanisms
- Management Information System (MIS) importance and review

BRLPS staff have implemented Samudayik Samvad in phases. In Phase 1, staff at DPCU and BPIU levels, along with Cluster Level Federations and community professionals, were oriented. Phase 2 focuses on orienting Village Organizations and Self-Help Groups.

Expected outcomes include strengthened governance, improved financial and human resource management, better implementation of Panch Sutra at SHGs and Astsutra at VOs, effective use of Masik Prativedan, and timely cadre honorarium payments. So far, 1,410 CLFs, 74,943 VOs, and 81,617 community professionals have been oriented.

FINANCIAL INCLUSION

During this quarter, significant achievements were noted in micro-finance, focusing on SHG bank linkages, disbursements, and prompt repayments, showcasing progress in women's enterprise financing and the capitalization of community-based organizations. In LokOS, significant progress was noted in training, with 6,350 project staff and 95,666 cadres trained on the LoKOS application so far. Progress was also observed in CBO audit systems, Viability Gap Funding, and ICF mapping for enhancing operational efficiency and financial discipline across the organization. The project made significant strides in extending microinsurance coverage to Self-Help Group (SHG) members, ensuring social security through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Altogether, 64.98 lakh SHG members were insured under PMJJBY and 71.53 lakh under PMSBY in FY 2023-24.

A. Micro-Finance

1. Achievement of Bank Linkages, Disbursement, Prompt Repayment, and Interest Subvention with Mainstream Banking

The Bank Linkages of the Self-Help Groups (SHGs) progressed further with the strengthening of the system in terms of opening savings accounts and establishing credit linkages. Continuous efforts were made to liaise with different banks to ensure the supply of savings and credit linkage forms, facilitating financial transactions with banks. During this financial year, 52,863 SHGs opened savings accounts, and 339,861 accounts were credit linked (1st, 2nd, 3rd, and 4th



linkage). Cumulatively, till March 2024, a total of 10,22,288 savings accounts have been opened, and credit linkages (1st+2nd+3rd+4th) for 2,090,813 SHGs have been established, amounting to Rs. 41,743 crores.

Table 5: SHG Bank Linkage Status (April 2023 - March 2024)

Sl.	Bank Name	SHGs Saving Account Opening	SHGs 1 st credit linkage	SHGs 2 nd credit linkage	SHGs 3 rd credit linkage	Total Credit Linkage (1 st +2 nd +3 rd +4 th)	Credit linkage amount, Rs in Lakhs (1 st , 2 nd , 3 rd & 4 th)
1	Bank of Baroda	2461	2833	7247	7773	17853	687
2	Bank of India	3466	3662	5906	5448	15016	532
3	Canara Bank	934	1364	3023	1385	5772	187
4	Central Bank of India	3928	5333	8270	4434	18037	572
5	Dakshin Bihar Gramin Bank	8958	10559	37092	35312	82963	3213
6	HDFC Bank	2	2	2	0	4	0
7	ICICI Bank	270	303	469	383	1155	40
8	IDBI Bank	15	41	30	0	71	2
9	Indian Bank	1536	1880	3574	2988	8442	300
10	Indian Overseas Bank	11	7	18	26	51	2
11	Punjab National Bank	2286	4468	10603	9916	24987	930
12	State Bank of India	8957	11401	34017	18497	63915	2209
13	The Bihar State Co-operative Bank Ltd.	60	54	0	0	54	1
14	UCO Bank	2007	2308	4556	3613	10477	370
15	Union Bank of India	1017	1244	1147	860	3251	100
16	Uttar Bihar Gramin Bank	16955	24391	43777	19645	87813	2760
Grand Total		52863	69850	159731	110280	339861	11905

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

Capitalisation of Community-Based Organizations (CBOs) is crucial for their sustainability. From January to March 2024, Rs. 500.30 crores were disbursed to SHGs under the component of the Community Investment Fund (CIF).

3. Women-Led Individual Financing for Enterprise Promotion

It has been observed that many members within SHGs have established enterprises and now require funds to expand. Due to the unavailability of a proper system, they were unable to obtain adequate loans. To address this issue and promote women-led individual enterprises, the Financial Inclusion (FI) theme initiated the piloting of women-led individual financing in Patna (Bakhtiyarpur, Naubatpur), Vaishali (Hajipur), and Nalanda (Parbalpur and Hilsa). Based on experiences from these areas, the initiative has been extended to 70 blocks of 14 NRETP districts. District-wise training of selected Block Project Managers (BPMs), Area Coordinators (ACs), and Cluster Coordinators (CCs) of selected Block Project Implementation Units (BPIUs) was

completed for 10 districts, namely Gaya, Jehanabad, Bhojpur, Darbhanga, Sitamarhi, Katihar, Madhubani, Muzaffarpur, Motihari, and Begusarai. The FI team generated around 3,773 applications for individual financing, of which 2,430 were sanctioned. In 392 cases, disbursement from the bank amounted to Rs. 60.26 crores.

Additionally, FI theme focused on promoting enterprise financing to individual members of the SHG from the internal fund of the CBOs. By March 2024, a total of 24,638 individual members of the SHG had received Rs. 110.87 crores to support their enterprises from internal fund of CBOs.



4. Disbursement

The Help Desk teams at the district level and FI-Nodals at the block levels supported SHGs in the disbursement of loans from banks to meet the needs of SHG members. During this quarter, more than Rs. 3,000 crores were disbursed from banks to respective SHGs. Cumulatively, disbursements worth Rs. 11,890 crores were made in FY 23-24.

5. Prompt Repayment

To inculcate a culture of monthly repayment and adherence to the Panchsutra, SHGs were mobilized to approach the respective banks under the “Bank Samvaad” campaign. This initiative motivated bankers to increase lending to SHGs in rural areas. The Help Desk team at the district level and FI-Nodals supported timely repayment of loans by SHGs. The team worked with blocks, SHGs, and community cadres, resulting in timely and prompt repayment. By the end of March 2024, the FI theme achieved a repayment rate of 98.84%.

6. Financial Literacy

To strengthen the financial decision-making of SHG members, financial literacy activities are conducted. Members were educated on various aspects of financial literacy, including saving, credit, insurance, and transactions. Around 68 lakh members were trained on different aspects of financial literacy.

B. Community Finance

1. LokOS progress

a. Training on LoKOS

During the 4th quarter, training at the district level was conducted for all staff and cadres to make them understand the importance and usage of the LokOS application. A total of 6,350 project staff have been trained so far. In total, 95,666 cadres have been trained on LoKOS.

Out of the total 534 blocks, 472 blocks have completed block-level training, and 453 blocks have achieved 100 percent training of project staff and cadre. From 1,624 CLFs, 1,478 CLFs are 100 percent trained.

Table 6: Status on Overall Training of Staff on LokOS

Sl.	Project staff	Trained
1	Thematic manager	453
2	BPM	448
3	AC	881
4	CC	3633
5	LHS	155
6	Others (OA, Acct)	772

Table 7: Status on overall training of cadre on LokOS

Sl.	Cadre	Trained
1	MIS Executive	626
2	CM	80,767
3	BK	10,498

b. Virtual Orientation

A three-day virtual orientation was conducted for BPMs of all 534 blocks from 15th-18th January 2024. They were trained on various segments of reports in LokOS related to profiles and further plans of action for effective monitoring.

c. Residential Training

To effectively solve various challenges faced during profile entry in LokOS, Tech Support Persons (T.S.P) were selected and trained in Patna from 7th to 9th February 2024. A total of 38 T.S.Ps, one from each district, were trained in various troubleshooting aspects in LokOS. Two days of residential training were conducted on LokOS profile entry and transactions on 12th-13th March 2024 in collaboration with the Pradhan team. A total of 10 districts, comprising a combination of members from the Pradhan team, CF Managers/In-charge, participated in the training.

d. CBO Mapping with Cadre

	Particulars	Total	Achievement
Mapping	SHG	11,22,424	9,92,062
	VO	72,683	70,929
	CLF	1,655	1,638

In CBO mapping, we achieved progress with 9,92,062 SHGs, reaching a total of 88 percent active SHGs, the rest of which will be completed in May 2024.

e. Approval Status

Particulars	Total	Achieved	Percentage
SHG Profile Approved By BPM (AC, CC)	10,96,034	14,628	1.3
Member profile Approved By BPM (AC, CC)	1,26,31,843	1,46,757	1.1

All districts' profile entries will begin immediately after completing their respective CBO mappings. Till now, 14,628 SHGs and 1,46,757 members have been approved by the Block Program Manager (AC/CC), which will be reflected in NRLM.

2. Audit of CBOs

a. Internal Audit System for CLFs

Out of 1,669 CLFs, 1,276 CLFs have initiated the internal audit process in their respective districts. A virtual orientation was given to the CF Managers/In-charges and YPs on the compliance mechanism process. The compliance points of the internal audit, highlighted by related accountants, have also been prepared at SPMU and shared with the concerned districts for 301 CLFs in 30 districts by the CF Team to smoothen and strengthen the audit process at the CLF level.

b. Training on Books of Record

To increase the effectiveness and quality of staff and community professionals, capacity development training on all books of record (SHGs, VOs, & CLFs) and other financial inclusion components is a constant activity. As a result, during this quarter, 1,857 CMs were trained. Additionally, 486 BKs and 148 MBKs received training on VO & CLF BoR, respectively. A training of trainers for 40 Manager CF/YPs was conducted at SPMU, who would further train BPMs and Thematic Managers at a regional level. Further, one batch of training for BPMs and Thematic Managers was organized at Bhagalpur, where staff from Bhagalpur, Banka and Jamui participated in training on Financial Discipline and BoRs.

3. Viability Gap Funding (VGF) under NRTEP

The investment of Viability Gap Funding (VGF) in the Model CLF has been mandated by NRLM. The fund is to be invested in three tranches to support the operational expenditure of respective CLFs for three years, enabling them to achieve Operational Self-Sufficiency (OSS). After complying with all the requirements as prescribed through the guidelines from MoRD, office order 4277 dated 05.01.2024 was issued by the CF Team for disbursement of the Viability Gap Fund in 192 Model CLFs. Taking it on priority, the 1st tranche of VGF was provided to all new 100 NRETP Model CLFs. Out of 94 CLFs, 74 NRETP Model CLFs were eligible for the 1st tranche. Following this, office order 4865 was issued by the CF Team on 06.03.2024, where another 25 Model CLFs were approved for the 1st tranche disbursement. In total, out of 100 new NRETP MCLFs, 99 CLFs were eligible for VGF.

d. ICF Mapping with CLF

The project invests the Initial Capitalization Fund (ICF) at the Village Organization (VO) level. It is the fund of the CLF, hence it is recorded in the Books of CLF through an adjustment entry. Thereby, it is rotated through VO and SHG up to members, generating revenue at each level of CBOs (SHG, VO, and CLF). Recording ICF in the Book of CLF is termed as “Mapping of ICF”. The Community Finance Team has worked on ICF mapping this quarter. Through consistent reviews by Managers, discussing it at state and regional meetings, etc., ICF mapping increased from Rs. 4,226 crores (as per last quarter mapping status) to Rs. 4,991 crores till March 2024 end in CBOs MIS. This means that approximately Rs. 765 crores of ICF have come into the review system through CLFs. This is a milestone in the Financial Discipline of CBOs, and the impact on repayment amounts will be shown in the future.

e. ICF Mapping of CLF with the Help of Google Forms

The ICF Management Analysis initiative was introduced to synchronize MIS data filled by MIS with Google Form data filled by MBK. The Google Form consists of 10 sections with 52 different question sets, focusing on various aspects such as ICF analysis, general loan tracking, total cash and bank balance at CLF, OTR, OSS, and repayment tracking based on the number of VOs for ICF and general loans. The initiative commenced in January 2023.

A pilot study was conducted in the Mehsi block of East Champaran district to ensure smooth form-filling by MBKs. It was found that MBKs took an average of 10 minutes to fill the form if they had updated the demand register of CLF. Following this, virtual training sessions were conducted for MBKs from different districts via Google Meet in 19 batches from February 19th to February 28th. Approximately 1,600 MBKs/Anchor Persons and CF Managers/In-charges and YPs were oriented.

In February 2024, out of 1,669 CLFs, a total of 1,397 CLFs filled out the form. In March 2024, 1,263 CLFs filled out the form out of the total 1,669. Continuous monitoring and support are being provided to MBKs to ensure consistent and accurate data entry. Periodic reviews are conducted to assess the effectiveness of the initiative and make any necessary adjustments. Ways to streamline the form-filling process and reduce the time required for data entry are being explored. By following these approaches, the ICF Management Analysis initiative aims to leverage Google Form data filled by MBKs to enhance the analysis of various aspects related to ICF, general loans, and overall financial tracking, ultimately contributing to more informed decision-making and improved efficiency within the CLF level.

C. Alternate Banking and Insurance

1. Micro Insurance: A Step Towards Social Security for Rural Poor

a. Insurance coverage to SHG members

In this financial year, the project facilitated insurance coverage for SHG members directly through banks under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Altogether, 64.98 lakh SHG members were insured under PMJJBY and 71.53 lakh under PMSBY in FY 2023-24. In line with the commitment to advancing social

protection for the rural poor, streamlining service delivery in the insurance domain was recognized as a pivotal role. At the onset of this quarter, focused policy advocacy efforts were undertaken to expedite the settlement of claims. 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 these initiatives, a total of 227 new claims were reported during this drive. Furthermore, efforts resulted in the successful settlement of 73 claims amounting to Rs. 146 lakhs under PMJJBY.

Table 8: Claim Settlement Status under the Insurance Program

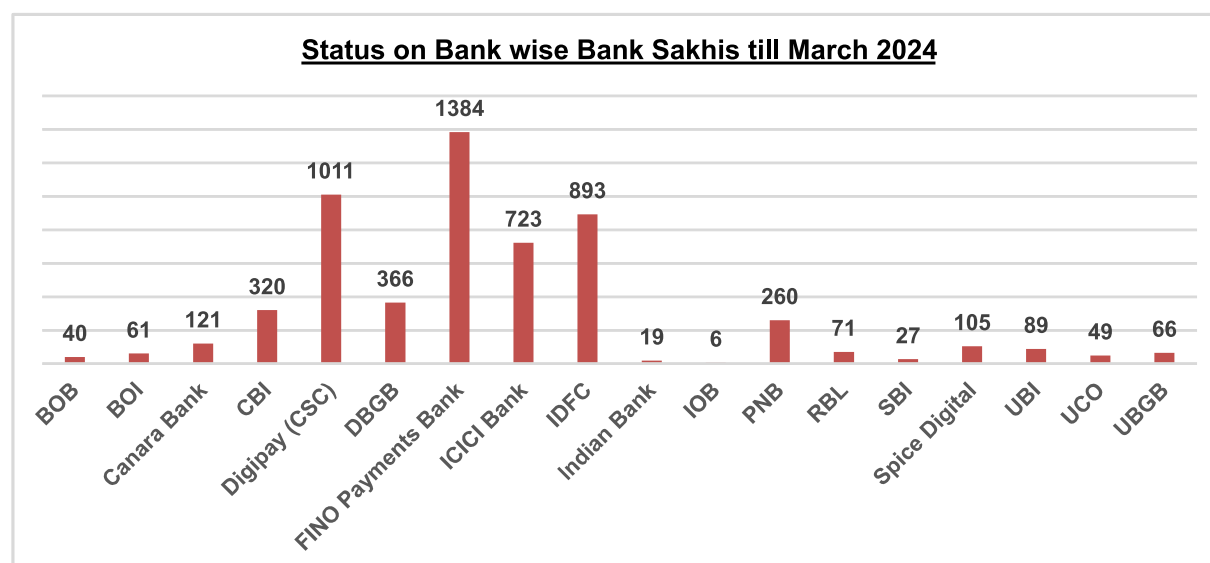
Sl.	Particulars	Progress	
		January to March 2024	Cumulative till March 2024
1	Claim Reported (PMJJBY/PMSBY/AABY)	227	10442
2	Claim Settled (PMJJBY/PMSBY/AABY)	73	9023
3	Claim Amount (Rs. in Lakhs)	146	10729.71

b. Digitization

Significant effort went into the digitization of insurance data related to SHG members in this quarter. As a result of this, Rs. 6.39 lakh members' data of PMJJBY and 5.27 lakh members' data of PMSBY has been digitized. Handhold support has been provided to cadres in resolving real-time issues in the digitization of data. Further, it has been decided that the drive for digitization will continue till 31st May 2024. To ensure continuous improvement and strive for universal coverage, the focus is on integrating technology into future plans. The claim settlement drive has taken place to collect the details of claims reported. A detailed letter has been sent to all commercial and rural banks to settle all the claims submitted at different bank branches.

c. Alternate Banking

Alternate banking in Jeevika has profoundly impacted the rural community and lives of individuals, especially the Jeevika Didis. In this quarter, efforts were directed towards supporting existing



Bank Sakhis to enrich the array of services they offer, aiming to ease access to various financial services at local or doorstep levels. The project in this quarter has extended its focus towards the conversion of the allotted locations by major banks into the establishment of CSP points. In addition to the 7 days residential training for IIBF certification, this quarter also saw the implementation of a two-day refresher training program aimed at orienting, sensitizing, and motivating the current BCs. Additionally, during the quarter, 400 new Bank Sakhis were onboarded. CSPs conducted over 20.83 lakh transactions, amounting to Rs. 111460 lakhs in transactions for the quarter. Cumulatively in FY 2023-24, CSPs facilitated transactions worth Rs. 319506.82 lakhs, earning Bank Sakhis a commission totaling Rs. 765.24 lakh this FY.

Table:9 Transaction Details

Sl.	Parameters	Till March 2023	April to June 2023	July to Sept. 2023	Oct. to Dec, 2023	Jan. to March 2024	Cumulative till March 2024
1	Number of Bank Sakhi's	4958	23	25	205	400	5611
2	IIBF Certified Bank Sakhis	4350	7	9	909	311	5586
3	Number of A/c opened by Bank Sakhis	885971	17115	13295	16181	30585	963147
4	Number of transactions (in Lakh)	228	19.32	9.03	15.3	20.83	292.48
5	Volume of transactions (in lakhs)	941887	86439	44705.3	76903	111460	1261394
6	Commission earned (in Lakh)	2279.2	192	109.33	170	293.91	3044.44

d. IIBF Certification of Bank Sakhi (Indian Institute of Banking and Finance)

A 7-day residential training is organized by Jeevika and RSETI attended by bank Sakhi, which capacitates the bank Sakhi to effectively run their customer service points. On the seventh day, they require to appear and pass the examination organized by the Indian Institute of Banking and Finance (IIBF). Till March 2024, a total of 5586 Bank Sakhis have been IIBF certified. In this quarter, in total, 311 Bank Sakhis passed the IIBF Certification.

e. Two days Refresher Training Program for BC Sakhi's in coordination with RSETI's/ RUDSETI:

The refresher training course for two days was organized for bank Sakhi's who have already been certified by IIBF on a residential basis. During this quarter, 321 bank Sakhi's participated in various trainings at RSETI's and RUDSETI's. The brief two-day refresher training has proven effective in re-educating experienced members, thereby boosting their performance and augmenting their monthly earnings. This initiative has facilitated the upgrading and enrichment of their expertise, improving the abilities of current BCs, and secured the long-term viability of the bank's Sakhi program.

LIVELIHOODS PROMOTION

A. FARM BASED ACTIVITY

Farm productivity enhancement activity was undertaken by over 23 lakh farmers this rabi season. This involved cultivation of wheat, pulses, vegetables, etc through improved agro - ecological practices. To improve, intensify, expand and integrate existing diversified livelihood activities, 31 Integrate Farming Cluster have been formed. Under “10K FPO” program, the project during this quarter has incorporated 34 FPOs.



1. Farm based productivity enhancement activity

During the fourth quarter of the financial year 2023-24, significant progress was made in boosting productivity across various agricultural sectors. The initiative reached a large number of households and communities.

A key aspect was implementing agri-ecological practices during the Rabi season, benefiting 23,74,946 households through 32,169 Village Organizations, promoting community engagement and collaboration.

The success of these efforts was driven by 16,346 Community Mobilizers who executed farm livelihood interventions. Additionally, 11,395 VRPs and 416 SEWs were trained and engaged, ensuring effective dissemination of knowledge and resources.

These initiatives had a notable impact on wheat, maize, pulse, and vegetable cultivation. Specifically, 10,79,163 farmers adopted the SWI method for wheat production over 1,41,849 acres, while 8,84,392 farmers used inter cropping techniques for maize over 1,64,846 acres. Furthermore, 5,99,596 farmers engaged in pulse cultivation, and 4,83,989 farmers focused on vegetable cultivation. Kitchen-garden initiatives were also adopted by 17,97,813 farmers, promoting self-sufficiency and nutritional security.

These efforts signify a significant step towards enhancing agricultural productivity, fostering resilience, and ensuring the holistic development of rural communities.

2. Neera Intervention

During this quarter, palm secretion was the only method of Neera collection. A total of 1,42,533 litres of Neera was collected, with 1,25,300 litres sold across 36 districts. This quarter, 214 Neera sale counters were active. An initiative to include active Neera producers under the PMJJBY and PMSBY insurance schemes was also started during the current season.

3. Custom Hiring Centre

Currently, there are 513 Custom Hiring Centres (CHCs) across 38 districts in Bihar, established in collaboration with the Agriculture Department. During the financial year 2023-24, 29 additional CHCs were set up in the fourth quarter. To streamline farmer bookings, farmers served, and machine bookings, a CHC mobile app is already functional for machine booking and service provision. During the 4th quarter, a total of 21,190 farmers registered and received services for wheat threshing through the app, and 491 farmers successfully booked and utilized machinery services via this platform for threshing and Zaid season land preparation.

4. Agriculture Entrepreneurs

A total of 5,232 Agriculture Entrepreneurs (AEs) successfully completed training across 38 districts. These AEs collectively facilitated transactions amounting to Rs. 303.5 crore. These transactions span various domains, including input business, digital banking, nursery, collective marketing, and other businesses such as mushroom cultivation, vermi compost production, cattle



feed distribution, and machinery services. This quarter, 322 new AEs were selected, focusing specifically on women, who underwent training. Among the newly trained AEs, 322 have established their service centres, effectively becoming part of the network.

Key highlights of this quarter:

- 314 new licenses were issued.
- 167 AEs received loans to support their entrepreneurial endeavors.

As of March 2024, a total of 3,547 AEs are actively engaged in business. The cumulative transaction value facilitated by these AEs stands at Rs. 303.5 crore. All data of Agriculture Entrepreneurs (AEs) and their services to farmers are being recorded in the AE mobile app, which helps analyze data and aims to enhance the sustainability of service centres operated by AEs.

5. Organic Farming

A total of 6,876 farmers have been mobilized for organic farming. There are 174 local groups (LGs) functional across 9 districts. These local groups underwent physical verification and received C-1 endorsement certification. Regular training and capacity-building exercises are conducted at the VO and LG levels to support organic farming activities. In this quarter, training for 6,876 farmers was completed for the Rabi Season. All farmers in the 174 LGs have received training on packaging, labeling, and branding for green products in cluster-specific bags. Residue analysis of paddy was conducted for 2 farmers from each LG on a sample of 200 grams.

6. IFC (Integrated Farming Cluster)

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

To achieve these objectives, the focus under IFC is on creating an ecosystem that has a ripple effect on the income of each household. In line with these objectives, JEEVIKA has identified 31 clusters under IFC and is implementing them in seven selected districts. Each IFC must have dedicated human resources, and CLFs are the implementing agency with all financial resources.

Table: The progress in IFCs intervention

Sl.	Indicators	Achievement
1	Number of IFCs	31
2	Districts covered	07 (Gaya, Khagaria, Munger, Muzaffarpur, Nalanda, Purnia and Sitamarhi)
3	Number of Blocks covered under intervention	14
4	Number of Farmers associated	9300
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.

7. Farm Value Chain interventions

Key highlights of farm value chain interventions during this quarter:

- Facilitated sales of more than 1,235 MT of multiple commodities (including 46 MT of fruits and vegetables from Green Delights); 730 MT of agri-inputs with 8 agri-input market players; facilitated sales of more than 36 MT of value-added products, which cumulatively generated revenue of Rs. 6.13 crore by FPCs.
- Training session on the SOP of value addition and processing completed.
- Under the Central Sector Scheme '10K FPO,' 35 FPOs have been allocated to Bihar SRLM as CBBO. 34 FPOs have been incorporated by the end of the quarter. By completing the target, BRLPS now has at least one legal business unit in the Farm (as FPO) in every district of Bihar.

Table 10: Details of the companies incorporated

Sl.	District	Block	Name Of FPC	Date of Incorporation
1	Supaul	Chatapur	Chatapur Jeevika Mahila Kisan Producer Company Limited	01/11/2024
2	Katihar	Balarampur	Telta Jeevika Mahila Kisan Producer Company Limited	01/15/2024
3	Darbhanga	Benipur	Mahinam Benipur Jeevika Mahila Kisan Producer Company Limited	01/22/2024
4	Saharsa	Salkhua	Salkhua Jeevika Mahila Kisan Producer Company Limited	01/29/2024
5	Saharsa	Nauhatta	Mithilapaag Jeevika Mahila Kisan Producer Company Limited	01/30/2024
6	Madhubani	Rajnagar	Uchaith Jeevika Mahila Kisan Producer Company Limited	01/30/2024
7	Muzaffarpur	Motipur	Shahi Litchi Jeevika Mahila Kisan Producer Company Limited	01/31/2024
8	Muzaffarpur	Gaighat	Gaighat Jeevika Mahila Kisan Producer Company Limited	01/31/2024
9	Sitamadhi	Bathnaha	Panthpakar Jeevika Mahila Kisan Producer Company Limited	01/31/2024
10	Purnea	Banmankhi	Purainbanmankhi Jeevika Mahila Kisan Producer Company Limited	02/01/2024
11	Gopalganj	Sidhwalia	Sidhwalia Jeevika Mahila Kisan Producer Company Limited	02/02/2024
12	Begusarai	Bachawara	Bachwara Jeevika Mahila Kisan Producer Company Limited	02/02/2024
13	Begusarai	Cheria Bariyarpur	Cheriyariyarpur Jeevika Mahila Kisan Producer Company Limited	02/02/2024
14	Nalanda	Hilsa	Hilsa Jeevika Mahila Kisan Producer Company Limited	02/02/2024
15	Purnea	Baisi	Baisi Jeevika Mahila Kisan Producer Company Limited	02/06/2024
16	West Champaran	Ramanagar	Bawangadhi Jeevika Mahila Kisan Producer Company Limited	02/06/2024
17	Bhagalpur	Jagdishpur	Uttarahini Ganga Jeevika Mahila Kisan Producer Company Limited	02/08/2024
18	Vaishali	Vaishali	Pushakaran Jeevika Mahila Kisan Producer Company Limited	02/09/2024
19	Rohtas	Nokha	Dhua Kund Jeevika Mahila Kisan Producer Company Limited	02/10/2024
20	East Champaran	Chakiya	Chakiachamparan Jeevika Mahila Kisan Producer Company Limited	02/10/2024
21	Jehanabad	Makhdumpur	Makhdumpur Jeevika Mahila Kisan Producer Company Limited	02/11/2024
22	East Champaran	Chauradanu	Choradano Jeevika Mahila Kisan Producer Company Limited	02/11/2024
23	Sheohar	Tariyani	Taryani Jeevika Mahila Kisan Producer Company Limited	02/12/2024
24	Nalanda	Chandi	Shariputra Jeevika Mahila Kisan Producer Company Limited	02/14/2024
25	Samastipur	Patori	Dhamaun Jeevika Mahila Kisan Producer Company Limited	02/17/2024
26	Samastipur	Rosera	Rosera Jeevika Mahila Kisan Producer Company Limited	02/21/2024
27	Aurangabad	Kutumba	Amba Bery Jeevika Mahila Kisan Producer Company Limited	02/27/2024
28	Patna	Maner	Maner Jeevika Mahila Kisan Producer Company Limited	02/28/2024
29	Banka	Rajaun	Rajaun Jeevika Mahila Kisan Producer Company Limited	02/28/2024
30	Arwal	Karpi	Aganur Jeevika Mahila Kisan Producer Company Limited	02/28/2024
31	Siwan	Bhagwanpur	Sondhani Jeevika Mahila Kisan Producer Company Limited	02/29/2024
32	Bhojpur	Jagdishpur	Ujjainiya Jeevika Mahila Kisan Producer Company Limited	03/07/2024
33	Bhojpur	Barhara	Barhara Jeevika Mahila Kisan Producer Company Limited	03/07/2024
34	Vaishali	Hajipur	Kera Jeevika Mahila Kisan Producer Company Limited	03/07/2024

B. Livestock

1. Goat Rearing Interventions

i. Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 4938 Pashu Sakhis have been trained and are providing goat rearing services to SHG/Non-SHG households (HH) across 28 districts. This model is an intrinsically sustainable livelihood model, which has helped Pashu Sakhis to generate a regular income flow throughout the year. Details of the services and achievements till March 2024 are mentioned in the table below:

Table 11: Progress under Pashu Sakhi Model

Sl.	Indicators	January - March 2024	Cumulative progress till March 2024
1	Number of Pashu Sakhis developed	417	4938
2	Households covered by Pashu Sakhi	54481	464693
3	Number of inseminations done by inducted bucks	85	101354
4	Number of azolla pit developed (Inc. green fodder)	1340	37486
5	Number of machan/shed constructed	33	21537
6	Number of feeders installed	102	104203
7	Number of castrations done	428	364470
8	Total quantity of dana mishran produced (in kg)	390	283767
9	Number of deworming doses provided	0	1825992
10	Number of vaccination doses given	217937	1229759

ii. Goat Producer Company

JEEVIKA has established the Seemanchal Jeevika Goat Producer Company to provide value chain services to goat rearers in Purnea, Araria, and Katihar districts. A total of 19,458 members have been mobilized in the Goat Producer Company coming from 18 blocks with 17 demo-cum-collection centers. The company has also initiated business through selling inputs to its members and trading output (Live Goat). The total cumulative turnover stands at Rs. 304.49 Lakhs. One Meat Retail Outlet named “Seemanchal Jeevika Meat Outlet” has been established in Dec. 2022 with a turnover of Rs. 20,57,894 and 5801.85 kilograms of meat sold till March 2024.

iii. Partnership Support in Goat Intervention

Aga Khan Foundation (AKF)

Aga Khan Foundation is supporting JEEVIKA in the development of trained community cadre (Pashu Sakhi) on up-to-date goat-rearing techniques. AKF is also supporting in implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project. The project revolves around Rural Entrepreneurship. In addition, it has been successful in generating employment among rural women. A total of 321 Pashu Sakhis have been developed and are providing services to 55,093 households mobilized into 477 Goat Rearing Groups. This intervention is being implemented in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur, and Paroo blocks of

Muzaffarpur district. Also, in this quarter, a total of 13,313 women goat rearers have received training on goat health and management. AKF also supported its planned activities that involve community meetings on gender, GHM, FPC and goat marketing.

2. Poultry Intervention

i. Integrated Poultry Development Scheme (IPDS)

JEEVIKA is implementing backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS). Under this scheme, 45 chicks are distributed to beneficiaries in two batches. The backyard poultry intervention is being implemented in two ways: either through the distribution of 28-day reared chicks or day-old chicks. Before the distribution of chicks, the day-old chicks are reared at the Mother Unit (Poultry Farm) for 28 days, in addition to providing required feed, care, and vaccinations. On the 7th day, Ranikhet vaccine; on the 14th day, Lasota vaccine; and on the 21st day, Gambro vaccine is provided to chicks for prevention from different diseases. A certificate of Mareks against hatchery-born disease is taken from the supplier to ensure prevention from the disease.

Table 12: Progress under Backyard Poultry intervention

SI.	Indicators	January - March 2024	Cumulative Progress till March 2024
1	Number of Districts	0	38
2	Number of Blocks	4	310
3	Number of members benefitted	4934	1,99,655
4	Number of Chicks distributed	336733	1,01,08,881

ii. Poultry Value Chain Development

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

The incorporation of the company “Nari Shakti Jeevika Mahila Poultry Producer Company Limited” was completed. Till now, 512 shareholders have been mobilized and mobilization for shed construction is under process.

3. Dairy Intervention

i. In partnership with COMFED

JEEVIKA, in collaboration with COMFED, is mobilizing cattle rearing SHG members to existing Dairy Cooperative Society as well as organizing new women Dairy Cooperative Society to link the members to an organized milk marketing system. Cumulatively, 76,130 HHs are linked to DCSs and 1041 women DCS have been organized.

ii. KMMPC

Kaushikee Mahila Milk Producer Company, initiated in December 2017, has now taken shape and currently has 756 (MPPs) operational milk pooling points. A total of 38,308 members have been enrolled in KMMPC. 13 BMCs have been installed and the company is procuring 77,087 Lt/Day milk. Kaushikee Dahi is also being sold through KMMPC.



4. Fish Intervention

Ponds identified under Jal-Jeevan-Hariyali Abhiyaan are allocated to VO of JEEVIKA. SHG members will undertake fishery activities. The process of identification, allotment, and operationalization of ponds is under process in different districts of the State. Harvesting of fishes on overall 78 ponds (partial + complete) done. A total of 22,387 Kg of fish has been harvested. Across the state, currently, 106 Fish Producer Group (FPG) have been formed with the help of 86 Matsya Sakhi. Fish stocking was done in one new pond this quarter. Details of achievement till March 2024 are mentioned in the table below:

Table 13 : Progress under Fish intervention

Sl.	Indicators	Cumulative Progress till March 2024
1	Number of Districts covered	32
2	Number of Blocks covered	109
3	Number of Workable ponds	126
4	Number of Ponds with fish Stocking	106

C. NON-FARM INTERVENTIONS

Under the non-farm activity of the project, 73 new Didi Ki Rasoi units were started in SC-ST residential schools. In total, 199 functional DKRs are serving across different institutions. To promote entrepreneurship among the community under the SVEP program, a total of 2,011 enterprise plans have been prepared so far. Under the OSF program, 7298 enterprises have been funded with a total amount of Rs. 30.04 crore through OSF-CEF. JEEVIKA signed an MoU with the SC/ST Welfare Department in December 2023 for providing cleanliness services in 87 SC-ST residential schools. Currently, 636 households are actively involved in providing these cleanliness services. During this quarter, JEEVIKA signed an MoU with Health Department for providing cleanliness services in Maternal and Child Health centers, District Hospital, and Sub-divisional Hospitals.

1. JEEVIKA- Didi Ki Rasoi

In January and February 2024, a total of 73 new JDKRs were inaugurated at SC-ST residential

schools. This expansion aligns with our commitment to providing nutritious meals to students and promoting women's empowerment.

Presently, the project has 199 functioning JDKRs across various institutions:

- 87 units are operational at SC-ST residential schools.
- 83 units are serving health institutions.
- 29 units are established in other institutions, including banks, hostels, registry offices, DM offices, and other government offices.

In January 2024, J-Didi Ki Rasoi initiative received recognition when it was featured in India Today magazine. This acknowledgment is a testament to the hard work and dedication of the Jeevika community members.

2. Bee-Keeping

Beekeeping serves as a valuable intervention for impoverished households, providing supplementary income. This practice can be undertaken by the community alongside their regular work. Notably, beekeeping does not require additional space for bee rearing. Over the past several years, a significant number of poor households associated with Self-Help Groups (SHGs) have actively engaged in beekeeping.

During this quarter, bee boxes were distributed to community members.

Table 14: The progress under bee keeping intervention

Sl.	Indicator	Achievement in FY 2023-24 till Dec 23	Achievement Jan - March 2024	Achievement (FY 2023-24)	Cumulative Achievement till March 2024
1	Total new members trained	2386	1036	3422	11789
2	Total new members registered on DBT portal	1219	1844	3063	11789
3	Total new members registered on HORTNET portal	0	2723	2723	11789
4	Total new members received boxes	0	1988	1988	11789



3. Bag Cluster Unit, Muzaffarpur

Under the Mukhyamantri Mahila Udyami Yojana, the establishment of 43 sheds under Bag Cluster in Bela, Muzaffarpur, is done with the convergence of the Industries department. Progress in the January-March quarter of this unit includes:

Table 15: Progress under Bag Cluster intervention

Sl.	Indicators (Female)	Jan'24	Feb'24	Mar'24	Total during Q4
1	Number of Bag Enterprise	42	42	42	42
2	Total Bags Production	1,21,918	88,751	1,38,489	3,49,158
3	Total Revenue (Rs.)	49,37,547	41,48,221	72,15,881	1,63,01,649
4	Average Profit to Entrepreneurs (Rs.)	16,528	8,631	20,474	15,211
5	Average Payment to workers (Rs.)	4,196	4,671	4,930	4,599
6	Highest Payment to workers (Rs.)	15,688	13,500	20,000	16,396
7	Average Workdays by workers	19.9	20.9	21.2	21
8	Average Salary Per Day (Rs.)	368.57	217.3	227.71	271
9	Average Revenue of Bartack Entrep. (Rs.)	14,460	18,639	20,662	17,920
10	DKR Total Profit/(loss)(Rs.)	5,592	-60,541	-16,361	-71,310
11	Average no. of kids at Creche	7	9	0	16

- The pilot of MIS ERP is being rolled out with 4 Bag Cluster Entrepreneurs.
- In furthering the growth of the Bag Cluster, 36 entrepreneurs received BICICO loans from the Industries Department on the 29th of Feb'23.

4. Art & Craft

During the 125th round of the Induction Training Programme at the Lal Bahadur Shastri National Academy of Administration in Mussoorie, dedicated to officers promoted from State Civil Services to the Indian Public Service Commission, a notable focus on rural development was underscored. As part of this emphasis, a JEEViKA member, also a director of the Shilpgram Producer Company, was invited to present her journey in the realm of handicraft products on 29th February 2024. This event served not only to shed light on her personal narrative but also to commend her exceptional accomplishment of generating sales surpassing Rs. 30,000 during this event.

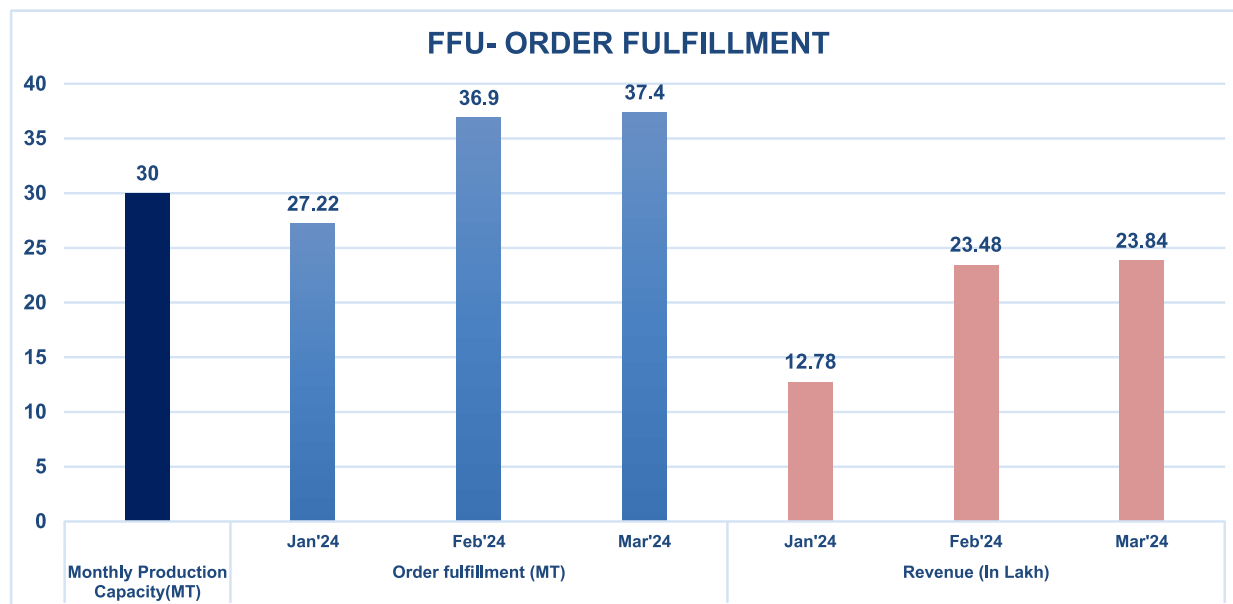
5. Food Fortification Unit

Food fortification units engaged in the production of nutritional blended food, 'Wheatamix,' are small quasi-industrial scale plants for the production of nutrition-based products. Around 50 community members are



engaged across 3 districts in the operation of these plants, which act as a source of livelihood for these SHG women, along with other workers engaged in the plants providing nutritious Take Home Ration to several blocks of their respective districts.

Progress of FFU Bodhgaya in Jan-Mar of FY 23-24



The food fortification unit is gearing up for digital ERP adoption, leading the digitization drive envisaged by JEEViKA with support from Geotechnosoft. FFU Bodhgaya has led the way in a proactive approach towards digital integration. This initiative was facilitated by the CEO of JEEVIKA on 9th February 2024 at Chanakya, Patna.

6. Micro Enterprise Development

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

Activities undertaken under MED in the Jan-Mar quarter include:

- Selection of 10 CRP-EP in each of the 13 MED blocks done by the block team.
- A training/ orientation workshop was organized for the Master Trainers with support from KS-NRO.
- A 6-day training of 50 CRP-RPs in 4 MED districts was completed with the support of KS-NRO and Master Trainers.

7. Grameen Bazaar

i. Grameen bazaar outlet

The demand and supply aggregation model of Grameen Bazaar has made steady progress in benefitting its member Kirana Stores. In total 143 Grameen Bazaar outlets have been opened across 26 districts. During this quarter, these Grameen Bazaar reported a total sale of Rs. 16.98 crore.

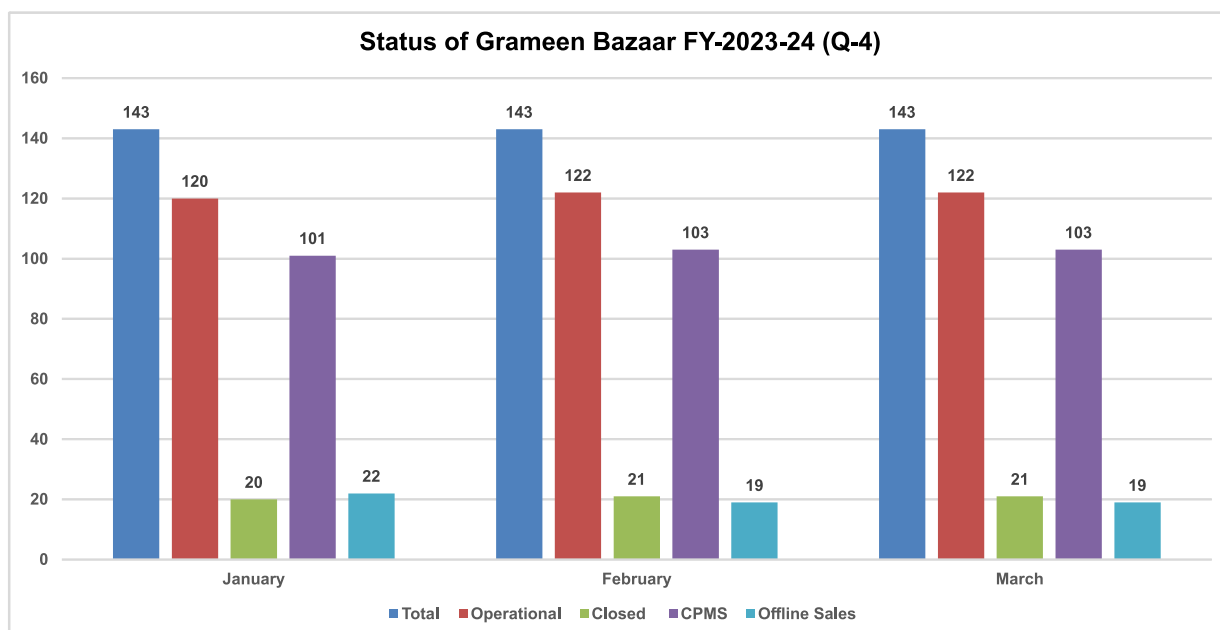
Table 16: District-wise Progress of Grameen Bazaar on Total Turnover

Sl.	District	Number of Grameen Bazaar	Total Sales (Rs)	Sl.	District	Number of Grameen Bazaar	Total Sales (Rs)
1	Araria	3	38,12,691	15	Muzaffarpur	5	26,44,008
2	Arwal	3	16,10,016	16	Nalanda	4	65,67,698
3	Aurangabad	9	68,07,703	17	Nawada	4	63,09,243
4	Begusarai	5	73,81,055	18	Patna	7	1,47,17,223
5	Bhagalpur	7	84,09,761	19	Purnea	4	20,01,431
6	Bhojpur	6	78,87,403	20	Rohtas	11	1,03,12,990
7	Buxar	6	34,43,654	21	Samastipur	4	2,42,606
8	Darbhanga	11	48,20,235	22	Sheikhpura	6	62,45,312
9	Gaya	14	2,45,37,042	23	Shohar	3	22,28,377
10	Jehanabad	5	44,25,083	24	Sitamarhi	1	0
11	Kaimur	7	1,89,90,391	25	Vaishali	7	1,44,34,448
12	Lakhisarai	3	12,07,822	26	Supaul	2	39,45,472
13	Katihar	3	6,80,752		Total	143	16,97,55,877
14	Madhubani	3	60,93,461				

ii. Training & Capacity Building

- Weekly meetings with store managers was done to onboard them on CPMS.
- Review meetings of Store Managers conducted quarterly to create a platform for monthly schemes and product orientation by tie-up companies, sales-purchase analytics, CPMS inputs, and other review indicators by the district team.

iii. Nayi Pahal Kit



JEEViKA and the State Health Society (SHS) signed an MoU on 8th February 2023 to facilitate the supply of “Nayi Pahal Kits” for distribution to newlywed couples. The kit is to be distributed by ASHA to “Newly-weds” to raise awareness about temporary methods of contraception. The supply of the “Nayi Pahal Kit” is to be done through JEEVIKA-supported Cluster Level Federations and Grameen Bazaars. To facilitate the same, one nodal CLF and its Grameen Bazaar have been nominated in four zones, namely Gaya, Patna, Bhagalpur, and Supaul, for coordination and supply of the Nayi Pahal Kit in all 38 districts. In this regard, the following activities were done:

- Selection of the sample kit was done in consultation with the State Health Society after going through various submissions.
- The SPMU office forwarded the supply order and advance payment to the Nodal CLF via the respective district.
- Each of the nominated Grameen Bazaars, under the aegis of its nodal CLF, floated an open tender bid for the selection of a vendor to supply Nayi Pahal Kits at the District Health Society (DHS) office. Bids were floated through the BRLPS official website and leading local newspapers for the participation of interested suppliers.
- Selection of the vendor was done by the community following the community procurement guidelines in facilitation with the JEEViKA Procurement team.
- A pre-bid meeting with vendors was held at Biscouman Bhawan, Patna, to provide clarification and instructions to the selected vendors in February 2024.
- The selected vendors started the supply of the Nayi Pahal Kits in the last week of March 2024.

8. Cleanliness and Laundry Services

Under the Memorandum of Understanding (MoU) signed on 21st December 2023 with the Scheduled Caste/Scheduled Tribe (SC/ST) Welfare Department, JEEViKA has successfully commenced cleanliness services in 87 SC/ST Residential Schools. As of the current date, 636 households (HH) are actively involved in providing these cleanliness services across the aforementioned 87 SC/ST Residential Schools.



Furthermore, another MoU was executed with the Health Department on 5th February 2024, enabling JEEViKA to initiate cleanliness services in Maternal and Child Health (MCH) centers, District Hospitals (DH), and Sub-Divisional Hospitals (SDH). Additionally, JEEViKA has been entrusted with the provision of laundry services in District Hospitals and Sub-Divisional Hospitals. In preparation for these undertakings, District Project Managers (DPMs) and Non-Farm Managers (NF) from the respective districts have visited the BIMHAS Center for Excellence in Cleanliness and Laundry Services, located in Koilwar. The services by JEEViKA in BIMHAS have been operational since 2022 and serve as a training and knowledge hub for the implementation of cleanliness and laundry services. Similarly, assessments of the respective institutions (both

health and SC/ST residential schools) were completed by the district team to initiate cleanliness and laundry services.

9. One-Stop Facility (OSF)

Ongoing in 40 blocks in 12 districts, a total of 7,298 OSF enterprises have been funded, and a total amount of Rs. 30,04,08,657 has been disbursed.

Table 17: Details of Source of Funding

Sl.	Source of funding under NRETP-OSF	No. of enterprises funded	Amount of funding (In Rs.)
1	OSF-CEF	5058	231035400
2	CIF	1264	47704000
3	SHG bank linkage	776	2695000
4	Bank Linkage	200	18974257
	Total	7298	300408657

Key Achievements and Activities:

- 3,852 enterprises have started repaying, and an amount of Rs. 5,88,58,271 has been received as repayment.
- Out of the total enterprises supported through OSF:
 - ↳ 1,322 are manufacturing enterprises
 - ↳ 1,706 are service enterprises
 - ↳ 3,349 are trading enterprises
- Currently, a pool of 260 BDSPs are carrying out the OSF work at the field level.
- 1,145 enterprises have been registered under Udyog Aadhar registration, FSSAI, and GST.
- Over 1,600 enterprise documents have been submitted in banks through BPIU in various banks and branches in OSF blocks for individual bank loan financing.
- There are a total of 1,087 enterprises having monthly sales of more than Rs.40,000 - Rs.50,000.

10. NRLM-OSF

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

- A guideline with NRLM mandate on the proposed program has been drafted and put up for approval.
- District teams' groundwork for the program is ongoing.

11. Incubation

- The project is working with 150 entrepreneurs selected under incubation program.
- The 1st tranche of soft loans was disbursed to 124 enterprises, and monthly mentoring of these enterprises is underway, focusing on performance, best practices utilization, and growth strategy formulation.

- The 2nd tranche of soft loans to 47 enterprises was approved based on the utilization of the 1st tranche, and office orders were sent to the team.
- BRLPS has partnered with GUDDCAUSE and SARAL as equity partners to support enterprises in branding and market access.

12. Start-Up Village Entrepreneurship Programme

The older SVEP 12 blocks in 7 districts have completed the initial program period of 4-5 years and are now in a transitioning phase.

- An office order regarding tracking of repayments of CEF money was rolled out with a timeline until November 2023.
- As per the latest reports from the field on repayment status, 58% repayment has been collected at BRC.
- New targets and repayment streamlining guidelines have been given to the team through an office order.



iii. Phase 3

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

- A fund of Rs.30,00,000 was transferred through FDM in all 10 blocks.
- BRC establishment is complete in all blocks.
- 266 cadres have been trained and are currently working as the last mile enterprise support under SVEP.
- CRP-EP (Cadre) 1st training allowance has been released in all 10 blocks.
- SVEP program orientation has been completed at all CLFs. VO and SHG orientations are ongoing in all blocks.
- A total of 2,011 enterprise business plans have been prepared to date.

SKILL DEVELOPMENT & PLACEMENT

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

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

JEEVIKA is implementing the DDU-GKY Training Program in the state in partnership with different Project Implementation Agencies.

As of March 2024, a total of 14 active training centers of 12 active Project Implementation Agencies (PIAs) were engaged in enhancing the skills and training of rural youth and providing job opportunities to them. Cumulatively till March 2024, a total of 82,789 candidates received training from PIAs in different trades, and 59,260 got appointed in various organizations, including DDU-GKY and the Roshni project. During this quarter, in total 901 candidates were trained, and 1,457 were appointed.

Table 18: Progress of DDUGKY program

Sl.	Period	Trained	Appointed	Placed	Assessed	Certified
1	Till March 2024 (Cumulative)	82789	59260	42882	76999	65162
2	FY 2023-2024 (1 st April 2023 to 31 st March 2024)	6382	7492	7355	6828	7115
3	1 st January 2024 to 31 st March 2024	901	1457	1792	1033	813

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

2. Job Fair and Direct Placement

To provide job opportunities to rural youth for direct placement in companies, job fairs are organized at different locations. The project mobilized the youth and organized job fairs where companies are invited for direct placement. A total of 4016 candidates were placed in different organizations through job fairs.

Table 19: Status on the Placement of Youth through Job Fairs

Sl.	Particulars	Progress (January to March 2024)	Cumulative till March 2024
1	Number of Job fairs organised	39	762
2	Total number of YMD & CMD organised	328	8062
3	Number of youths offered Jobs (Job fair & YMD)	7198	151607
4	Number of youths joined Jobs	4016	57545

3. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes (RSETIs) are dedicated institutions set up across all districts of Bihar for skill upgradation and skill training of rural youth, managed by the sponsored lead bank of the districts. JEEViKA (BRLPS) is the nodal agency for providing support to RSETIs in the implementation of the program. JEEViKA, with the support of MoRD, the Government of India, and the lead banks, is closely working with district units of RSETIs to provide self-employment training to rural youth in almost 61 approved trades. After completing the training, the rural youth are also extended credit support to initiate an enterprise.

As of March 2024, 38 Rural Self-Employment Training Institutes (RSETIs) centers were engaged in enhancing the skills and training of rural youth and providing self-employment to them. During the 4th quarter, 6,222 candidates received training from RSETIs in different trades, and 8,580 got settled.

Table 20: Status of Training through RSETIs

Sl.	Particulars	Progress (January to March 2024)	Progress till March 2024
1	Number of trainings conducted	202	
2	Number of candidates trained	6222	299399
3	Total Settled	8580	223717
4	Settled-self funding	6118	165911
5	Settled- bank finance	2462	57819

4. Events /meetings/workshops

- **CxO Meet, Gurugram**

JEEVIKA, SRLM Bihar organized a CXO Meet in Gurugram, Haryana, on January 6th, 2024. The vision of the CXO Meet was to ignite a powerful exchange of leadership perspectives, driving innovation, collaboration, and long-term success for all stakeholders. The event served as a guiding force, illuminating a path toward a future where industries flourish alongside societal well-being and environmental responsibility. It fostered the creation of strong cross-industry connections and partnerships that extend beyond individual companies. JEEVIKA, SRLM Bihar aims to create an ecosystem where ideas flow freely, challenges are addressed with collective ingenuity, and every participant feels empowered to contribute to shared goals. The CXO Meet



hosted around 30 Chief Executive Officers from various industries and approximately 150 placed candidates.

Distinguished guests included employer partners, Joint Secretary & Senior Officers from the Ministry of Rural Development (MoRD), Members from the Public Enterprise Selection Board, Joint Secretary from the Department for Promotion of Industry and Internal Trade (DPIIT), Resident Commissioner from the Government of Bihar, CEO of JEEVIKA, Assistant Director from the National Institute of Rural Development and Panchayati Raj (NIRDPR), and officers from SRLM & Bihar Migrant Resource Centre Gurugram.



- **Empowering Women in Agriculture: Inauguration of Agriculture Drone Pilot Training, Begusarai**

On January 8th, 2024, a team from the Ministry of Rural Development's (MoRD) Skill Division, led by Joint Secretary Karma Jimpa Bhutia and Shiv Soni, Thematic Expert-M&E, RSETI, MoRD, visited RSETI Begusarai along with the Jobs team from SRLM. Their goal was to assist the RSETI and DPCU Begusarai team in preparing the training center for the upcoming inauguration of two initiatives: the "Drone Pilot Training for JEEVIKA Didi" program and the new building extension under RSETI UCO Bank.

A brief inauguration ceremony was held on 9th January 2024 to launch the new Agriculture Drone Pilot batches. The visit also included a review meeting with the district team regarding program progress and a comprehensive briefing on the RSETI training program for the Joint Secretary, Skill Division, MoRD.

SOCIAL DEVELOPMENT

JEEVIKA's initiatives have significantly advanced rural development in Bihar, achieving notable milestones in food security, health risk mitigation, education, gender equality, renewable energy, disaster management, and MGNREGA convergence. Key achievements include the establishment of 789 nurseries, provision of 52,365 Health Risk Funds, and planting over 64 lakh saplings in the year 2023-24.

1. Food Security Fund (FSF)

Under the Food Security Fund (FSF) intervention, Rs. 100,000 is availed by Village Organizations (VOs) as a one-time revolving fund, triggered by project criteria. This community-driven financial product provides SHG members with access to quality food grains and edible items at fair prices from local sources, facilitating collective demand generation, bulk procurement, and distribution. The interest-free recovery of credit on a stress-free schedule makes it accessible to the poorest of the poor.

FSF targets the most vulnerable households, including SC and ST populations, addressing food insecurity and inadequate nutrition, especially during lean seasons. Its core objective is to ensure year-round nutritional food security for the poorest and reduce their reliance on high-cost debts. Till March 2024, altogether 48,217 VOs have effectively utilized this fund to benefit SHG members.

JEEVIKA, in collaboration with The University of Sheffield, The London School of Hygiene and Tropical Medicine, and MicroSave Consulting, is implementing the INFUSION (Indian Food Systems for Improved Nutrition) project. This 5-year research project aims to improve nutrient-dense food consumption among the rural poor in India and design the Nutritional Security Fund (NSF), the next generation of FSF. Field testing is underway in Sandesh and Udwantnagar blocks of Bhojpur and Kalyanpur and Patori blocks of Samastipur.

2. Health Risk Fund (HRF)

The Health Risk Fund (HRF) provides low-cost funds for health and medical emergencies to vulnerable households within SHGs. This community-driven credit product reduces the burden of high-interest loans, protecting households and promoting socio-economic mobility. The fund comprises low-cost health loans and savings for SHG members. As of this quarter, 52,365 VOs have received HRF.

3. Education

Community Library and Career Development Center (CLCDC)

JEEVIKA's Community Library and Career Development Center (CLCDC), established in 100 blocks across 32 districts, supports holistic human development and inclusive growth in Bihar. With a 6,000+ seating capacity and 1.1 lakh learners (63% female), the CLCDC serves 7,000-

8,000 rural adolescents and youths daily. It offers educational, career, skilling, and entrepreneurial support, especially for girls and marginalized first-generation learners. Each center is managed by a CLF with the support of Vidya Didi, a dedicated community cadre.

In collaboration with UNIVERSIDAD CARLOS III DE MADRID, JEEVIKA is implementing the Bihar Information and Media Literacy Initiative (BIMLI) under the Mercury Project. BIMLI aims to enhance health-related information and media literacy among teenagers (classes 8-12) across 1,200 VOs from 600 panchayats. So far, 14,000 students from 100 CLCDCs have completed Media Literacy and English Communication classes.

Career Counseling and Development Center (CCDC)

The CLCDC provides mentoring, guidance, and training to SHG members and underprivileged students for admissions to prestigious institutions like BHU, DU, JNU, AIIMS, and IHM, with over 55% of 1,300 applicants being girls. Vidya Didi has counseled over 12,000 students on higher education options. The CLCDC offers free form filling for entrance exams, online classes, books, high-speed internet, digital study materials, computers, mentorship, and tablets, ensuring village children can prepare for exams without needing city-based coaching.



4. Gender Intervention

a. Universal Approach

A workshop was organized for the constitution of Internal Committees for the Prevention of Sexual Harassment (POSH) in each district, involving organizations like C3 and Pradan, along with JEEVIKA's District Project Managers. This initiative aims to create specialized bodies to address sexual harassment complaints, ensuring a safe and inclusive work environment. The workshop focused on developing strategies, policies, and action plans for enhancing workplace safety for female employees.

b. Establishment of Didi Adhikaar Kendras

Didi Adhikaar Kendras are being established to promote gender equality, women's empowerment, and support women's rights. These centers will be set up in 174 blocks



across 38 districts, primarily in government-owned buildings or, if unavailable, in CLF or rented spaces. So far, 66 centers are operational in government infrastructure, 86 have completed office procurement, and 38 have been inaugurated. Additionally, 94 DAK Coordinators have been inducted, and Sakshmadidi candidates have been shortlisted in all 174 blocks. Training programs for JEEVIKA staff and DAK personnel will follow NRLM guidelines to ensure effective operation.

Table 21: Progress on Didi Adhikaar Kendras

Sl.	Particulars	Progress till March 2024
1	Number of Districts	37
2	Number of blocks	174
3	Number of DAK operational in Block premises / Government infrastructure	66
4	Procurements complemented for office establishment	86
5	Number of DAK inaugurated	38
6	DAK Coordinator inducted	94
7	Number of blocks in which Sakshmadidi have been shortlisted / first level screening	174

5. Solar – Renewable Energy

a. Clean Cooking Solutions (IDES System)

The Integrated Domestic Energy System (IDES) addresses rural energy needs by combining solar home lighting with improved cook stoves. It includes a 50-Watt Solar Panel, 20 Ah Solar Tubular Battery, 10A Solar Charge Controller, and 2-watt LED bulbs, providing 24-hour solar electricity. This setup supports essential activities like lighting and mobile charging, and promotes cleaner cooking with force draft improved cook stoves, reducing indoor air pollution and health risks. This sustainable, affordable system alleviates financial strain from high electricity bills and maintenance costs, fostering long-term community resilience and self-sufficiency.

b. Electric Cooking Ecosystem

A project by IIT Bombay, JEEVIKA, and J-WiRES, supported by Modern Energy Cooking Services (MECS), aims to develop a sustainable supply chain for electric cooking in rural India, starting with Aurangabad and Gaya in South Bihar. Phase 1 focuses on planning, technology trials, and market research, while Phase 2 will implement these plans, refine business models, and engage local communities to promote cleaner cooking solutions.

6. Disaster Management

a. Flood Preparedness by UNICEF

JEEVIKA and UNICEF conducted training on "Flood Preparedness and Management" across 28 districts in Bihar, aligned with the Disaster Risk Reduction Roadmap 2015-2031. Training master

trainers to disseminate knowledge to CLFs enhances community response capabilities, fosters local ownership, and promotes livelihood sustainability in flood-prone areas.

b. Disaster Risk Reduction

Bihar's susceptibility to natural disasters necessitates prioritizing preparedness and mitigation. Training SHGs, VOs, CLFs, project staff, and community professionals enhances capacity to manage flood risks, aligning with broader development goals and promoting resilience in vulnerable communities.

c. Project Vishwash (Balasore Train Accident)

Project Vishwash's response to the Balasore train accident showcases a compassionate and comprehensive approach to supporting victims and their families. By conducting a thorough household survey and sharing data with the Bihar State Disaster Management Authority (BSDMA), the project ensures that affected individuals receive necessary support from relevant authorities.

The project emphasizes long-term recovery and rehabilitation, linking victims with social security schemes and livelihood opportunities. Access to health insurance, educational support, vocational training, and skill development programs helps victims regain economic independence and stability.

Project Vishwash's structured and holistic approach reflects a commitment to ensuring victims can rebuild their lives with dignity and resilience.

7. JEEVIKA – MGNREGA Convergence

a. Village Organization Office Buildings

In collaboration with the Rural Development Department and MGNREGA, JEEVIKA has initiated the construction of 534 Village Organization (VO) office buildings across Bihar. This initiative addresses community demands, empowers local governance, and boosts community confidence. The project, with an investment of approximately 80 crore rupees, stimulates the rural



economy, creates employment, and improves infrastructure. MGNREGA contributes 32 crore rupees to the wage component, further aiding poverty alleviation and skill enhancement. The initiative strengthens grassroots governance, promotes participatory decision-making, and fosters community collaboration.

Table 22: Progress on Village Office Building

Sl.	Particulars	Progress till March 2024
1	Total number of Land Identified	651
2	Total number of NOC provided	241
3	Construction Started	97
4	Finally Constructed	57

b. MGNREGA Mate Empanelment & Deployment

JEEVIKA's empanelment of community members as MGNREGA mates is a milestone in enhancing community participation. The guidelines prioritize SHG members, promoting transparency, accountability, and inclusivity. Around 80,000 SHG members are expected to be empaneled, addressing unemployment and promoting inclusive development. A three-member committee, comprising BPM, Mukhiya, and PRI representatives, ensures participatory decision-making. This initiative enhances grassroots governance and empowers women.

Table 23: Progress on MGNREGA Mate Empanelment and Deployment

Sl.	Particulars	Progress till March 2024
1	Number of mate application submitted	62438
2	Number of Mahila mate registered (R12.12)	50807
3	Deployment of SHG Mates (MGNREGA MIS)	19880

c. Cluster Facilitation Project (CFP)

The Cluster Facilitation Project (CFP) by the Government of India's Rural Development Department aims to enhance MGNREGA implementation through community participation and technological interventions. Extended until March 31, 2025, CFP focuses on employment generation, asset creation, and rural development. The project fosters collaboration, learning, and accountability, contributing to the effectiveness and sustainability of rural livelihoods.

8. Didi ki Paudhsala

a. Convergence with the Department of Forest, Environment, and Climate Change (DoFECC):

In collaboration with DoFECC, JEEVIKA promotes clean and green surroundings through Natural



Resource Management (NRM) and water conservation. The program mobilized JEEVIKA Didis to develop 276 nurseries, promoting biodiversity conservation and livelihood diversification.

b. Convergence with MGNREGA:

JEEVIKA and MGNREGA established 513 nurseries to support plantation activities, enhancing green coverage and providing high-quality saplings. This initiative supports local beneficiaries and ensures decent income for nursery growers.

In total, 789 nurseries have been established through these collaborations.

c. Plantation for 2023-24

Addressing Bihar's low forest cover (7.76%), JEEVIKA participates in the state's campaign to plant 5 crore saplings. The initiative focuses on increasing canopy through plantation on individual lands due to high population density. JEEVIKA Didis and community members actively engage in plantation drives, fostering environmental conservation and sustainable development.

In the 2023-24 drive, JEEVIKA targeted over 1 crore saplings, achieving the planting of 8160821 saplings under the "Harit JEEVIKA Harit Bihar Abhiyaan."

Table24: Progress on Plantation

Sl.	Particulars	Progress
1	Plantation Target	10040846
2	No. of Saplings Planted	8160821

HEALTH, NUTRITION AND SANITATION

1. Sanitary Napkin Production Unit (SNPU)

Women in rural areas often lack access to sanitary items and have inadequate understanding of their types and applications, or cannot afford the high cost of such products. Considering these facts, JEEVIKA took the lead in establishing the Sanitary Napkin Production Unit (SNPU) in the Chausa block of Buxar District with the support of Satluj Jal Vidyut Nigam (SJNV) and Buxar District Administration. The objective of SNPU is to supply environment friendly, hygienic, and cost-effective sanitary pads to women of all targeted segments. This compostable product, named MAYARA, is entirely organic and made with a combination of biodegradable materials. Beyond improving menstrual health, the provision of affordable sanitary napkins also creates employment opportunities for women in rural areas. This initiative holds significant value in regions with limited awareness and resources, as it addresses health risks associated with inadequate menstrual hygiene practices. Commitment extends to promoting good hygiene practices and empowering women through entrepreneurial models, aiming to eliminate stigma and taboos related to menstruation. This initiative contributes to the overall well-being of women and the environment.

Table25: Production and Sale details of Mayara

Sl.	Particulars	Cumulative progress till March 2024
1	Production till March 2024	1,33,707
2	Sales till March 2024	1,03,201
3	Number of women empowered with Mayara production	25

2. Balahar

Balahar, a ready-to-eat complementary food, is a traditional nutritional supplement that plays a crucial role in providing essential vitamins and minerals for the development of children. In two different districts of Bihar - Samastipur and Bhagalpur - JEEVIKA didis have taken the lead in producing Balahar using locally sourced ingredients. This effort reflects the commitment to providing holistic solutions to the nutrition challenges faced by children in the regions of Samastipur and Bhagalpur and also in the surrounding areas. Balahar composition per 100g packet includes: 45g Processed Wheat Flour, 11g Processed Moong Dal Flour, 18g Whole Milk Powder, 24g Powdered Sugar, and 2g Ghee.

Table26: Progress of Balahar Unit

Sl.	Particulars	Progress
1	Number of unit functional	Samastipur (Pusa & Tajpur) & Bhagalpur (Narayanpur)
2	Total Fund from Project to PG	Rs. 3 Lakh/unit
3	Number of members involved in production	20 per unit
4	Total Production till March 2024 (in Kg)	2757 kg
5	Total Sales till March 2024 (in Kg)	2242 kg
6	Revenue generated till March 2024 (in Rs.)	Rs. 4,93,240

3. Pradhan Mantri Bhartiya anaushadhi Kendra (PMBJK)

The cost-effective and genuine, generic quality medicines have emerged as a boon for all, especially for the poorest of poor households. With PMBJK centers operating through CLF in the premises of Sadar Hospitals in Gopalganj, Nalanda, and Sitamarhi districts of Bihar, Jeevika strives to promote widespread use of generic medicines, thereby reducing medicine costs for all households. Further, through collaboration between Jeevika and the Health Department,



Cluster Level Federations (CLFs) set up PMBJKs for collective procurement, providing additional support such as livelihood generation to SHG HHs. Jeevika uses mobile-based technology to disseminate messages and share informative videos to create awareness about the benefits of these medicines. Besides this, the benefits of generic medicine are also discussed in the weekly meetings of SHGs. The total establishment cost of PMBJK provided to the concerned CLF from project fund is Rs.7.60 lakhs which includes the cost of furniture and fixture, medicine, computer, internet, printer, renovation & other assets. In addition to the above, the maximum recurring expenditure cost supported to the CLF is Rs. 5 lakhs for a tenure of 9 months that can be paid for insurance of employees, salary of employees & miscellaneous expenses. The CLF is getting a 20% margin on MRP (Excluding taxes) of each drug. This quarter all 3 PMBJK made profitable sales on the total cost incurred, the total sales for the quarter are:-

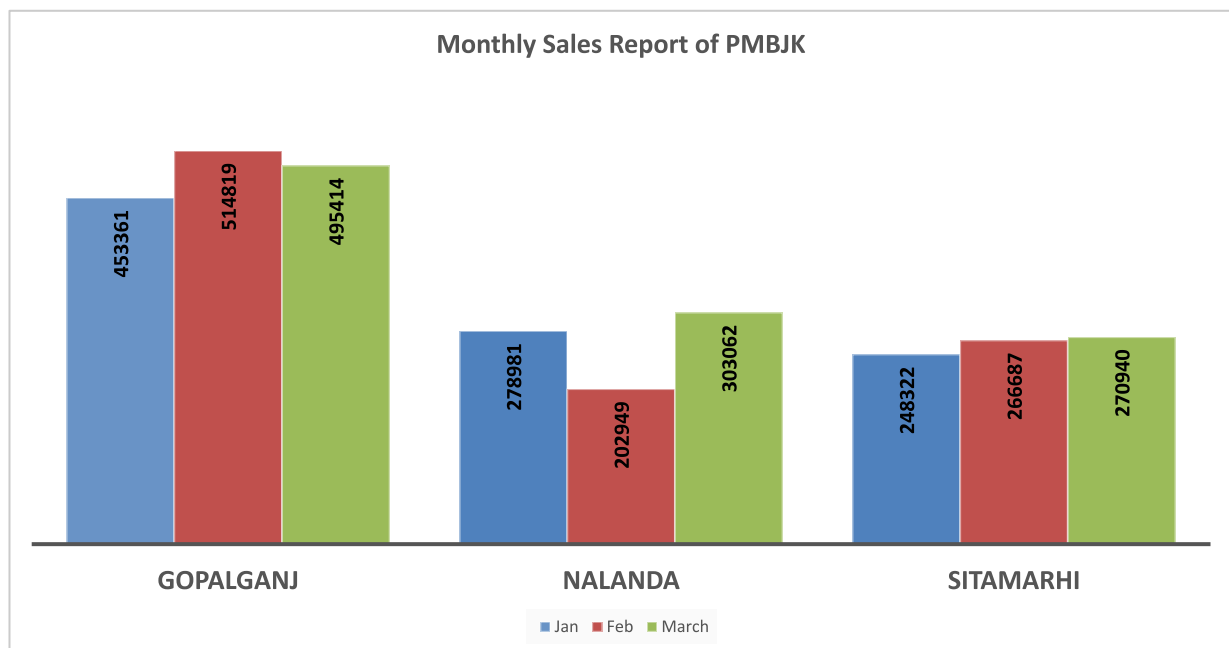
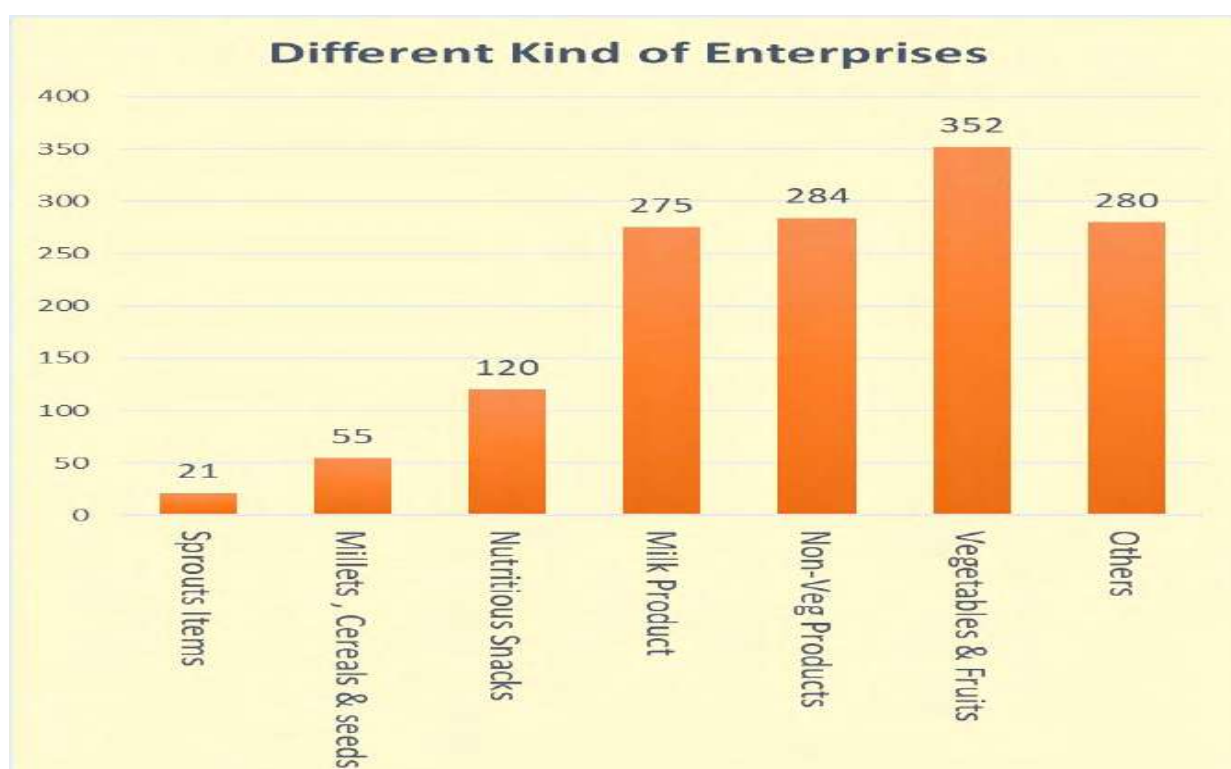


Table27: Cumulative Profit & Loss (January to March 2024)

District	CLF	Total Sale (Till March 24)	Margin on sale (22% of sale)	Incentives	Total Earning	Expenditure	Profit/Loss
Gopalganj	Vaishno, Sadar	41,02,411	9,02,530	1,65,000	10,67,530	5,53,789	5,13,741
Nalanda	Shakti, Bihar Sharif	24,50,312	5,39,069	1,65,000	7,04,069	5,84,756	1,19,313
Sitamarhi	Bharat, Sadar	21,94,434	4,82,775	1,65,000	6,47,775	3,48,446	2,99,329
Total		87,47,157	19,24,375	4,95,000	24,19,375	14,86,991	9,32,384

4. HN-Enterprise

Health and Nutrition Enterprise, an initiative of Jeevika to promote the importance of Health, Nutrition, and Sanitation among the members through developing Health-centric enterprises. The primary objective of initiation of HNS enterprise fund is to mitigate the demand for accessibility and availability of Health, Nutrition, and Sanitation-related products and services at the community level. On the other hand, JEEVIKA'S HNS Enterprise Fund empowers women entrepreneurs of Bihar through financial support for livelihood activities. Through the project Health, Nutrition, and Sanitation Production-cum-Enterprise fund, were envisaged to develop the members and groups as enterprises, intended to increase the annual income of individual entrepreneurs by Rs. one lakh. The disbursement of Rs. 9,32,50000 took place in 22 districts, and 1387 women entrepreneurs are empowered to set up their own businesses. The HNS enterprise fund is available for both individual and group enterprise, includes the followings:



5. JEEViKA Health Help Desk

The Jeevika Health Help Desk is an initiative of Jeevika in collaboration with the Bihar Health Department. Its primary goal is to provide quick and easy access to healthcare facilities for communities across all 38 districts of Bihar, including Sadar hospitals and medical colleges. The Health Help Desk offers hospital information to both outpatient department (OPD) and inpatient department (IPD) patients during two shifts of working hours. Currently, facilities and services are being provided to 4,98,359 patients through the Health Help desk, across Bihar. The Help Desk is staffed by dedicated Swasthya Mitra Didis (healthcare volunteers) working in two separate shifts, with a total of 92 Swasthya Mitra Didis currently employed. Presently, there are 45 functional help desks throughout Bihar.



Table 28: Progress of Jeevika Help Desk centers

Sl.	Particulars	Cumulative progress till March 2024
1	No. of IPD Patients attended	143434
2	No. of OPD Patients attended	726966
3	No. of Patients help through Phone Call	31416
4	No. of admitted patients followed up	65566
5	No. of discharged patients followed up	24293

6. Government-led Programs

a) Poshan Pakhwada

A flagship program aimed at holistic nourishment of children, adolescents, pregnant women, and lactating mothers through a synergized and result-oriented approach, integrating various departments such as the National Health Mission (NHM) and Women and Child Development (WCD). The program was performed from 9th to 23rd March 2024. Activities performed during Poshan Pakhwada 2024 were:

- Poshan Bhi Padhai Bhi
- Traditional and local dietary practices focused sensitization around nutrition
- Health of Pregnant Women & Infant and Young Child Feeding (IYCF)

During Poshan Pakwada 2024 focused activities conducted on sensitization on Non-Communicable Diseases (NCDs), promotion on diet diversity, agri-nutri garden promotion, organize community-based events, promotion of millet consumption as this year declared as millet year, promotion of moringa, demonstration to promote local traditional food recipes especially millets, and additional areas of mass sensitization under Jan Andolan platform, SHGs, VO's & CLFs took measure steps on awareness practices for greater outreach.

b) Family Planning

JEEVIKA's Family Planning Convergence Program in Bihar centers around key metrics related to the adoption of family planning methods and the linkage between ASHA workers and beneficiaries. The initiative encircles five districts (Aurangabad, Jahanabad, Lakhisarai, Sheikhpura, and Sheohar) and covers 10 blocks. The program meticulously monitors specific methods such as condoms, MALA-N, Chhaya, Ezy Pills, ANTRA, tubectomy, vasectomy, camp; Copper-T. Keeping track of the number and proportion of eligible couples who have successfully adopted family planning methods provides valuable insight into program effectiveness, facilitating continuous enhancements. The overarching goal is to ensure that eligible couples receive appropriate services and support, thereby promoting positive reproductive health outcomes. The CMs & CNRPs receive incentives as per the prescribed policy.

LOHIYA SWACHH BIHAR ABHIYAN

Swachh Bharat Mission-Gramin

Swachh Bharat Mission-Gramin (SBM-G) Phase-II, a centrally sponsored scheme, is being implemented in rural areas across all districts from 2020-21 to 2024-25, focusing on sustaining the Open Defecation Free (ODF) status of the villages and covering all villages with Solid and Liquid Waste Management (SLWM), to transform all villages from ODF to ODF Plus.



1. ODF-S & ODF Plus Activities

After achieving ODF status in Bihar, the focus has shifted to ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management (SLWM) is a key component to improve the 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 through effective operation and maintenance of WASH assets at households, institutions, and community levels for continued functionality and usage.

The theme also emphasizes other ODF Plus interventions like solid waste management, wastewater management, plastic waste management, Gobardhan, menstrual hygiene management, and sustained behavior change practices. Depending on their capacities and community response, districts are undertaking ODF-S and ODF Plus activities in their areas.

2. Capacity Building

Two members from LSBA, SPMU received comprehensive 3-day training from 20th to 22nd March 2024 at SPM NIWAS, Kolkata, focusing on the salient features of SBM-(G) Phase-II components.

3. Community Sanitary Complex

In villages/GPs where there is no availability of land for families/households, especially in Mahadalit Tolas/poor families, community toilets can meet sanitation needs. LSBA has prepared a model with specifications to construct community toilets in all such habitations where land availability is an issue. The theme facilitated the construction of these toilets.

Table 29: IHHL status till 31st December 2023

Sl.	Parameter	Target FY – 2023-24	Progress (January – March 2024)	Cumulative in FY 2023-24
1	IHHL Construction	962000	333430	941361
2	IHHL Payment		83306	620576

4. IEC Activities

a. Retrofitting Campaign to Ensure Toilets are 'Safe' and 'Functional'

In the journey towards achieving sanitation for all, the Swachh Bharat Mission Gramin has been a pivotal force in transforming rural hygiene in India. One of its key initiatives, the retrofitting of toilets, stands as a example of progress towards not just access to sanitation facilities, but also ensuring their sustainability and safety.

A special community awareness campaign was conducted extensively across the state from 5th February to 25th March 2024, aimed at motivating households to adopt the retrofitting process and embrace improved sanitation practices. Central to this endeavor was a robust communication campaign designed to ignite behavioral change and community participation.

The necessity for retrofitting arises from the recognition that merely providing toilets is not enough; they must be designed and maintained in a manner that safeguards both health and the environment. A single-pit toilet, for instance, poses a significant risk of faecal sludge overflow, leading to pollution and the spread of diseases. The retrofitting solution addresses this issue by converting single-pit toilets into twin pits. By constructing a new pit adjacent to the existing one and installing a Y-Junction to divert flush flow, overflow is mitigated, making the toilet environmentally safer.

Moreover, the campaign targets rectifying any defects in existing toilets, such as broken seats, absence of Y-junctions, cracks in the superstructure, etc.

This behavioral shift encompasses not only the retrofitting of toilets but also the construction of individual household latrines for families previously left out of sanitation initiatives. Through various communication channels such as community-led total sanitation programs, school-led initiatives, sandhya chaupaals (evening gatherings), community meetings, and interpersonal communication, the message of toilet usage, construction, and necessary retrofitting was effectively disseminated.

The results of the communication campaign have been promising, with over 49,000 retrofitted toilets reported across the state.

5. Solid & Liquid Waste Management

Lohiya Swachh Bihar Abhiyan (LSBA) has initiated interventions to support districts and blocks in planning and implementing solid and liquid waste management (SLWM) activities.



Table30: SLWM achievement in Financial Year 2023-24

SI.	Particulars	Target	Progress (Jan to March 2024)	Cumulative in FY 2023-24
1	Fund Transfer to GPs	3760	0	1336
2	Number of Wards Where Door-to-Door Waste Collection Started	51170	5930	15930

Table 31 : ODF-Plus Declaration of Villages

SI.	Particulars	Progress
1	Number of Villages to be declared ODF Plus (Target)	36891
2	Achievement (Jan to March 2024)	702
3	Cumulative achievement in FY 2023-24	27168

5. Gobardhan

Under Swachh Bharat Mission (Grameen) Phase-II, the Gobardhan project aims to have a positive impact on village cleanliness, generating wealth and energy from cattle and organic waste.

Table 32: Progress under Gobardhan intervention

SI.	Particulars	Progress in FY 2023-24
1	Target in FY - 2023-24	38
2	Sites Identified	1
3	Construction in progress	11
4	Completed	15
5	Functional	12

SATAT JEEVIKOPARJAN YOJANA

The Satat Jeevikoparjan Yojana (SJY) identified and trained 17,355 new ultra-poor households, provided livelihood financing 3605 households, and facilitated significant access to government entitlements during this quarter. The project so far has identified 2.01 lakh ultra-poor households across Bihar, delivered confidence-building and enterprise development training to over 1.90 lakh households, provided essential livelihood financing, and established 15 livelihood clusters, significantly enhancing socio-economic conditions and enabling sustainable poverty alleviation.



1. Identification of Ultra-Poor Households (HHs)

The Satat Jeevikoparjan Yojana (SJY) initiative is on a mission to locate and assist over 17,355 households this quarter, totaling 2.01 lakh households across all 38 districts of Bihar. These ultra-poor households are identified and endorsed by the Village Organization with the help of a three-member team of CRPs. The identification process is conducted meticulously, encompassing 50,892 Village Organizations, with a typical identification cycle taking five days for each VO. After this, the project staff at the block level conducts a round of verification to check for inclusion errors in the selected households.

2. Training of UPHHs on Confidence Building & Enterprise Development

Under Satat Jeevikoparjan Yojana, timely handholding, mentoring, and coaching of ultra-poor households are essential for unlocking the poverty trap and instilling confidence in them to manage sustainable enterprises and livelihoods. The Confidence Building and Enterprise Development (CBED) training boosts confidence and shows pathways for households to emerge from extreme poverty. To strengthen the system, the project has created a resource pool of project staff comprising graduation coaches, community leaders, CBOs, and block and district-level stakeholders.

a. Training of Identified HHs on Confidence Building

The confidence-building training is provided by Master Resource Persons during HH visits and group meetings before micro-planning. This training is essential to motivate UPHHs to select feasible livelihood-generating activities to escape the poverty trap.

b. Training of Identified HHs on Confidence Building and Enterprise Development

The Confidence Building and Enterprise Development (CBED) training is designed to motivate and promote ultra-poor households to establish enterprises and provide basic enterprise development and risk management skills. To complete the training of targeted households under SJY, a total of 572 ACs/ CCs/LHSs have been identified from different districts and developed as a resource pool to conduct CBED training at the district/block level. In this quarter, CBED and refresher trainings were prioritized, and a drive was conducted across 38 districts to train households on enterprise development.

Table 33: UPHH Households Training Status

Sl.	Training Type	Progress (January – March 2024)	Cumulative progress (till March 2024)
1	Confidence Building (CB)	9,619	1,90,319
2	Confidence Building Enterprise Development (CBED)	16,223	1,65,714
3	CBED Refresher	16,506	94,384
4	Graduation Training	17,999	75,128

3. Livelihood Financing Status

a. Special Investment Fund (SIF)

The Special Investment Fund fulfills the initial capitalization requirement and basic needs of ultra-poor HHs. It is a one-time grant of Rs. 10,000 for rural areas and Rs. 15,000 for urban areas, transferred to the endorsed household account by the village organization.

b. Livelihood Investment Fund (LIF)

The project provides a Livelihood Investment Fund amounting to Rs. 60,000 to Rs. 2 lakh in 3-4 tranches to targeted households for asset creation. MRPs complete the participatory livelihoods micro-planning process of endorsed ultra-poor households. Based on the micro-plans, the procurement committee of the VO, along with the MRP and the ultra-poor household, procures the asset or livestock for individual HHs.

c. Livelihood Gap Assistance Fund (LGAF)

The Livelihood Gap Assistance Fund is the consumption support fund provided to each endorsed household. It is intended to meet short-term needs and fill income gaps. LGAF support also allows households to offset lost income while participants attend trainings. MRPs help households open

savings bank accounts, and the VO transfers the LGAF through bank checks to respective households for an initial period of 7 months (Rs. 1000 per month).

Table 34: Livelihood Financing Status of Endorsed UPHHs

SI.	Training Type	Cumulative Progress (till March'2024)
1	Number of HHs received Livelihood Gap Assistance Fund	1,63,190
2	Number of HHs received Livelihood Investment Fund- (LIFTranche-1/SIF or both)	1,80,826
3	Number of HHs received Livelihood Investment Fund- LIF Tranche-2	46,143

4. Capacity Building of MRPs under SJY

Master Resource Persons (MRPs) are deployed for every 30-35 households to provide continuous support. MRPs receive extensive training to become in-house trainers and primary support experts for ultra-poor HHs, offering guidance on asset maintenance, livestock care, micro-enterprise development, and basic skills such as numeracy and bookkeeping. Weekly coaching sessions also include social education components, discussing topics like nutrition, early marriage, and family planning. There are 5,490 MRPs across 534 blocks till March 2024. The project has started M4 training, a refresher on M2 and M3 modules, to revisit Books of Records and business literacy topics discussed during home visits and group meetings.

Table 35: Modular Training of MRPs

SI.	Modular Training	Progress (Jan'24-Mar'24)	Cumulative Progress (till March'2024)
1	Module-1 (Induction & Enterprise Selection)	211	5,398
2	Module-2 (Enterprise Development and SJY Books of Records)	28	4,748
3	Module-3 (Operation Management Course)	143	4,517
4	Module-4 (Refresher)	258	3,704

5. Access to Govt. Entitlements for Ultra Poor Households

The sustainability of the approach depends on evolving into a convergence approach, leveraging resources and benefits of other public programs for the poorest people. The importance of entitlements was evident during the pandemic. Initially, the identified households under this program often lacked fundamental documentation like Aadhar Cards and bank accounts. JEEVIKA ensured these for each program participant. For food security, Ration Cards and insurance were prioritized, providing basic needs like two meals a day, safe drinking water, housing, and health insurance. In the 4th quarter of FY 2023-24, achievements under convergence were:

Table 36: Status on Access to Government Entitlements by SJY Households

Sl.	Convergence	Progress (Jan'24-Mar'24)	Cumulative Progress (till March'2024)
1	Safe and Secure Home	44,527	1,31,222
2	Safe Drinking Water	18,832	1,71,049
3	Food Security (PDS)	16,974	1,37,088
4	Pension (Physically Challenged, Widow & Old Age)	10,305	77,771
5	Insurance (PMSBY & PMJJBY)	21,133	1,38,781

6. Development of Livelihood Clusters

The livelihood cluster approach is essential for socio-economic development, aimed at improving the well-being and economic conditions of individuals and communities. The clusters provide value chain support, linking cluster stakeholders with the market. Fifteen livelihood clusters have been created under SJY, including goat, dairy, bamboo, bangle, broom, soft toy, and traditional Sikki art clusters. During this quarter, major activities in livelihood clusters included:

- A goat cluster in Samastipur, forming "Khushi Jeevika Mahila Bakari Utpadak Samuh," providing vaccination, deworming support, market linkages, and training.
- Exposure visits for bamboo cluster members in Madhepura to Purnea, understanding different products and market linkages.
- The growth of the bamboo cluster in Munger inspiring other districts, captured through a case study focusing on group enterprise.

Table 37: Mobilization of SJY Households in Livelihoods Clusters till March 2024

Sl.	Type of cluster	Places	Total HH linked
1	Dairy	Bhagalpur, Munger, Khagaria	183
2	Goatry	Gaya, Rohtas, Saran, Nalanda, Samastipur	275
3	Bamboo	Munger, Madhepura	151
4	Bangle	Rohtas	25
5	Sikki	Saran, Gopalganj	53
6	Broom	Rohtas	25
7	Soft Toys	Vaishali	31

8. Livestock Management Services

Livestock management occupies a unique position in the socio-economic development of ultra-poor households engaged in goat rearing and cattle farming. The five key components 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, deworming, and vaccination), Breeding (restriction of in-breeding and breed improvement), and Marketing (local market supply and organizing goat haats).

By March 2024, through convergence under MGNREGA, a total of 35,550 applications were received for shed construction, of which 9,107 sheds have been completed.

9. SJY URBAN

Under the SJY Urban Program, SJY has identified and engaged over 18.1 thousand households across all 38 districts of Bihar. These ultra-poor households are identified and endorsed by the Cluster Level Federations with the help of a four-member team of CRPs, two from Jeevika and two from NULM. We have completed the participatory identification process in 5415 wards, with a typical identification cycle taking 5-7 days for each VO. After this, project staff at the block level conducted a round of verification of the selected households to check for inclusion errors. To provide continuous support to the households, one Master Resource Person (MRP) has been deployed for every 40-45 households. There are a total of 394 MRPs across 221 urban blocks as of March 2024. The project has started M1 training for the MRPs to build their capacity and understanding of the SJY program. This module helps MRPs to visit and learn about the SJY Urban program as well as its different components.

10. Development of MIS for SJY Urban Program

We have initiated the endorsement of ultra-poor households from urban areas. A separate web-based MIS has been developed this financial year, and different service modules will be developed for SJY Urban. In FY 2023-24, several milestones were achieved in developing various modules in SJY, including Training Module, Household Feedback, and Service Improvement Module. We have also decentralized the SJY MIS to increase its use for decision-making processes, creating login credentials for DPMs, DRPs, regional coordinators, BRPs, BPMs, and Nodal Accounts in Urban SJY. District teams and BPMs have been oriented on the use of SJY MIS.

11. New Initiatives under SJY Urban

a. Day-Care Creches

The second creche in Gayghat, Patna, was launched by BRAC's partner organization Mobile Creche, enrolling 15 children. The Patna Municipal Corporation and the State Urban Livelihoods Mission facilitated this initiation. The mothers of the enrolled children received orientation sessions on childcare, and a community facilitator was trained for the role. The inaugural event at Gayghat, Patna, was attended by the CEO of JEEViKA, the BRAC Country Lead for India, the Director of Monitoring, Evaluation, and Learning (MEL) at BRAC, as well as senior members from the JEEViKA state and district teams, along with select members of the BRAC team.

b. Health, Sanitation & Nutrition

Addressing health needs is crucial for urban poor and vulnerable populations to break the cycle of poverty and improve overall well-being. The SJY team, in consultation with Mobile Creches, has developed a curriculum for MRPs focusing on health, nutrition, and sanitation. Additionally, health and nutrition-focused needs assessments have commenced in Gaya and will soon be initiated in Patna, contributing to the holistic support of vulnerable communities with the help of Mobile Creche.

12. SJY Urban Program

Launched in July 2023, the SJY Urban program encompasses several key initiatives to ensure its continued success and sustainability. To track MRP performance, real-time information should be captured in the MIS dashboard. Additionally, three new modules—Health & Nutrition, Climate Resilient Livelihood and Adaptation, and Gender-related topics—will be incorporated into the training MRPs visit form.

13. Development of Immersion Sites

Since 2018, JEEViKA has been implementing a program to uplift the ultra-poor, supported by Bandhan Konnagar and J-PAL South Asia. This collaboration has enabled JEEViKA to develop its own management system, including community ownership, resource pooling, and a mobile app-based decision support system. The program is part of a broader economic inclusion initiative. Within this framework, SJY offers a unique approach with valuable lessons for other regions and programs aiming to reduce ultra-poverty sustainably. To facilitate learning and knowledge exchange, SJY partners initiated the SJY Immersion Site development strategy in 2021. The objectives include:

- a. Developing selected Cluster Level Federations (CLFs) as model demonstration sites to enhance the capacities of Village Organizations, Community Cadres, and households, while fostering cross-CLF learning in Bihar.
- b. Strengthening internal operations to conduct learning and knowledge exchange events supporting the adoption and expansion of the Graduation approach for various poverty contexts.

Under the immersion site strategy, 80 CLFs in 76 blocks across 38 districts have been chosen based on JEEViKA's CBO grading parameter and regional distribution. CLFs serve as hubs for training, coaching, and mentoring CBOs and households, empowering local communities for sustained poverty alleviation efforts. A CBOs dashboard has been developed and rolled out in 72 immersion site CLFs, with plans to implement it in all immersion sites by the end of the month. Additionally, the MRP Didi ki Awaz quality control dashboard to assess the quality of MRPs is implemented in all immersion CLFs.

14. Immersion and Learning Exchange (ILE)

To gain field experience and learn program components, different SRLMs are visiting JEEVIKA-SJY. These visits are powerful demonstrations of the kind of programming governments can run, and they are already influencing other Indian states and national governments. Recognizing the importance of learning and knowledge exchange in supporting the adoption and expansion efforts of the Graduation model for various poverty contexts, JEEViKA entered into a partnership with BRAC International and Bandhan Konnagar in 2023 to launch a new program, SJY Immersion and Learning Exchange (ILE), for a three-year period from 2023 to 2026.

15. Workshop on Strengthening Synergy of SJY at State Level

The Technical Assistance Partner Bandhan Konnagar arranged a state-level workshop from January 16th-18th, 2024, on Strengthening Synergy of SJY. Representatives from BRAC

International, JEEViKA, and Bandhan Konnagar participated in this workshop to jointly develop an outline of Standard Operating Procedures (SoP) for organizing future SJY ILEs for national and global audiences. This three-day workshop aimed to foster guidelines by defining components, indicators, activities, and stakeholder roles for conducting immersion visits. The workshop was facilitated by Mr. Farabi Ahmedullah from BRAC International.

16. Conducted Immersion Visits of International Delegates

a. Delegates from the Government of South Africa (February 12th-16th, 2024)

Delegates from South Africa visited the Hajipur block of Vaishali district to observe ongoing SJY activities, conducted focused group discussions with mixed-age group participants at Kashipur Chakibibi Panchayat, demonstrated refresher training at Dighi Khurd, and interacted with graduated participants in Dayalpur panchayat. Meetings with the Cluster Level Federation members of Vijeta and Uttam helped understand the endorsement and financing process through Village Organizations. Discussions with BPIU and DPCU staff provided insights into program execution. Visits to the Bihar Museum and Khadi Market gave delegates a sense of Bihar's culture.

b. Delegates from the Government of the Philippines (February 19th-22nd, 2024)

Jeevika facilitated a visit for delegates from the Government of the Philippines to Harnaut and Rahui blocks of Nalanda district. This visit started with a fruitful discussion during the briefing session. Given that the Philippines government has a seven-year graduation program, the delegates were impressed by the positive results achieved within 24 months by visiting SJY graduated households. Discussions with MRPs helped the delegates understand the robust structure of the MIS. One key official from the Ministry of National Treasury appreciated Jeevika's investment in Master Resource Persons.



C. Delegates from the Government of Ethiopia (March 1st-5th, 2024)

The visit was conducted in the Hajipur block of Vaishali district. The delegates showed keen interest in the convergence program under SJY. The continuous handholding support provided through Master Resource Persons (MRPs) was highly appreciated. Keeping government entitlements under one roof was commendable.

17. SJY Vision Building Workshop

The SJY Vision Building workshop was conducted from March 12th to 14th, 2024, in New Jalpaiguri, West Bengal. The participants included District Resource Persons, Training Officers, Livelihood Coordinators, District Nodal Officers, Bandhan Konnagar State team, SJY State team from Jeevika, and Bandhan Konnagar Head Office team. A total of 90 participants attended this workshop. It was specially organized to develop the capacity of staff on various innovations and new strategies for the SJY program.

The workshop focused on themes such as behavioral science, strategy of phase-out, ambition of SJY in national and global contexts, principles of rural livelihood, use of data for informed decision-making, feedback loops from non-MIS sources, household graduation strategy, and data versus actionable information from MIS. Resource persons from CSBC, a former World Bank consultant, and Ms. Mahua Roy Chowdhary, Program Coordinator for Governance and Knowledge Management, shared insights on livelihood ecosystems, livelihood lifecycle, planning, and enterprise collectives. A key highlight of the workshop was insights on behavioral science and the engaging activity "Graduation Treasure Hunt."

RESOURCE CELL

During this quarter, the project successfully conducted eMT refresher training, facilitated exposure visits for TNSRLM and Combined Foundation Course Officers, deployed eMTs to Punjab and Chhattisgarh SRLMs, and organized impactful workshops on FNHW and the LoKOS transaction module.

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

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 eMTs training on Transaction applications. In line with this, a batch training on the Transaction Module was conducted earlier at the state level. Further, in this regard, one batch refresher training cum screening was organized in January (22/01/2024 to 25/01/2024) at the state level with the coordination of the NRLM team and NCRP (National Community Resource Person) support, in which a total of 50 participants attended the refresher training cum screening on the transaction module conducted at Patna. During the initial screening process, 60% of the master trainers were identified as capable of providing support to other State Rural Livelihood Missions (SRLMs), while the remaining trainers required more practice.

2. Tamil Nadu SRLM (TNSRLM)

The TNSRLM, Tamil Nadu team completed a comprehensive exposure visit at JEEViKA (19/03/2024 to 21/03/2024), focusing on the Model CLF-Component. As part of this initiative, the team visited Nalanda and Gaya to gain insights into the Model CLF program and its impactful initiatives. During the exposure visit, the team had the opportunity to witness first-hand the various facets of the Model CLF program implemented by JEEViKA. The visit included interactions with community members, project beneficiaries, and key stakeholders involved in the successful execution of the program.



3. Exposure/Immersion of CFC Officers at JEEViKA, BRLPS

A six-day immersion/exposure visit was organized for 900 CFC Officers at JEEViKA, BRLPS, spanning from March 4th to April 6th, 2024. The primary aim was to understand the BRLPS (JEEViKA) initiatives dedicated to fostering livelihood opportunities within rural poor communities in Bihar. The cohort was split into 15 groups, each group assigned to explore a designated district—Nalanda, Gaya, Muzaffarpur, East Champaran, Vaishali, and Patna. The core emphasis lay in understanding the structures of JEEViKA's Self-Help Groups (SHGs) and Community-Based Organizations (CBOs), and comprehending their pivotal roles in advancing livelihood prospects.

4. Deployment of eMTs (External Master Trainers) at Punjab SRLM and Chhattisgarh SRLM

Within the framework of the LoKOS Transaction Module Component, the project deployed 10 eMTs to support Punjab SRLM and 4 eMTs to assist Chhattisgarh SRLM. This allocation signifies the deployment of external Master Trainers (eMTs) to facilitate transactional module practices and operational activities such as cutoff preparation within the respective State Rural Livelihood Missions (SRLMs).

5. Attended Regional Workshop on FNHW in January

A Regional Workshop on FNHW was conducted in Lucknow, Uttar Pradesh in January (10/01/2024 to 11/01/2024), where representatives from BRLPS (SPM-RC, PM-RC, SPM-HNS, PM-HNS, and community members) participated. The workshop provided a platform for attendees to exchange valuable learnings and experiences.

6. LoKOS Workshop at Ahmedabad

A workshop on the LoKOS transaction module was organized in February (19/02/2024 to 22/02/2024) at Ahmedabad. SPM-RC and YP-RC attended the workshop. During the four-day workshop on the Transaction module, the following points were covered:



- Practice on transaction application of SHG-VO-CLF
- Cut-off and regular meetings
- Discussion on cut-off formats (SHG, VO, CLF)
- Discussion on NRO-Support services
- Discussion on existing reports/dashboard and understanding of the report section
- Discussion on the development of model Blocks (Under the LoKOS Component)
- State team shared their issues
- Discussion on the LoKOS-Support Ticketing System

PROJECT MANAGEMENT

A. Knowledge Management and Communication

In this quarter, JEEVIKA achieved significant milestones including, the initiation of 2024 campus recruitment for 67 positions, the successful launch of PM WANI for broadband connectivity, vibrant celebrations of International Women's Day, and the publication of multiple newsletters and the Change Maker Quarterly Magazine.

1. Project Intervention

Community Grievance and Redressal Mechanism

The Community Grievance and Redressal Mechanism in JEEVIKA is a system designed to address and resolve any grievances or complaints raised by the community. This mechanism is an important aspect of JEEVIKA's efforts to ensure accountability and transparency in its operations and to promote the well-being and empowerment of the rural communities it serves. To date, 119 cases have been registered, out of which all cases have been resolved except for 3. These pending cases have been taken by the concerned Grievance Redressal Committee.

2. YP Programme/Campus Recruitment and Internship

After the finalization of the roster, campus recruitment for 2024 has been initiated. This year, a total of 67 positions are vacant, out of which 33 will be recruited from different campuses and 34 from the open market. Eight institutes, namely CIMP-Patna, DMI-Patna, LNMI-Patna, RPCAU-Pusa, BHU-FMS, TISS, APU-Bangalore, and DSSW-Delhi, have been included. A total of 30 candidates have been selected from these institutes. Open market recruitment of YPs has been advertised, with a total of 610 applications submitted. Shortlisting and GD/PI will be conducted next quarter. Tentatively, the 13th cohort joining is planned for June-July. BRLPS has called for winter internship applications, and around 200 applications were received within the time line. A total of 20 offers were made, and 12 interns joined and completed the internship.



BRLPS has also recruited Young Professionals for the Jal Jeevan Hariyali Mission. A total of seven Young Professionals were selected from two institutes, namely DMI-Patna & FMS-BHU. The list along with letters has been shared with JJHM.

I. PM-VANI

The 'Pradhan Mantri Wi-Fi Access Network Interface (PM WANI),' a central government scheme, in collaboration with Bharat Sanchar Nigam Limited (BSNL) under the Department of Telecommunications, was launched with a pilot project to provide internet connectivity through broadband at the Yug JEEVIKA Mahila Sankul Sangh in Papraur, Barauni, Begusarai district of Bihar. Yug Sankul Sangh is the first cluster union in the state where this scheme was initiated on February 13, 2024 (Tuesday). The inauguration ceremony was graced by the Union Minister for Rural Development and Panchayati Raj who officially launched the broadband internet connectivity PM WANI at the Yug Jeevika Mahila Sankul Sangh office in Papraur Panchayat of Barauni block. After piloting the scheme, it has been scaled up in all 55 CLFs of Begusarai for a year with the objective of:

a. Improved Efficiency: Faster processing of VO transactions data entry, reducing wait times at the community level.

b. Streamlined Communication: Seamless communication among community institutions, improving operational efficiency and service delivery.

c. Remote CBO Digitization: Enables remote access to CBO digitization initiatives.

d. Increased Service Accessibility: Faster internet facilitates online applications and processing, making services more accessible to residents.

e. Extended Reach: CLFs can share bandwidth with up to five additional devices, extending internet access within the community.



3. Events & Campaigns

i. Republic Day Tableau Presentation at Gandhi Maidan, Patna

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

JEEVIKA's tableau for the 75th Republic Day was dedicated to Satat Jeevikoparjan Yojana, an initiative for the ultra-poor by the Government of Bihar, implemented by JEEVIKA with an emphasis on empowering ultra-poor household women through multidimensional entrepreneurship promotion. This innovative scheme, spearheaded by JEEVIKA, aims at uplifting the ultra-poor by providing them with sustainable livelihood opportunities and fostering their economic independence. At the heart of the tableau presentation was the portrayal of the

graduation model tailored for the ultra-poor. This model, showcased with meticulous detail, illustrated a pathway out of poverty by empowering individuals to build sustainable livelihoods and improve their socio-economic status.

ii. International Women's Day

JEEVIKA celebrated International Women's Day 2024 with great enthusiasm across all Cluster Level Federations (CLFs) in Bihar. The celebrations witnessed massive participation from Jeevika Didis. In collaboration with WDC at many places, cultural performances, folk songs, awareness-raising songs, and thought-provoking skits were presented by the Didis, highlighting issues such as domestic violence, child marriage, illiteracy, and poverty.

The festivities were further enriched by Rangoli competitions and sports events, where the Jeevika Didis showcased their artistic talents and athletic prowess with great zeal and excitement. Adding to the spirit of the celebrations, awareness rallies were organized by the Didis, advocating for women's empowerment and gender equality.

On this occasion, the Women and Child Development Corporation, in collaboration with the different District Administrations, organized a program to honor women who have excelled in various fields through their remarkable work. Many of the honorees were SHG members and leaders. At the state level, 8 JEEVIKA Didis from different ongoing interventions were recognized and awarded for their outstanding performance in their work.

The Women's Day celebrations across CLFs in Bihar provided a platform for Jeevika Didis to not only celebrate womanhood but also raise awareness about the persistent challenges faced by women in the state. The events served as a powerful reminder of the need for collective action to address these issues and create a more equitable society.

iii. Social Media Outreach

JEEVIKA's social media presence extends multiple platforms with a diverse follower base, including Facebook (8K followers), LinkedIn (16K followers), Instagram (2.2K followers), and Twitter/X (13K followers). The primary goal is to showcase various interventions, with a special emphasis on livelihood-related projects. The project aims to leverage the social media platforms to effectively communicate JEEVIKA mission, particularly focusing on reaching rural communities. As part of this strategy, the project has increased posting frequency across all networks to ensure consistent and engaging content delivery.

4. IEC Publications

i. Change Maker Quarterly Magazine (Issue No. 19)

The 19th edition of Change Maker Quarterly Magazine (Jan-March 2024) focuses on digital and social transformation. This edition covers various aspects of social transformation brought about by empowering livelihoods among Jeevika Didis in Bihar's rural development. The use of a Management Information System (MIS) dashboard as a successful tool in empowering these women. The MIS dashboard helps in tracking progress, managing data efficiently, and ensuring

transparency and accountability in the projects undertaken for Jeevika Didis. The magazine also discusses the Jeevikoparjan Yojana, a scheme aimed at graduating ultra-poor households out of poverty. This scheme leverages digital tools and social interventions to provide comprehensive support, including skill development and financial assistance, thus enabling sustainable livelihoods for the poorest communities. The magazine has been published digitally.

ii. JEEVIKA's Community Newsletter

To capture stories of women and CBOs, the team has published 3 Newsletters—Issue Nos. 42, 43, and 44. The community newsletter is meant for distribution in CBOs and to make other women aware of JEEVIKA Didi's exceptional performance. The stories are read out in the CBOs, motivating other members and encouraging them to take up activities in their own areas.

iii. Satat Jeevikoparjan Yojna Monthly Newsletter

This quarter, the 30th, 31st, and 32nd editions of the SJY newsletter were published. The newsletter tries to imbibe the several aspects of ultra-poor families, the role of a gradual approach in their life cycle, and illuminating pathways to sustainable livelihoods.

iv. JEEVIKA's Monthly Newsletter

To capture various new initiatives across all themes, progress made, events and programs, and inspiring case studies, three newsletters for January, February, and March 2024 were published with Issue Nos. 75, 76, and 77.

B. Monitoring & Evaluation

1. Impact Evaluation of Food Health Nutrition and Wash (FNHW) interventions

Impact Evaluation of the FNHW intervention in immersion site is being done by JEEVIKA to assess the effectiveness and impact of intervention being implemented in immersion areas. The baseline study was initiated in 4 blocks namely Kuchaikote (Goplaganj), Mansi (Khagaria), Sangrampur (Motihari) and Sheohar in the month of March 2024 and will continue till April 2024. M/s IPSOS Research Private Limited. Gurugram Haryana was engaged by JEEVIKA to conduct this study. A total of 2000 individuals would be surveyed. Besides this Focused Group Discussions would also be done.

2. Impact Evaluation of the National Rural Economic Transformation Project (NRETP)

Impact Evaluation of NRETP was initiated NRLM to analyse the changes in socio-economic indicators amongst rural households in 7 districts of Bihar namely Gaya, Madhepura, Madhubani, Muzaffarpur, Nalanda, Saharsa and Supaul. M/s Sambodhi Research and Communication Private Limited, India has been empanelled to conduct the survey work. The survey is scheduled to be conducted from April to June 2024. Required support is being provided to the survey agency for proper conduct of the study.

3. Process Monitoring of BRLPS under NRLM

Process Monitoring of the project intervention is important and regular activity undertaken to

monitor the progress of different project interventions, to find out deviation if any and recommend change in process. During this quarter, technical evaluation of the proposals submitted by agencies was done and shortlisting of agency was completed.

4. Quarterly Progress Report

The Quarterly Progress Report of JEEVIKA for the period October to December 2023 was prepared and shared with the project stakeholders. The QPRs is available on JEEVIKA website: <https://brlps.in/quarterlyprogressreport>

C. Management Information System

The Management Information System (MIS) theme during this quarter, developed a comprehensive ERP application for AAP, CEO, and Didi Ki Nursery dashboards, along with add-on modules for improved SHG management and detailed reporting capabilities, enhancing monitoring and decision-making processes.

1. Development of AAP Application

Open ERP (ODOO) based web applications have been developed for capturing quarterly project and theme-wise Annual Action Plans and achievements of blocks. The applications are equipped with a maker, checker, and approver mechanism where block-level DEOs can enter quarterly plans and achievements. These are verified and recommended by the concerned block BPM and forwarded to the corresponding DPM for approval. DPMs, in consultation with the concerned thematic manager, can review and approve the plans and achievements quarterly and thematically. The applications have facilities to automatically connect different project applications through API and collect digitized progress of several indicators, while remaining indicators are digitized manually by DEOs. These applications have been rolled out in all 534 blocks for FY 2023-24, and the annual action plan has been digitized for all four quarters. The maker, checker, and approver process for digitizing quarterly achievements is being rolled out. A detailed dashboard report has been prepared for monitoring the plan versus achievement. This report consolidates the plan versus achievement at block, district, and state levels, along with quarterly, project-wise, and theme-wise comparisons.

2. Development of CEO Dashboard

A new detailed dashboard has been developed using Microsoft Power BI in an integrated manner, presenting all data collected through different apps and applications running on different platforms for various themes in a centralized manner using one CEO's Dashboard. It reflects consolidated details along with graphical representations of themes such as IBCB, FI, Farm, Non-Farm, Livestock, Jobs, HNS, SD, Multiple Activities, HRMIS, and SJY.

3. Development of Didi Ki Nursery Dashboard

The Didi Ki Nursery dashboard has been developed to depict and monitor the progress of DKN at the DKN level as well as block, district, and state levels. Users can now monitor the availability of different plants and saplings, as well as data related to new sapling entries, sales, and dried plants.

4. Add-On Modules

SHG-HNS Mobile App

In the SHG-HNS mobile app, a module has been added for MRP Login to enter the details of entrepreneurs with loans, repayments, and other business details. Additionally, multiple modules have been added to the Entrepreneur Login, including a profile entry page, loan entry page, loan repayment entry page, etc.

Report Addition in AE Applications

Reports have been added to the AE Portal based on the requirements of the Farm theme. Different types of report pages have been developed for various levels, allowing drill-down from district to beneficiary levels. These reports include Agri-Input Services, Digital Banking Services, Nursery Services, Marketing Services, Advisory Services, etc.

SHG Fund Monitoring

Modules have been developed for capturing SHG-wise ICF and RF amounts, which were previously collected at the district level and not at the individual SHG level.

FPG and Fishery Applications

Several reports have been developed under the FPG and fisheries applications to track and monitor the cycle of fish production, revenue generation, and profit and loss distributions.

D. Procurement

1. Consultancy Services

- Evaluation of proposals for hiring an agency for Process Monitoring of BRLPS has been completed.
- Evaluation of RFP for hiring an agency for Brand Development, Promotion, Digital, and Integrated Marketing for products developed by the Community Members under JEEVIKA (BRLPS) is underway.

2. Goods/Works/Non-Consulting Services

- A work order has been issued to M/s Amafhha Media Pvt. Ltd. for preparing a tableau on Republic Day January 2024.
- A contract has been signed with Patna Offset for printing and supply of LDP and Saving Cum Loan Ledger.
- Evaluation has been completed for hiring an agency for the production of videos and coverage of events.
- Evaluation for hiring an agency for printing and supply of FNHW Flip Chart is in process.
- A fresh bid is to be floated for a rate contract of compatible cartridges.
- Bids for hiring vehicles (monthly basis and On-Call basis) are under preparation and will be published after the completion of Parliamentary Election-2024.
- Several AMC's have been renewed and repair works have been completed.

E. Human Resource Development

1. Recruitment

During the quarter, 22 Consultant positions were advertised and shortlisted. Interview dates for these positions have been published.

Advertisement for the "Walk-in Interview" for the position of State Project Manager - Human Resource Development was published during the quarter.

2. Deputation Status of this Quarter

- 15 LHS have been deputed as SVEP nodal in different districts.
- 05 YP have been deputed as SVEP nodal in different districts.

3. Salary Fitment/Slab Fixation and Annual Increment

- Salary fixation/fitment of 45 officials was completed through ref no-4880 dated 11-03-2024.
- Retention Benefits were provided to 713 officials through ref no-4299 dated 09-01-2024.
- Annual increment was granted to 96 SPMU officials for the year 2024 through ref no-4985 dated 21-03-2024.
- A Committee for "Salary Revision/Re-Structure Pay Scale" has been constituted as per GAD letter received at the state office, after CEO approval, through ref no-BRLPS/Estt-HR/2203/2024/4923 dated 14-03-2024.

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

- 17 Right to Information cases were received and resolved.
- 2 SIC cases were received and resolved.
- 10 FAC were received, and hearings were completed.

5. Performance Appraisals of Young Professionals

Performance appraisals of 246 Young Professionals for the years 2018-2019, 2019-2020, 2020-2021, 2021-2022, and 2022-2023 were completed in the quarter.

6. Medi-claim Benefits

A total of 236 Medi-claim bills were settled under the Group Medi-claim Policy by SBI General Insurance.

7. Separation Management – Resignation and Full & Final Settlement

- Resignations of 75 employees of SPMU/DPCU/BPIU were accepted in this quarter.
- LPC has been processed for 128 employees, out of which full and final settlement has been done for 94 staff and letters issued; the rest have been processed.

Table 38 : Manpower Status as of March 2024

Sl.	Units	Total Sanctioned Positions	Status as on 31st Dec '2023	Progress during quarter	Status till 31st March '2024
1	SPMU (DDUGKY & NRETP)	157	105	1	105
2	DPCU	954	697	0	693
3	BPIU	8544	5996	0	5936
4	Young Professionals	390	208	0	197
5	Grand Total	10045	7006	1	6931

F. Finance

1. IUFRRs up to December 31st, 2023, for NRLM and up to February 2024 for NRETP have been submitted to the MORD.
2. Internal Audit for the 3rd quarter of FY 2023-24 has been completed across the DPCUs and SPMU as well. The Audit Report has been shared with DPCUs.
3. Fund requests for releases of additional allocation under NRLM and NRETP against the approved Annual Action Plan of FY 2023-24 have been submitted to MoRD along with the utilization certificate of the respective projects. The same has been released from MoRD.
4. The limit regarding the availability of funds in the respective SNA/Child accounts of the Districts has been set for making expenditures in the 4th quarter of 2023-24, and the same has been communicated to DPCUs, the Banks, and all other concerned.

Table 39: Details of expenses done in this quarterails of expenses done in this quarter

Sl.	Name of the Schemes / Projects	Allocation for Financial Year 2023 - 24	Expenditure during the 4th Qtr. of FY 2023-24	Cumulative exp. for the FY 2023-24
Amount (Rs. in Crore)				
1	NRLM	2352.58	792.08	2099.72
2	BTDP	-	-	53.54
3	NRETP	287.44	102.1	209.19
4	SJY	300	76.24	204.4
Total Amount		2940.02	970.42	2566.85

Progress at a glance

PARTICULARS	Progress till March 2024
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1058618
Number of Village Organizations formed	70812
Number of Cluster Level Federations formed	1669
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1022288
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	2090813
Amount of credit linkage (Rs. in crore)	41743
Number of SHG members insured under PMJJB	6498564
Number of SHG members insured under PMSBY	7153159
LIVELIHOODS	
FARM	
Number of farmers undertaking wheat cultivation (SWI)	1079163
Number of SHG HHs involved in Kitchen Garden	1797813
Number of HHs involved in vegetable cultivation	483989
LIVESTOCK	
Number of beneficiaries part of Poultry PG (in Lakh)	1.99
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	130981
Number of beneficiaries part of goat intervention (in Lakh)	5.04
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	247738
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	398431
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	450519
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY (in Lakh)	2.01
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	48217
Number of VOs involved in Health intervention (HRF)	52365

A blue rectangular box containing a white circle. Inside the circle, there are several social media icons: a globe, a smartphone with a red heart and the text 'FOLLOW US', a globe, an Instagram icon, a Twitter icon, a Facebook icon, a YouTube icon, and a shop icon. Below each icon is the corresponding contact information for Jeevika.

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