

# JEEVIKA

Bihar Rural Livelihoods Promotion Society



Rural Development Department  
Government of Bihar

## 70<sup>th</sup> Quarterly Progress Report

January - March, 2025



Bihar Rural Livelihoods Promotion Society

## 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 fourth quarter of FY 2024–25 marked a significant growth and impactful achievements across JEEVIKA's diverse program themes. From strengthening community institutions to expanding financial inclusion, enhancing livelihoods, and promoting social development, the concerted efforts have reinforced JEEVIKA's commitment to empowering rural and urban communities throughout Bihar.



JEEVIKA's Institution and Capacity Building (ICB) initiatives moved ahead, resulting in the formation of over 2400 new SHGs across rural and urban Bihar, significantly widening the organization's grassroots outreach. In total 10.64 lakh SHGs, 71677 VO's and 1684 CLFs have been formed till March 2025. Major milestones included strengthening CLFs through cooperative registration, preparation of Annual Action Plans and Business Development Plans by 542 Model CLFs, development of 44 Model CLFs as Immersion Sites. The ICB team also played a critical role in the successful rollout of the Mahila Samvad Campaign via structured multi-level training programs.

Driving forward the Financial Inclusion agenda, the quarter saw a sharp focus on increasing savings account openings and credit linkages for Self-Help Groups. A remarkable 14636 new SHG savings accounts were opened, alongside 343750 SHGs receiving credit worth Rs. 13,833 crore through various credit linkages during FY 2024–25. By March 2025, the cumulative figures stood at 1036924 SHG savings accounts and approximately 2434563 credit linkages, with total credit disbursements reaching Rs. 55,576 crore.



To boost enterprise growth, altogether 6253 applications for individual financing were generated, with 4453 sanctioned by banks under women-led Individual Financing. Enhancing digital governance and ensuring accurate, real-time data management of community institutions, the LokOS application saw significant progress. By March 2025, 953635 SHGs and 9267614 members had been approved within the system.

Ensuring financial transparency and accountability, internal audits for Quarter 3 were completed for 1654 Cluster Level Federations, roughly 43952 Village Organizations and 194636 SHGs. The financial sustainability of Model CLFs was further strengthened with Viability Gap Funding (VGF) approvals totaling Rs. 56.38 crore for 591 Model CLFs, of which disbursements were completed for 479 MCLFs by the end of the quarter.

Significant steps were taken to enhance social security and financial protection for SHG households through continuous enrollment efforts in the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Cumulative enrollments reached 7673695 for PMJJBY and 8552265 for PMSBY by March 2025. During this quarter, 337 new claims were reported and 396 claims were settled, resulting in Rs. 792 lakhs disbursed in claim amounts.

Promoting last-mile financial inclusion, the Bank Sakhi model strengthened its rural outreach considerably. Between January and March 2025, altogether 222 Bank Sakhis were onboarded, 480 obtained IIBF certification and 576 participated in refresher training programs. The model facilitated 49900 accounts opened during the quarter, processing 21.58 lakh transactions with a volume of Rs. 115,407.77 lakhs.

In the Farm theme, substantial progress was made in farm-based interventions aimed at improving agricultural productivity, promoting sustainable practices, and creating support systems for farmers. The Rabi season witnessed the widespread adoption of agro-ecological practices by SHG households. Notably, 12.45 lakh farmers cultivated wheat using the System of Wheat Intensification across 5.53 lakh acres, while 5.84 lakh farmers grew maize with intercropping over 3.67 lakh acres. Additionally, 17.76 lakh farmers engaged in kitchen gardening over 65,790 acres, emphasizing nutrition security and household self-sufficiency.

Agriculture Entrepreneurs continued to serve as crucial last-mile facilitators, driving rural agricultural economies forward. Currently, 4510 AEs actively engage in business activities with a transaction value of Rs. 611.93 crore. Their enterprises support 10.69 lakh registered farmers by providing input supply, digital banking, nursery management and collective marketing services.

Women-led enterprises under the Didi Ki Rasoi initiative expanded access to hygienic and affordable meals in public institutions, creating sustainable livelihood opportunities for rural women. During the quarter, two new DKR units were inaugurated, bringing the total functional units to 222 across Bihar.

JEEVIKA's cleanliness and laundry service initiatives steadily expanded to enhance hygiene standards in public institutions and generate livelihood opportunities. Cleanliness services were launched in 91 SC/ST Residential Schools and 42 healthcare institutions, while laundry services



began in 40 healthcare facilities. Community participation was boosted with over 2000 households mobilized to support these services.

Micro Enterprise Development achieved a notable 96.33% enterprise onboarding onto the MED MIS, integrating 2737 enterprises successfully. The program also expanded into 21 new blocks across 11 districts, further promoting micro enterprise growth and livelihood diversification.

Under the Start-Up Village Entrepreneurship Programme (SVEP) Phase III, 4509 enterprises received funding and 266 cadres were trained for last-mile enterprise support. Phase IV expanded to 10 new blocks, with orientation programs and baseline surveys completed. The One Stop Facility (OSF) currently operates in 50 blocks, funding 7298 nano-enterprises with a disbursement of Rs. 32.56 crore, while expanding into 10 new blocks under NRLM-OSF.

Public transport services in backward rural areas were strengthened through approvals of 60 vehicles sanctioned across 23 districts and fund disbursements planned for the next quarter under the Aajeevika Grameen Express Yojana (AGEY Phase 2).

The "Jobs" theme achieved significant progress in skill development and employment generation for rural youth in Bihar. A total of 329 candidates were trained and 146 placed under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana. Additionally, 57 job fairs and 363 Youth Mobilization Drives (YMDs) led to 11914 job offers, with 4706 candidates successfully joining various roles. RSETIs continued their strong role in skill development, training 8418 candidates and facilitating 10589 self-employment settlements, with a majority self-funded.

Holistic community empowerment was reinforced under the Social Development theme within the DAY-NRLM framework. Rs. 149.9 crore was allocated as Vulnerability Reduction Fund to 7884 VOs, providing vital support for families affected by food insecurity, health crises, gender violence and natural disasters this Financial Year. Gender justice was reinforced through 210 Didi Adhikar Kendras established across 38 districts. Social inclusion efforts saw mobilization of 74989 Persons with Disabilities into SHGs, with 4252 additions during the year and over 10600 PwD SHGs formed. Awareness and certification camps were conducted in 13 Aspirational Districts.

The Harit JEEVIKA initiative successfully planted 80 lakh saplings in FY 2024–25, contributing to a cumulative total of 4.26 crore saplings planted. Furthermore, 987 Didi Ki Nurseries operated by SHG members promoted sustainable environmental practices and women's livelihoods.

Integrating Health, Nutrition and Sanitation with the Satat Jeevikoparjan Yojana, JEEVIKA addressed health challenges that often force ultra-poor households back into poverty. The integration ensures access to basic health services such as toilets and safe drinking water, alongside health safety nets through Ayushman Bharat Card enrollment and Non-Communicable Disease (NCD) screening for individuals aged 30 and above.

The Lohiya Swachh Bihar Abhiyan advanced efforts to sustain Open Defecation Free status and promote ODF Plus through infrastructure development, behavior change communication, and innovative waste management. During the quarter, 157031 Individual Household Latrines were constructed, bringing the cumulative total to 608022 this FY. Solid and Liquid Waste Management





saw 25 new Gram Panchayat procurement processes initiated and 1605 wards engaged in door-to-door waste collection. The “Har Ghar Shauchalay in SC/ST Tolas” campaign launched on March 10, 2025, aims for universal toilet coverage in marginalized communities. Additionally, four Ganga Gram Awareness Swachhta Rathes toured 12 districts to promote river cleanliness.

The Satat Jeevikoparjan Yojana continued its impactful work uplifting ultra-poor households through livelihood promotion, financial assistance and strategic convergence. During the quarter, 7742 households graduated, raising the cumulative total to 106642. Targeted financing saw 4996 households receive LGAF, 1893 receive LIF (Tranche-1/SIF/Both) and 4666 receive LIF – Tranche-2. The SJY Urban initiative expanded to 261 ULBs and endorsing 12358 households for livelihood promotion.

Strengthening community engagement and outreach, the Communication theme undertook recruitment efforts progressed with 42 Young Professionals selected and a roster of 180 Livelihood Specialists submitted. Internship programs supported 22 interns. JEEVIKA's Republic Day tableau won 2nd place, while major events like International Women's Day and Bihar Diwas highlighted women entrepreneurs. The theme also saw strong growth in social media engagement and the publication of nine newsletters, alongside preparations for the “Mahila Samvaad” campaign.

Cross-state collaboration and digital capacity building were the focus of the Resource Cell theme, which deployed 23 e-Master Trainers (eMTs) to Tripura. The Resource Cell also facilitated foundation and immersion programs for 230 Combined Foundation Course officers and conducted crucial state-level trainings including C-PRP readiness for deployment to Gujarat and Uttarakhand SRLMs.

Looking ahead, JEEVIKA remains dedicated to scaling these successes, deepening its outreach, and innovating program delivery to further enhance the quality of life for Bihar's marginalized populations. Continued focus on capacity building, digital integration and convergence with government schemes will be critical to sustaining momentum and achieving long-term developmental goals.



# INSTITUTION BUILDING & CAPACITY BUILDING

In the fourth quarter of FY 2024–25 (January to March), JEEVIKA's Institution Building and Capacity Building (IBCB) theme made significant strides in expanding and deepening the reach of community institutions across Bihar. The formation of 532 new Self-Help Groups brought the total to over 10.64 lakh SHGs, encompassing more than 1.35 crore rural households. Urban mobilisation also progressed steadily, with 1914 new SHGs formed under NULM, taking the cumulative total to 36019 SHGs. A strong emphasis was placed on strengthening Cluster Level Federations, cooperative registration, digital governance, capacity building and institutional visioning.

## I. Social Mobilisation and Formation of Community-Based Organizations

Community-Based Organization formation under JEEVIKA follows a structural community led approach. Women in a village first organize themselves into Self-Help Groups for savings and credit; mature SHGs then federate into Village Organizations to coordinate livelihoods, social action, and basic services. Multiple VOs cluster into Cluster Level Federations, which provide higher-level governance, financial linkages and market access. This structured layering ensures voice and representation at every level, builds collective bargaining power and creates a sustainable platform for large-scale social and economic empowerment.

### a. Rural (NRLM)

During this quarter, 532 Self-Help Groups were formed, bringing the cumulative total to 1064021 SHGs. Additionally, 379 Village Organizations were established, making the cumulative total 71677 VOs. A total of 11 Cluster Level Federations were formed, increasing the cumulative number to 1684.

### b. Urban SMID (NULM)

A total of 1914 new SHGs were formed this quarter, bringing the cumulative total to 36019 SHGs.

## 2. Strengthening CLFs as Cooperatives

### a. JEEVIKA Model CLFs as Cooperatives

This quarter saw significant progress in granting cooperative identities to CLFs. A total of 46 CLFs and 133 Model CLFs were registered under the BISSCOS Act, 1996, bringing the cumulative totals to 578 CLFs and 518 Model CLFs with cooperative status.

Sl.	Particulars	Progress (Jan-March 2025)	Progress till March 2025
1	Target for MCLF registration	297	831
2	Online submission of registration form	182	588
3	MCLFs Registered	133	518

### b. Statutory Compliance of CLFs as Cooperatives

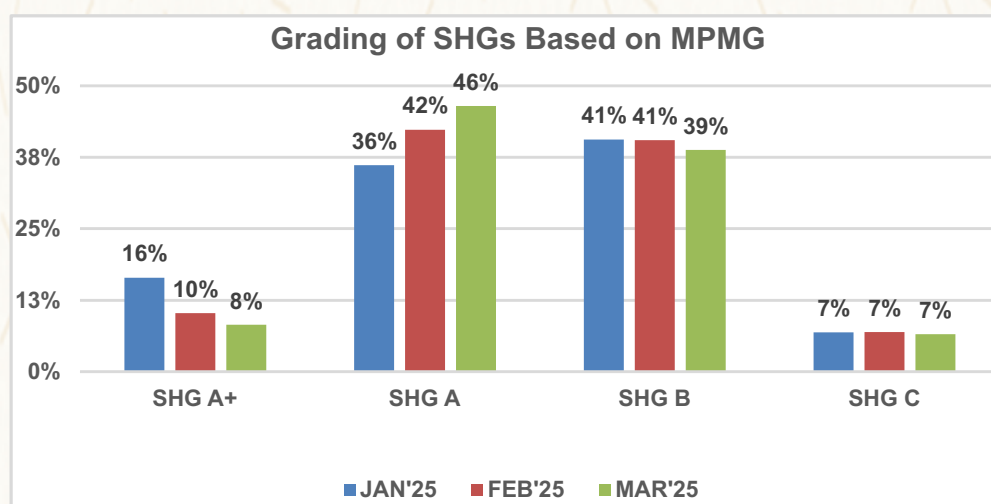
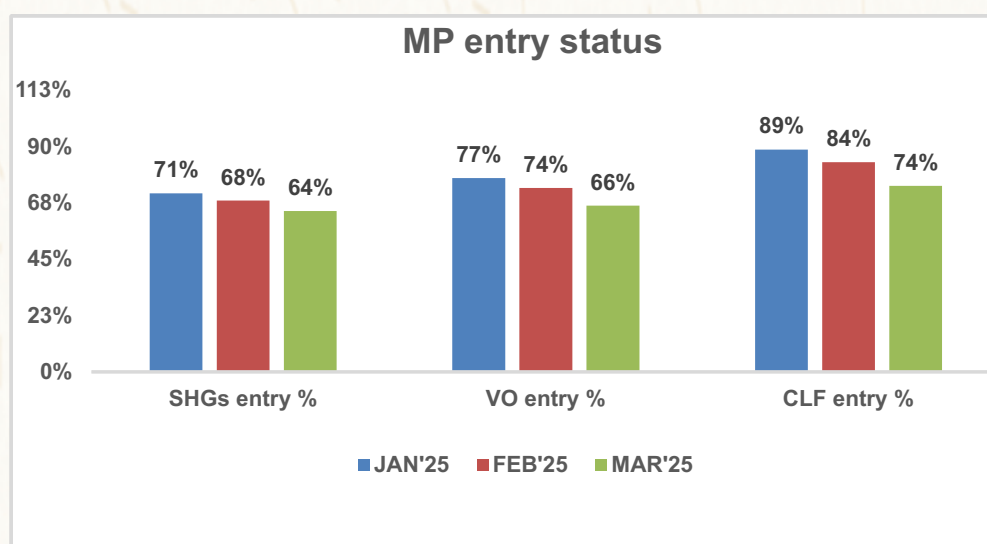
Thirty-two registered CLFs submitted documents for Board of Directors (BOD) elections to the Bihar State Election Authority through the concerned District Cooperative Officers. To date, 357 CLFs have completed their BOD elections and formed new boards with a five-year tenure. According to the approved bye-laws, over 14.32 lakh eligible SHG members have taken membership with registered primary cooperative societies.

### 3. Strengthening Digital Governance of Community Institutions

#### a. Digitization of CBOs' Masik Prativedan

All 38 districts have initiated the rolling and punching of Masik Prativedan of CBOs into the Management Information System. To ensure the quality of SHGs, all districts have trained their staff and community professionals, generating appropriate MIS IDs.

To institutionalize the digitization of Masik Prativedan and ensure adherence to the Panchsutra at SHGs, an advisory has been reiterated. This advisory assigns roles to cluster facilitators at the CLF level to provide proper support and follow-up to community mobilizers (for preparing SHG Masik Prativedan), VO and CLF bookkeepers (for timely entry into the MIS).



#### b. Dedicated NRLM Web Application for CLF Digitization

A dedicated MIS for Model CLFs has been successfully rolled out, enabling real-time monitoring at all levels—CLF, block, district and state. This system captures all non-financial data at the CLF level, enhancing accountability and compliance, providing data-driven insights and supporting training and capacity building. It facilitates comprehensive data capture, enabling CLFs to establish their own data repositories and track progress on legal compliance, staff master entries, and subcommittee details, ensuring that all aspects of CLF operations are efficiently tracked and reported in real time.



A total of 814 Model CLFs have completed basic profile entries and 747 have completed cutoff data entries. These CLFs are now continuously updating details related to training, compliance, subcommittees and monthly progress, ensuring efficient tracking and reporting of all aspects of CLF operations.



#### 4. Strengthening CLFs as Model CLFs

##### a. Addition of New Model CLFs

In Phase 3, a total of 300 new NRLM CLFs have been identified and marked as Model CLFs on the NRLM Web Application Portal, bringing the cumulative total to 833 Model CLFs.

##### b. CLF Visioning

The visioning process for CLFs empowers members to create a shared institutional vision, assess their current state and plan for the future. Conducted in three phases (V1, V2 & V3), it focuses on building perspectives, identifying key changes and mapping resources. In the previous quarter, the visioning exercise was initiated in 242 Phase 2 NRLM Model CLFs. In this quarter, the exercise was successfully completed in all 242 Phase 2 MCLFs and extended to 300 new Model CLFs under Phase 3 NRLM, where the visioning process was conducted at the CLF level and vision documents have been finalized. With this, visioning has now been completed in a cumulative total of 830 Model CLFs.

**Table 1: Status on MCLF Visioning Exercise**

Sl.	Particulars	Progress
1	MCLF Completed V1	300
2	MCLF Completed V2+V3	300
3	MCLF Prepared Vision Document	312
4	Cumulative MCLFs where visioning exercise has been completed	830

##### c) Annual Action Plan and Business Development Plan (BDP) Preparation

Following the visioning exercise, CLFs undertake the preparation of AAPs and BDPs to align operational and business goals with their institutional vision. In this quarter, one additional Training of Trainers (ToT) and a web-based training were conducted to strengthen facilitation capacity. Building on last quarter's progress, the remaining 42 Model CLFs from Phase 2 NRLM have now completed their AAP and BDP, achieving 100% completion (242/242) for Phase 2 MCLFs. Additionally, 300 new Phase 3 NRLM Model CLFs have also completed their AAP and BDP preparation.

**Table 2: Status on MCLF AAP and BDP preparation**

Sl.	Total MCLFs	MCLFs Prepared AAP & BDP	Cumulative Achievement
1	NRLM Phase 1	242	242
2	NRLM Phase 2	300	300
3	Total	542	542



#### d) Governance and Leadership Training

The Governance and Leadership Training for CBOs aimed to enhance the operational and leadership capacities of these institutions. This training focused on strengthening governance structures within CBOs, promoting transparency and accountability and equipping members with the skills to make informed decisions. The goal was to empower CBOs to manage their activities efficiently, contribute to sustainable development and foster self-reliance. One unit of Governance and Leadership Training was conducted, resulting in the development of 35 resource persons.



#### e) Community Managed Training Centres

Community Managed Training Centres (CMTCs) are established under the DAY-NRLM framework as decentralized, community-driven hubs owned and operated by members from SHG federations. CMTCs provide locally available and affordable training, empowering community leaders and members to manage their institutions sustainably, reducing dependency on external agencies. Their objective is to continuously build the skills of CBOs, promote best practices and ensure the sustainability of community institutions.

Sl.	Activity	Details
1	Total Immersion CLFs Identified	44 (10 from Phase 1 + 34 new in this quarter)
2	District Coverage	At least 1 Immersion CLF per district (total 38 districts)
3	State-Level ToT Conducted	1 batch ToT with 35 participants (IBCB TM and TO)
4	Grading Completed	All 44 CLFs graded based on immersion site parameters
5	Regrading (Phase 1 CLFs)	Regrading done for 10 original Immersion CLFs post improvements
6	CLFs Ready for Declaration	10 CLFs ready to be officially declared as Immersion Sites

#### f) Developing Model CLFs as Immersion Sites

Immersion CLFs are Model Cluster Level Federations identified and developed as centers of excellence to showcase best practices in governance, institutional strengthening, financial management, social inclusion and livelihood interventions. These sites offer hands-on learning, peer exchange and exposure for other CLFs, serving as training and demonstration hubs. The initiative aims to build a strong ecosystem of learning and replication across districts, enabling continuous capacity building and institutional development from within the community system itself.

This quarter, the immersion initiative was expanded with the identification of 34 new Model CLFs, bringing the total to 44 Immersion CLFs (at least one per district). A state-level ToT was held with 35 participants to orient them on immersion criteria and grading. Grading was completed for all 44 CLFs and 10 Phase 1 CLFs were regarded—now ready for formal declaration as Immersion CLFs.



## 5. Capacity Building of CBOs

### a) Modular / Refresher Training for SHGs, VOs and CLFs:

Significant progress was made in delivering capacity-building training, focusing on governance, community human resources and operational quality for CBOs. Advanced modules involved resource pool members sharing practical knowledge, enhancing participants' communication and leadership skills. Project Staff, including Community Coordinators, Area Coordinators and Block Project Managers, were trained on SHG-VO concepts and CLF management, improving project implementation.

**Table 3 : Modular Training / Refresher Sessions for SHGs, VOs and CLFs**

Sl.	Particulars	Participants	Number of CBOs Trained (Jan–March 2025)
1	SHG modular training (M1–M4) / Refresher training	SHG members	20,122
2	VO modular training (M1–M3) / Refresher training	VO RGB members	402
3	VO modular training (M4–M5) / Refresher training	VO RGB members	344
4	CLF modular training (M1–M3) / Refresher training	CLF RGB members	44
5	CLF modular training (M4–M5) / Refresher training	CLF RGB members	41
6	CLF modular training (M6–M9) / Refresher training	CLF RGB members	40
7	Governance & CBOs quality	CLF & VO OB members	168
8	Governance, community HR & office management	CLF BoD members (61 CLFs)	78
	Total		21239

**Table 4 : Training / Refresher Sessions for Staff and Cadre**

Sl.	Particulars	Participant Profile	Number of Training Units	Number of Participants
1	SHG Concept and Management / Refresher	CM	41	1,240
		CC & AC	6	175
2	VO Concept and Management / Refresher	VO BK	11	302
		CC & CC	18	542
3	CLF Concept and Management / Refresher	CF	10	275
		CC & AC	7	211

Community professionals and resource persons working at the VO and CLF levels receive comprehensive training, including refresher courses, on various topics such as SHG and VO concepts and management, MP&G dynamics, CLF concept, CBO processes and quality standards. These training sessions are conducted with support from experienced members of the resource pool. Additionally, the Community-Based MIS (CB-MIS) has been upgraded and a state-level dashboard covering all districts has been developed.



**Table 5: State-Level Training and Resource Pool Development for Model CLFs**

Sl.	Training Subject	Batch	Number of Participants
1	MCLF Governance and Leadership (ToT)	1	35
2	MCLF Immersion Site (ToT)	1	30
3	AAP & BDP (ToT)	1	38
4	MCLF Coordinator on Model CLF	1	26
5	MCLF Visioning (ToT)	1	35
6	Total	5	164

## 6. Role in Mahila Samvad Training and Execution

Launched by Bihar's Hon'ble Chief Minister, Shri Nitish Kumar, in December 2024, *Mahila Samvad Yatra* aims to engage directly with women, raise awareness about government schemes and gather feedback to improve policy implementation.



To ensure effective execution at all levels, the Institution Building and Capacity Building (IBCB) team developed a structured training module for implementation across the State, District, Block, and CLF levels. This training equips facilitators and community leaders with the skills needed to conduct meaningful dialogues with women and ensure that government schemes reach the intended beneficiaries.

### a. Training Achievements during the quarter

- **State Level:** Conducted 1 batch of Training of Trainers (ToT) on MIS and Facilitation for IBCB Managers, Social Development personnel, Communication and M&E officials from all 38 districts.
- **District Level:** Completed 175 batches covering Thematic Managers, Block Project Managers, Livelihood Support Specialists, Area Coordinators, Accountants, Office Assistants and Community Coordinators.

This structured approach ensures that *Mahila Samvad* is well-organised, effectively conducted, and reaches a broader audience. It promotes active participation and awareness among women in both rural and urban communities. Through continuous training and capacity-building efforts, the initiative is expected to play a crucial role in shaping more inclusive and impactful women's empowerment policies in Bihar.



## FINANCIAL INCLUSION

During the 4th quarter of FY 2024–25, the Financial Inclusion theme placed a strong emphasis on savings account opening and credit linkage of SHGs. Cumulatively, 14636 SHGs had their savings accounts opened and 343750 SHGs were credit linked by the end of the 4th quarter of FY 2024–25. The theme also emphasized disbursement from banks and prompt repayment by SHGs, resulting in a total disbursement of over Rs. 13,850 crores by the end of the 4th quarter of FY 2024–25.

### A. Micro-Finance

#### I. Achievement of Bank Linkages with Mainstream Banking

The bank linkages of Self-Help Groups progressed significantly, with system strengthening in terms of savings account openings and credit linkages. Continuous efforts were made to follow up with various banks to ensure the supply of savings and credit linkage forms to facilitate financial transactions. In FY 2024–25, progress was made in strengthening SHG-bank linkages. A total of 14636 new SHG savings accounts were opened and 343750 SHGs received credit from banks through their 1st to 5th credit linkages, amounting to Rs. 13,833 crore.

Cumulatively, by March 2025, 1036924 SHG savings accounts had been opened and approximately 2434563 credit linkages (from 1st to 5th) were established, resulting in a total credit disbursement of Rs. 55,576 crore.

**Table 6: JEEVIKA - SHG Bank Linkage Progress for FY 2024 - 25**

Sl.	Bank Name	Savings Account Opening	1st	2nd	3rd	4th	5th	Total Credit Linkage	Credit Amount (Rs. in Crores)
			Linkage						
1	Bank of Baroda	820	587	5227	6889	2941	0	15644	657
2	Bank of India	957	786	5938	5609	4808	110	17251	716
3	Bihar State Cooperative Bank Ltd	8	6	0	0	0	0	6	0
4	Canara Bank	277	252	3007	2672	542	0	6473	255
5	Central Bank of India	1028	1164	8831	5672	2947	0	18614	713
6	Dakshin Bihar Gramin Bank	2649	1737	39132	43056	11636	0	95561	3935
7	ICICI Bank	35	26	335	369	289	0	1019	43
8	IDBI Bank	0	3	30	2	0	0	35	1
9	Indian Bank	402	472	2799	2764	689	3	6727	264
10	Indian Overseas Bank	1	1	13	33	2	0	49	2
11	Punjab National Bank	1040	1059	13220	12107	5389	6	31781	1288
12	State Bank of India	2108	1988	25163	26590	6983	2	60726	2463
13	UCO Bank	725	543	3659	3130	843	0	8175	317
14	Union Bank of India	277	325	1456	1093	644	33	3551	137
15	Uttar Bihar Gramin Bank	4309	3768	36663	32219	5488	0	78138	3042
	<b>Total</b>	<b>14636</b>	<b>12717</b>	<b>145473</b>	<b>142205</b>	<b>43201</b>	<b>154</b>	<b>343750</b>	<b>13833</b>



## 2. Women-Led Individual Financing for Enterprise Promotion

It has been observed that many SHG members have established enterprises and now require additional funds for expansion. However, due to the absence of a proper system, they were unable to access adequate loan amounts. To address this, the project is supporting SHG members with Women -Led Individual Financing in 17 blocks across 14 districts. By the end of the 4th quarter of FY 2024–25:



- Around 6253 applications for individual financing were generated.
- About 4453 applications were sanctioned by banks.
- Additionally, 63500 SHG members were provided funding worth Rs. 285.75 crores from internal CBO funds to support their enterprises.

## 3. Disbursement

The Help Desk team at the district level and FI-Nodals at the block level, supported SHGs in availing loans for various purposes. In the FY 2024-25, a total of Rs. 13,850 crores were disbursed from banks to SHGs.

## 4. Prompt Repayment

To encourage the practice of monthly repayments and adherence to Panchsutra, SHGs were mobilized to participate in the “Bank Samvaad” campaign. This also motivated banker to increase SHG lending in rural areas. Help Desk teams and FI-Nodals facilitated timely repayments. Due to these collective efforts, a repayment rate of 99.01% was achieved by March 2025.

## B. Community Finance

The Community Finance team undertook several strategic initiatives aimed at enhancing operational efficiency and strengthening key processes. Significant emphasis was given to the entry of Self-Help Group profiles and the cutoff transaction data of Cluster Level Federations into the LokOS application. Concurrently, internal audits were conducted for Cluster Level Federations, Village Organizations and Self-Help Groups. Audits for the third quarter were completed for 1654 CLFs, approximately 43952 VOs and 194636 SHGs in this quarter. During this quarter, first tranche VGF approvals amounting to Rs. 56.38 crore were provided for 591 Model CLFs, with disbursements completed for 479 CLFs.

### 1. LokOS Application

#### a. Progress under LokOS

Till March 2025, in total 953635 SHGs and 9267614 members have been approved by the Block Project Manager (AC/ CC), which will be reflected in the NRLM data.



**Table 7: CBO's Approval Status in LokOS**

Sl.	Particulars	Total number of CBOs	Achievement of QTR. 4	Achieved
1	SHG Profile Approved by BPM (AC, CC)	1005349	61740	953635
2	Member Profile Approved by BPM (AC, CC)	10188150	540540	9267614
3	VO Profile Approved by BPM	71682	3	70118
4	CLF Profile Approved by BPM	1664	0	1661

**b. CLF Transaction Approval & Cutoff Preparation Status**

Three batches of state-level training sessions were organized for District Managers (M-CF and YP-CF), Technical Support Persons (TSPs) and Master Book Keepers to build their capacity on the process of CLF transaction cutoff entry in the LokOS application.

A total of 538 CLF cutoff documents, along with annexure, have been prepared to date, and 189 of these have been successfully entered into the LokOS web application.

**Table 8: LokOS Transaction Cutoff Status**

Sl.	Particulars	LokOS Transaction Cutoff Status
1	Total CLF	1665
2	Cutoff Prepared with Annexure	538
3	Total CLF Cutoff Entered on LokOS Application	189

**2. AUDIT****a. Internal Audit System for CLFs, VOs and SHGs**

Out of 1665 CLFs targeted, 1654 CLFs have completed the internal audit process for Quarter 3 in their respective districts. In this quarter, the Community Finance Team focused on the preparation of Bank Reconciliation Statements for the respective CLFs. Approximately 1603 CLFs completed their BRS out of the 1654 CLFs (with the help of their respective MBKs and Block Accountants) whose audits were completed in Quarter 4.

Out of a total Village Organizations entered in LoKOS application, audits have been successfully conducted for 43952 VOs. Out of a total of 990589 Self-Help Groups, audits have been successfully conducted for 194636 SHGs.

Work on the development of a web-based application for CLF Internal Audit and VO Audit was done in collaboration with the GIS Team during this quarter.

**b. Audit Compliance**

During this quarter, a total of 1654 CLFs were audited. Approximately 1564 CLF Audit Compliance reports have been received. The CLF Internal Audit Compliance process involves a detailed examination of the issues outlined in the Internal Audit reports of the CLFs, followed by the articulation and presentation of suitable solutions to address these identified areas of concern.

### **c. Internal Audit System of VOs and SHGs and its Planning**

Audits of VOs and SHGs have been initiated through Resource Bookkeepers and for this, approximately 3273 RBKs have been identified at an average rate of 6 RBKs per block.

In this regard, Office Order No. 553, dated 18th June 2024, has been issued. 38 CF Managers /YP-CFs/ In-charges and 38 Accountants from 38 districts were trained at the SPMU Level on VO internal audit, and they will act as resource persons to further train the RBKs in their respective districts. Further, 3273 RBKs have been identified. 94 batches of training have been planned of which 90 batches of training on VO internal Audit has been completed till March 2025.

### **3. Training on Books of Record**

To enhance the effectiveness and competency of staff and community professionals, capacity-building training for staff, cadres and community members on all books of records (SHGs, VOs and CLFs) and other financial inclusion components remained a continuous activity. Accordingly, a total of 2374 Community Mobilizers were trained on SHG Books of Records. Additionally, 777 Book Keepers and 201 Master Book Keepers received training on VO Books of Records and CLF Books of Records, respectively during this quarter.

### **4. Viability Gap Funding (VGF) under NRLM**

The National Rural Livelihood Mission has mandated the investment of Viability Gap Funding (VGF) in the Model Cluster Level Federations. The VGF is to be invested in three tranches to support the operational expenditure of the respective CLFs for three years, enabling them to achieve Operational Self Sufficiency (OSS). The requirement for VGF is determined based on financial projections to identify the funding gap that requires support to make the operations self-sustainable.

Following compliance with the guidelines from the Ministry of Rural Development (MORD), an office order (No. 1494 dated 2/9/2024) was issued proposing the approval of an additional 30 NRLM Model CLFs under the 100-day plan. Out of a total of 833 Model CLFs, VGF was provided to 200 NRETP Model CLFs in the previous year.

In the second quarter of the current year, approval was granted to extend VGF support to 30 NRLM Model CLFs and Rs. 2,63,23,000 was disbursed to these CLFs as the first tranche. Furthermore, financial projections for the remaining 591 Model CLFs were finalized and VGF approval for the first tranche amounting to Rs. 56,37,63,000 was provided in two phases (covering 302 and 289 Model CLFs) in the 4th quarter, respectively. By the end of the fourth quarter, 479 Model CLFs had received their first tranche of VGF and the remaining disbursements are to be completed for the remaining MCLFs in the first month of the next financial year.

### **5. ICF Mapping**

#### **a. ICF Mapping of CLF in MIS**

The Initial Capitalization Fund is invested by the Project at the Village Organization level. It is the fund of the CLF and is therefore recorded in the Books of CLF through an adjustment entry. Thereby, it is rotated through VOs and SHGs up to members and is instrumental in generating revenue at each level of CBOs (SHG, VO and CLF). Recording of ICF in the Book of CLF is termed "Mapping of ICF."



The Community Finance Team worked on ICF mapping this quarter. Through the consistent review of Managers, discussions at State and Regional Meetings, etc., ICF mapping increased from Rs. 5566 Crores (as per last quarter's mapping status) to Rs. 5927 Crores till March 2025 in CBOs MIS. This means that approximately Rs. 361 crores have come into the review system through CLFs. This is a milestone in the Financial Discipline of CBOs and the impact on the repayment amount will be seen in the future.

**b. ICF Mapping of CLF with the Help of Google Forms**

The ICF Management Analysis initiative was introduced to synchronize MIS data filled by MIS Executive 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.

**Table 9: Status on ICF Mapping through Google Form**

Sl.	Month	CLFs Submitted filled form	Total Target (CLFs)
1	Jan-25	1026	1665
2	Feb-25	840	1665
3	Mar-25	528	1665

Continuous monitoring and support were provided to MBKs to ensure consistent and accurate data entry. Periodic reviews were conducted to assess the effectiveness of the initiative and identify areas for improvement. Additionally, efforts were made to explore ways to streamline the form-filling process and reduce the time required for data entry, enhancing overall efficiency.

By following this approach, 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.

**6. Legacy Data Entry of Revolving Fund in Fund Disbursement Module (Aspirational Blocks)**

As per the advisory from NRLM, 62 blocks in 27 districts have been identified as Aspirational Blocks by NITI Aayog. As per the mandate, all SHGs have to provide revolving funds by the end of September 2024. According to initial data provided by NRLM/ NITI Aayog, only 7% of SHGs were provided with Revolving Funds.

The CF Team followed up with respective districts and a total of 86% of SHGs made legacy data entries in the fund disbursement module.

**7. Grameen Bureau (CIBIL)**

The successful pilot of Grameen CIBIL in BRLPS, initiated by JEEVIKA in partnership with the Microsave team, marks a significant milestone in financial inclusion. The visit of CRIF Highmark, a leading Credit Rating Agency licensed by the RBI, to Abhilasha CLF in Danapur on September 9, 2023, facilitated the implementation of this innovative initiative. The Microsave team had



conducted multiple three-day cut-off data preparation drives last year in the Danapur block. SHGs' data was reviewed and digitized, showcasing a strong commitment to leveraging technology for financial empowerment, paving the way for enhanced financial services and opportunities for under served communities.

In this fourth quarter, credit discipline awareness training was conducted at the panchayat level in 18 VOs. Cut-off data for 30 new SHGs has been digitized in the LoKOS application and the cut-off data for both CLFs in the block was also digitized. Regarding policy advocacy, training was organized for credit bureau officials on the LoKOS application. Several rounds of discussions have taken place, and a sample credit report has been prepared. This report will be presented before state-level officials and other stakeholders and their feedback will be gathered accordingly.

## C. Insurance and Alternate Banking

### I. Micro Insurance - Empowering Rural Communities

The Micro Insurance initiative, primarily driven by the Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana, continues to provide a crucial safety net for rural families against unforeseen financial shocks arising from accidents or death. The program has witnessed sustained enrolment momentum, demonstrating its increasing acceptance and impact within rural communities.

#### a. Members' Enrolment Status

Continuous efforts were made to educate and motivate SHG members to actively participate in the insurance scheme enrolment. To raise awareness and enhance understanding of the benefits, Bima Suraksha Utsav events were organized at the panchayat level and at bank branches to encourage maximum enrolment of eligible SHG members under PMJJBY and PMSBY. Bank Sakhis played a crucial role in mobilizing community members and assisting with the enrolment process, ensuring broad participation in these schemes.





**Table 10: SHG member enrolment under Insurance Program**

Sl.	Scheme	New Enrolment (April to June 2024)	New Enrolment (July to Sept 2024)	Renewal of Members in FY 2024–25	Cumulative Enrolment till March 2025
1	PMJJBY	555345	1103203	6015147	7673695
2	PMSBY	622437	1256334	6673494	8552265

**b. Claim Settlement Status**

Ensuring the timely settlement of claims is critical for building trust in the insurance program. During the reporting period, substantial progress was made in processing and settling claims, ensuring that beneficiaries received the financial support they needed. During this quarter, 337 new claims were reported and 396 claims were settled — including pending cases from previous periods — providing timely financial relief to the affected households.

**Table 11: Status on Claim Settlement**

Sl.	Particulars	Cumulative till March 2024	Jan to March 2025	FY 2024–25	Cumulative till March 2025
1	Claims Reported	10,442	337	910	11,352
2	Claims Settled	9,003	396	926	9,929
3	Claim Amount (Rs. in Lakhs)	10,689.71	792	1,852	12,541.70

**2. Alternate Banking – Expanding Access to Formal Banking**

The Bank Sakhi model acts as a crucial bridge, bringing essential banking services such as account opening and money transfers directly to the doorsteps of rural communities. Trained Bank Sakhis (Bank Correspondents) play a vital role in connecting rural customers with the formal banking sector. During this quarter, significant emphasis was placed on the onboarding of Bank Sakhis, IIBF certification, and conducting two-day refresher training programs through Rural Self Employment Training Institutes (RSETIs) and Rural Development and Self Employment Training Institutes (RUDSETIs), in alignment with the directives of the Ministry of Rural Development, Government of India. From January to March 2025, a total of 222 Bank Sakhis were onboarded, 480 Bank Sakhis successfully obtained the IIBF certification and 576 Bank Sakhis participated in the two-day refresher training programs organized in coordination with RSETIs/ RUDSETIs.

**Table 12: Progress under Alternate Banking Model**

Sl.	Parameter	Jan - Mar 2025	Cumulative till Mar '25
1	Bank Sakhis	222	6,331
2	IIBF Certification	480	6,337
3	2-Day Refresher Training	576	1,331
4	Accounts Opened	49,900	10,95,877
5	No. of Transactions (in Lakh)	21.58	364.1
6	Volume of Transactions (in Lakh Rs.)	1,15,407.77	16,42,745
7	Commission Earned (in Lakh Rs.)	302.1	4,007.48



# LIVELIHOODS PROMOTION

## A. FARM

During this quarter, significant progress was made in farm-based interventions, including widespread adoption of agro-ecological practices, promotion of organic and kitchen farming, expansion of Custom Hiring Centres and the establishment of Integrated Farming Clusters.

### 1. Productivity Enhancement – Rabi Season

During the fourth quarter of FY 2024–25, significant progress was made under the productivity enhancement indicators for the Rabi season. A total of 38.26 lakh households adopted agro-ecological practices. To support and implement farm livelihood interventions, 16346 Community Mobilizers and 14548 Village Resource Persons were trained and actively engaged. Additionally, 572 Skilled Extension Workers (SEWs) were trained and deployed as Master Resource Persons for farm-based interventions. Notably, 12.45 lakh farmers practiced wheat cultivation using the



System of Wheat Intensification method across 5.53 lakh acres, while 5.84 lakh farmers adopted maize cultivation with intercropping over 3.67 lakh acres. Pulse cultivation was taken up by 2.10 lakh farmers on 62435 acres and 10.78 lakh farmers engaged in vegetable farming across 2.39 lakh acres. Moreover, 17.76 lakh farmers practiced kitchen gardening, covering 65790 acres, reflecting a strong shift towards self-sufficiency and nutrition security.

### 2. Custom Hiring Centres

Currently, there are 520 Custom Hiring Centres operational across 38 districts in Bihar. These centres have been established in collaboration with the Agriculture Department, Government of Bihar and through JEEVIKA's full-cost model. To streamline the processes of farmer registration, service delivery and machinery bookings, a dedicated CHC mobile application is fully functional and used for machine booking and service provisioning.

During this quarter, all CHCs were actively engaged in supporting farmers with different services for their Rabi crops. As a result, a total of 13279 farmers availed services from these centres.





### 3. Organic Farming

A total of 6876 farmers have been mobilized for organic farming. Currently, 174 Local Groups are functional across 9 districts, exceeding the target of 150 LGs. These groups have undergone physical verification and received C-3 certification endorsements. Regular training and capacity-building sessions are being conducted at the Village Organization and LG levels to ensure the sustainability of organic farming practices.

During this quarter, all 6876 farmers received training for the Rabi season. Packaging, labeling, and branding support for green products for their cluster bags is being provided to all 174 LGs. Additionally, residue analysis is being conducted for 2 farmers from each LG, with 200-gram samples collected for testing.

### 4. Agriculture Entrepreneurs

A total of 5302 Agriculture Entrepreneurs successfully completed training across 38 districts. To date, 4977 AEs have been registered in the Agriculture Entrepreneur Application and 1068909 farmers are registered under these AEs to receive various services.

Currently, 4510 AEs are actively engaged in business activities, with a total transaction value of Rs. 611.93 crore. These transactions span across multiple domains including input supply, digital banking services, nursery management, collective marketing and enterprises such as



mushroom cultivation, vermi compost production, cattle feed distribution and machinery rentals.

All data related to AEs and their services to farmers is recorded in the AE Mobile App, which facilitates data analysis aimed at enhancing the sustainability and efficiency of AE-operated service centres.

### 5. Integrated Farming Clusters

The Integrated Farming Cluster initiative aims to improve, intensify and integrate diversified livelihood activities. Each IFC comprises 2–3 adjoining villages covering 250–300 households, with each SHG household supported in 3 to 4 livelihoods (farm and non-farm), along with strong backward and forward linkages.

To implement this initiative effectively, 31 IFCs have been identified across 7 selected districts (Gaya, Khagaria, Munger, Muzaffarpur, Nalanda, Purnia and Sitamarhi), covering 14 blocks and involving 9300 farmers. Each IFC has dedicated human resources managed through the concerned CLFs as implementing agencies, supported by all required financial resources. Deployment includes 62 CRPs, 30 senior CRPs and 22 anchor persons.

Under the Mahila Kisan Sashaktikaran Pariyojana, 23 additional IFCs are being established

across 22 CLFs to serve 6900 farmers in 8 districts: Aurangabad, Banka, Buxar, Gaya, Vaishali, Darbhanga, Samastipur and Saharsa.

**Table 13 : District-wise MKSP IFC Rollout**

District	Block	No. of IFCs	CLFs
Gaya	Bodhgaya	2	Adarsh, Ekta
	Paraiya	2	Kasturba, Vandana
	Gaya Chandauti	2	Sankalp, Sahara
	Belaganj	2	Dhara, Prithivi
Buxar	Dumraon	1	Anmol
	Nawanagar	1	Sanskar
Banka	Rajaun	1	Laxmibai
	Katoria	1	Nari Shakti
Aurangabad	Kutumba	2	Amba, Nari Ekta
	Goh	1	Azaad
Saharsa	Sattarkataiya	1	Savera
	Saubazar	1	Sabitri Bai
Vaishali	Patepur	1	Sarthak
	Vaishali	1	Sarvottam
Samastipur	Kalyanpur	1	Lily
	Pusa	2	Lakshya
Darbhanga	Singhwara	1	Shakti
Total		23	

## B. Livestock

### I. Goat Rearing Interventions

#### Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 7031 Pashu Sakhis have been trained and are providing goat rearing services to SHG/ Non-SHG households (HH) across 38 districts. This model is an intrinsically sustainable livelihood model and has helped Pashu Sakhis to generate a regular income flow throughout the year. Details of the services and achievements till March 2025 are mentioned in the table below:





**Table 14: Progress under Pashu Sakhi Model**

Sl.	Indicators	Jan. - March 2025	Cumulative Progress till March 2025
1	Number of Pashu Sakhi developed	553	7031
2	Households covered by Pashu Sakhi	100494	727490
3	Number of inseminations done by inducted bucks	52	101561
4	Number of azolla pit developed (Inc. green fodder)	7762	48649
5	Number of machan/shed constructed	45	21837
6	Number of feeders installed	22	104359
7	Number of castrations done	86	364969
8	Total quantity of dana mishran produced (in kg)	72	284206
9	Number of deworming doses provided	95863	4537456
10	Number of vaccination doses given	319913	1963608

## 2. Goat Producer Company

### a. Seemanchal Jeevika Goat Producer Company Limited

JEEVIKA has established Seemanchal Jeevika Goat Producer Company to provide value chain services to goat rearers in Purnea, Araria and Katihar districts. Total 19956 members have been mobilized in the Goat Producer Company coming from 27 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 turnover for FY 2024-25 is Rs. 488.28 Lakh and the total cumulative turnover stands at Rs. 924.31 Lakh. One Meat Retail Outlet named “Seemanchal Jeevika Meat Outlet” has been established in December 2022 and has a turnover of Rs. 38,20,725 with 6054.74 kg of meat sold till March 2025.

### b. Mesha Mahila Bakaripalak Producer Company Limited

Mesha Mahila Bakaripalak Producer Company Limited is a collective enterprise of women goat rearers promoted under the collaborative partnership between BRLPS (JEEVIKA) and the Aga Khan Foundation (India). Established with the vision to empower and improve incomes from goat rearing, the Mesha Mahila Bakaripalak Producer Company aims to provide comprehensive goat health management support to goat rearers in the Muzaffarpur district. It was established in August 2023 and commenced its business in December 2023. The turnover for FY 2024-25 is Rs. 197.09 Lakh and the total cumulative turnover stands at Rs. 205.39 Lakh.

### c. Partnership support in Goat intervention

The 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 the implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project. The project revolves around Rural Entrepreneurship. Additionally, it has been successful in generating employment among rural women. A total of 324 Pashu Sakhis have been developed and are providing services to 55203 households mobilized into 477 Goat Rearing Groups. In March 2025, the AKF team rigorously supported demonstrations of various Pashu Sakhi services and conducted 12 community-level meetings on gender, 16 GHM practices, 14 Breed improvement, Goat Marketing and Farmer Producer Company.



### 3. Poultry Intervention

#### a. 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 a Mother Unit (Poultry Farm) for 28 days. This includes providing required feed, care and vaccinations. On the 7th day, the Ranikhet vaccine, the 14th day Lasota vaccine and on the 21st day, the Gambro vaccine is provided to chicks for prevention from different diseases. A certificate of Marks against hatchery-born disease is taken from the supplier to ensure prevention from the disease. In the current quarter, the progress relating to the chicks' distribution is as mentioned below:

**Table 15: Progress under Backyard Poultry intervention**

Sl.	Indicators	Jan. - March 2025	Cumulative Progress till March 2025
1	Number of Districts	0	38
2	Number of Blocks	0	316
3	Number of members benefitted	5,958	2,12,757
4	Number of Chicks distributed	3,58,868	1,07,05,448

#### b. Poultry Value Chain Development

To enhance the value chain under Poultry farming, a proposal to establish a 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 company 'NARI SHAKTI JEEVIKA MAHILA POULTRY PRODUCER COMPANY LIMITED' was registered in December 2022 and commenced its operations in November 2024 in the Dobhi block of Gaya district. As of now, a total of 707 members have been mobilized, out of which 232 have become shareholders. Additionally, 46 members have received 5099 birds.

### 4. Dairy Intervention

#### a. COMFED

JEEVIKA, in collaboration with COMFED, is mobilizing cattle-rearing SHG members to existing Dairy Cooperative Societies and also organizing new women Dairy Cooperative Societies to link the members to an organized milk marketing system. Cumulatively, 92,446 HHs are linked to DCSs and 1044 women DCS have been organized.





**b. KMPCL**

Kaushikee Mahila Milk Producer Company, which was initiated in the month of December in the year 2017, has now taken shape and currently has 736 (MPPs) operational milk pooling points. A total of 29335 members have been enrolled in KMPCL. 14 BMC units have been installed and the company is procuring on an average 77,050 Lt/Day milk. The total cumulative turnover stands at Rs. 462.45 crore.

**5. Fish Intervention**

Ponds identified under Jal-Jeevan-Hariyali Abhiyaan are allocated to VO of JEEVIKA. SHG members will undertake fishery activities. The process of identification, allotment and operationalization of ponds is underway in different districts of the State. Harvesting of fish on 89 ponds (partial + complete) has been done. A total of 43,106 Kg of fish has been harvested. Across the state, 106 Fish Producer Groups (FPG) have been formed with the help of 86 Matsya Sakhis. Details of achievements till March 2025 are mentioned in the table below:



**Table 16: Progress under Fish intervention**

Sl.	Indicators	Cumulative Progress till March 2025
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

**B. Non-Farm Interventions**

During the fourth quarter of FY 2024–25, JEEVIKA achieved notable progress across key interventions. Two new Didi Ki Rasoi units were launched, expanding coverage to 222 institutions. Cleanliness and laundry services scaled up in healthcare and residential schools, while over 96% enterprise onboarding was achieved under the Micro Enterprise Development program. Initiatives like Grameen Bazaar, STREE, AGEY and beekeeping showed growth in outreach, production and turnover, strengthening rural livelihoods and women's empowerment.

**1. JEEVIKA – Didi Ki Rasoi**

During Quarter 4 of FY 2024–25, two new Didi Ki Rasoi units were inaugurated at minority residential schools—one in





Kishanganj and the other in Darbhanga. These additions have increased the total number of functional DKRs to 222 across various institutions in Bihar. The initiative continues to empower women by providing them with sustainable livelihood opportunities while ensuring quality and hygienic food services in public institutions.

**Table 17: Cumulative progress of functional DKRs**

Sl.	Type of Institution	Number of DKRs
1	SC/ST Residential Schools	93
2	Health Institutions	98
3	Other Government and Public Offices (Banks, Hostels, DM Offices, Registry Offices, etc.)	31
4	<b>Total</b>	<b>222</b>

## 2. Cleanliness and Laundry Services

JEEVIKA, under an MoU with the SC/ST Welfare Department signed on 21st December 2023, has launched cleanliness services in 91 SC/ST Residential Schools. Furthermore, following another MoU with the Health Department on 5th February 2024, JEEVIKA has expanded its reach by introducing cleanliness services in 42 healthcare institutions and laundry services in 40 healthcare facilities to ensure the availability of fresh, sanitized linens for patients and staff.

To support these services, over 2000 households have been mobilized, empowering local communities to actively participate and benefit from this initiative. Additionally, cleanliness services have been initiated in two minority residential school premises.

Master Trainers, who received specialized training from the State Health Society on Hospital and Infection Control Protocols, subsequently transferred this expertise to community members engaged in cleanliness and laundry services. By sharing critical knowledge on infection prevention, sanitation standards and best practices, these trainers have equipped community members with the necessary skills to maintain high standards of hygiene and safety in their roles.

## 3. Micro Enterprise Development

The Micro Enterprise Development (MED) program was approved for 13 blocks across 5 districts for the period from March 2023 to September 2024. The objective of MED is to support Self-Help Groups in establishing micro-enterprises in the non-farm sector. On 3rd October 2024, the National Rural Livelihoods Mission (NRLM) approved the expansion of the MED program to 21 new blocks across 11 districts.

The following activities were undertaken under MED during January to March 2025:

- MED MIS has been continuously monitored, achieving significant success in adoption. A total of 2737 enterprises out of 2,841 (96.33%) were onboarded onto the MED MIS till March 2025.
- Repayment by MED enterprises has commenced, with an average repayment rate of 72% against the cumulative demand.
- Staff orientation on the MED program was conducted in January 2025 for newly approved blocks.
- Cadre selection is ongoing in the 21 new blocks, with 7 blocks completing the selection process by March 2025.
- Selection of existing cadres for enterprise promotion programs is currently in progress.



#### 4. Grameen Bazaar

JEEVIKA Grameen Bazaar is a community-based demand and supply aggregation model that empowers SHG women-led Kirana stores by ensuring access to quality products at competitive prices. It facilitates bulk procurement, streamlined logistics and market linkages, thereby improving profit margins and sustainability of rural retail enterprises. The model also supports social initiatives like Mahila Samwad and SJY shops by providing essential goods efficiently. Grameen Bazaar is steadily emerging as a rural retail brand with strong community ownership.

**Table 18: Grameen Bazaar Sales and Margin Status**

Sl.	Particulars	January '25	February '25	March '25
1	Total GB Billed in CPMS	96	91	91
2	Total GB Sales (in Rs.)	42906940	38882716	59592899
3	Total Margin Earned (in Rs.)	2152250	3368109	2665143

**Other activities done under this intervention are as follows:**

- Bakhtiyarpur Grameen Bazaar has started supplying bread to NMCH-DKR.
- Grameen Bazaar has initiated the supply of snack boxes for Mahila Samvaad.
- To provide products at competitive rates, Grameen Bazaar has started supplying items to SJY beneficiaries for opening their new shops.
- A tie-up with Dabur India Limited has been established for the supply of Real brand juices for Mahila Samvaad.
- In Gaya (Wazirganj), an initiative has been taken to procure masala items and notebooks from Producer Groups (Pgs).
- For effective sales, cold calling by store staff has been initiated to encourage repeat orders from SJY members.

#### 5. Incubation

The **Incubation Program of JEEVIKA** aims to identify, nurture, and scale rural enterprises through expert mentorship and strategic support. In partnership with IIM-CIP and equity partners like GUDDCAUSE and SARAL, the program focuses on branding, market access and enterprise development to build sustainable rural businesses. The following key initiatives have been undertaken to operationalize and strengthen the incubation support for selected enterprises:

- BRLPS has partnered with GUDDCAUSE and SARAL as equity partners to support enterprises in branding and market access.
- A detailed plan has been developed with GUDDCAUSE for the rollout of branding services across all BRLPS-supported enterprises. The orientation and rollout of branding services will commence in May 2025.
- A 2-day staff orientation on the rollout of packaging services was conducted with 15 enterprise promotion districts in the last quarter. Enterprise-level orientation will begin in the next quarter.

#### 6. Sustainable Transport for Rural Entrepreneurs through E-Cycles (S.T.R.E.E.)

JEEVIKA and Convergence Energy Services Ltd. (CESL) signed an MoU on 14th August 2024 for the supply of 500 e-cycles to JEEVIKA community members. The objective of the program is to provide green micro-mobility solutions to address the transportation needs of SHG women



entrepreneurs, supported through the ADB-GEF Grant (covering 75% of the actual cost), under DAY-NRLM and SRLM. This is a pilot program deploying 500 electric cargo cycles for women engaged in Self Help Groups through BRLPS.

The program aligns with the Government's vision to uplift rural women and enhance their socio-economic status by promoting the concept of "Lakhpati Didis." It reflects the government's commitment to women's empowerment and its focus on "Reaching the Last Mile," thereby fostering an inclusive and empowered rural economy.

**Progress under the STREE program during Q4 (Jan–Mar 2025) is as follows:**

- Orientation of concerned district and block staff was conducted through both virtual and physical meetings to communicate the program objectives, targets, time lines and implementation strategies.
- Distribution of e-cycles to 50 Energy Champions (ECs) has been completed—20 in Patna, 15 in Vaishali and 15 in Muzaffarpur—as of February 2025.
- The list of the remaining 450 beneficiaries has been shared with CESL, along with payment for the delivery of e-cycles in March 2025.
- Distribution of e-cycles to the remaining beneficiaries is tentatively scheduled for 10th April 2025 across all three districts.

## 7. Start-Up Village Entrepreneurship Programme

The Start-Up Village Entrepreneurship Programme (SVEP) is a flagship initiative under the National Rural Livelihood Mission (NRLM) aimed at promoting rural entrepreneurship and creating sustainable livelihoods. The program provides financial support, capacity building and mentorship to rural entrepreneurs.

In Bihar, SVEP was launched in 2017 and has since expanded to 22 blocks across different phases (I, II and III). Most recently, under Phase IV, 10 new blocks were approved in August 2024.

### Phase I & II

The blocks under Phase I and II have completed the four-year program period and are now self-sustaining through cadres and community members. Regular repayments are ongoing and new business plans are being developed and approved at monthly PAC meetings.

- A total of 27087 enterprise business plans have been prepared to date.
- 25189 enterprises have been funded.

### Phase III

In Phase III, 10 new blocks were approved for SVEP implementation.





- A total of Rs. 7.40 crore has been expended across these 10 blocks.
- BRCs have been established in all blocks.
- 266 cadres have been trained and are currently serving as last-mile enterprise support under SVEP.
- Skill training has been completed in all blocks.
- SVEP orientation has been completed at all CLFs, while VO and SHG-level orientations are ongoing.
- A total of 8514 enterprise business plans have been prepared and 4509 enterprises have received funding.

#### **Phase IV**

The SVEP Phase IV expansion includes 10 new blocks, approved in August 2024. The ten newly approved blocks under SVEP Phase IV are Rajapakar and Raghapur in Vaishali district, Nagra in Saran, Purnea East in Purnea, Marwan in Muzaffarpur, Haspura in Aurangabad, Barauni in Begusarai, Bhabhua in Kaimur and Manihari and Korha in Katihar district.

- Orientation programs for BPMs and Non-Farm Managers under SVEP Phase IV were completed in January 2025. These sessions are crucial to ensuring that the newly inducted blocks effectively utilize the structured frameworks, community participation and technical support central to the SVEP model.
- Baseline surveys and CRP-EP training have been completed in all 10 blocks.
- DPR preparation is scheduled for the next quarter in all Phase IV blocks.

### **8. One Stop Facility (OSF)**

The One Stop Facility Centre (OSF) component under NRETP supports nano-enterprises that have the potential to grow. OSF acts as a business facilitation-cum-incubation centre at the block level to provide business development services to new and existing growth-oriented nano-enterprises.

Currently operational in 50 blocks across 12 districts, a total of 7298 OSF enterprises have been funded, with a total disbursement of Rs. 32,55,89,657/-.

#### **Key Achievements and Activities**

- 6454 enterprises have started repayment and an amount of Rs. 6,88,58,271/- has been received as repayment.
- Out of the total enterprises supported through OSF:
  1. 1322 are manufacturing enterprises
  2. 1706 are service enterprises
  3. 3426 are trading enterprises

#### **Progress in the 4th Quarter**

- A pool of 285 BDSPs is currently carrying out OSF activities at the field level.
- 1745 enterprises have been registered under Udyog Aadhaar, FSSAI and GST.
- Over 5106 enterprise documents have been submitted by BPIUs to various banks and branches in OSF blocks for individual loan financing.
- A total of 2146 enterprises have recorded monthly sales between Rs. 40,000 and Rs. 50,000.

#### **a. NRLM-OSF Expansion**

10 new blocks in 5 districts (Gaya, Bettiah, Patna, Madhepura and Madhubani) have been



approved under the SVEP umbrella project – NRLM OSF.

- Guidelines have been approved and rolled out for further streamlining.
- District teams are currently engaged in groundwork to root the program.
- CRP-EP selection process has been initiated.
- Mentor expert onboarding is currently underway.



## 9. AGEY (Aajeevika Grameen Express Yojana)

The Aajeevika Grameen Express Yojana (AGEY) was launched in the financial year 2017–18 with the objective of providing an alternative source of livelihood to SHG members under DAY-NRLM. The scheme facilitates SHG members to operate public transport services in backward rural areas and aims to provide safe, affordable and community-monitored rural transport services. These services help connect remote villages with essential services and amenities — including markets, education and healthcare—for the overall economic development of the area.

Currently, AGEY is operational in six districts (Darbhanga, Gaya, Muzaffarpur, Nalanda, Patna and Vaishali), covering 17 blocks in Bihar. Each selected block is eligible for a maximum of six vehicles. The Cluster Level Federation or Nodal VO provides interest-free loans of up to Rs. 8 lakhs to eligible SHG members. The loan tenure is six years, with repayment in 72 monthly installments. To date, a total of 92 vehicles have been approved across these 17 blocks, with a cumulative budget of Rs. 8.16 crore. The progress during the quarter includes:

- a) Under Phase 2 of AGEY, approval has been granted for 23 districts, covering 60 blocks, with a total of 60 vehicles.
- b) The orientation program for Phase 2 has been successfully completed.
- c) Fund disbursement will commence in the next quarter upon receipt of funds from NRLM.

## 10. Beeking intervention

JEEVIKA's beekeeping interventions promote sustainable livelihoods by supporting women and rural households in honey production and related activities. Through training, provision of beekeeping equipment and market linkages, JEEVIKA helps communities increase their income from honey and other hive products like beeswax and propolis. This initiative not only boosts rural entrepreneurship but also contributes to agricultural pollination and environmental sustainability. In the fourth quarter of the financial year 2024-25, total honey production reached 278.6 MT, with an annual production of 720 MT. The turnover for the quarter was Rs. 3.7 Crore, while the annual turnover crossed approximately Rs. 8.0 Crore.





# SKILL DEVELOPMENT & PLACEMENT

The DDU-GKY program, implemented by JEEVIKA, continues to empower rural youth in Bihar through targeted skill development and employment initiatives. In the fourth quarter of FY 2024–25, 329 candidates were trained and 146 placed under DDU-GKY, while RSETIs trained 8418 candidates and enabled 10589 individuals to settle through self-employment.

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

DDU-GKY is a flagship program of the Ministry of Rural Development, Government of India, uniquely focused on rural youth in the age group of 15 to 35 years from poor rural families. As a part of the National Rural Livelihood Mission (NRLM), DDU-GKY aims to diversify the income sources of rural households and meet the career aspirations of rural youth.



JEEVIKA, acts as the nodal agency for implementing the DDU-GKY training program across the state in partnership with various agencies. The SRLM team coordinates with Project Implementing Agencies (PIAs) and District Managers – Jobs to monitor the quantitative and qualitative impact of the program.

As of 31st March 2025, two active training centers operated by two active PIAs were functional to enhance the skills of rural youth and provide job opportunities. Cumulatively, 84489 candidates have received training and 61649 have been placed in various organizations, including under DDU-GKY and the Roshni project. During the 4th Quarter of FY 2024–25, 329 candidates were trained and 146 were placed.

Table 19: Cumulative and Quarterly Progress under DDU-GKY

Sl.	Period	Trained	Appointed	Placed	Assessed	Certified
1	Till 31st March 2025 (Cumulative)	84,489	61,649	45,964	78,418	66,568
2	FY 2024–25 (Apr 2024 – Mar 2025)	1,700	2,389	3,082	1,419	1,406
3	Q4 (1st Jan – 31st Mar 2025)	329	146	291	173	162

## ROSHNI Project

The ROSHNI project is being implemented in two Left-Wing Extremism (LWE)-affected districts—Gaya and Jamui—to provide skill training with job placement for rural youth living in adverse conditions. All training under ROSHNI are residential, with a mandate that 40% of beneficiaries must be female.



## 2. Job Fairs and Direct Placement

To enhance employment opportunities for rural youth, job fairs were organized across different locations. These fairs mobilized youth and invited companies for direct recruitment. A total of 4706 candidates secured employment through job fairs and Youth Mobilization Drives (YMDs).

**Table 20: Placement Status through Job Fairs**

Sl.	Particulars	Jan. – March 2025
1	Job Fairs Organized	57
2	Total YMD & CMD Conducted	363
3	Offered Jobs (via Job Fair & YMD)	11,914
4	Joined Jobs	4,706

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

RSETIs are dedicated district-level institutions set up for skill development of rural youth and are managed by the lead banks. JEEVIKA acts as the nodal agency supporting the implementation of RSETI programs. With support from MoRD and the lead banks, RSETIs in Bihar offer training in 61 approved trades, along with credit linkages for entrepreneurship. As of March 2025, 38 RSETI centers were active. During this quarter, 8418 candidates received training and 10589 successfully settled through self-employment.

**Table 21: RSETI Training and Settlement Status**

Sl.	Particulars	Jan. – March 2025
1	Number of Trainings Conducted	278
2	Number of Candidates Trained	8,418
3	Total Settled	10,589
4	Settled – Self-Funding	7,548
5	Settled – Bank Finance	3,041

## 4. Coordination & Support for Internal Audit of DDU-GKY Training Program

The SRLM team coordinated and supported the MoRD internal audit team during their visit from 30th December 2024 to 4th January 2025. The audit was conducted for the expenses incurred during 2021–22 to 2023–24 in Patna District under the DDU-GKY program.

The SRLM team facilitated the audit by coordinating with DPCU and PIAs, ensuring the availability of financial records and responses to audit queries. The team also assisted in facilitating interactions between the audit party and various stakeholders, including beneficiaries and training center staff. The audit team visited training centers like Intelligence Manpower, SCOPE and ACME in Patna to inspect infrastructure, hostel accommodations and food facilities. They also reviewed financial and program records at the centers and interacted with SRLM officers and the MIS team to understand fund flow and program performance.

All state-level officers, including SPMs, SFMs and PMs, provided valuable inputs and shared challenges encountered in the implementation of the program. Overall, the DDU-GKY training program has been instrumental in transforming the lives of many rural youth in Bihar.



## SOCIAL DEVELOPMENT

JEEVIKA, under the DAY-NRLM framework, is dedicated to holistic community development through a range of initiatives focused on social empowerment, inclusion and sustainable practices. Key interventions and achievements, including support for vulnerable households, promotion of gender justice, integration of persons with disabilities, fostering education, environmental conservation, participatory planning for resilient villages, disaster risk reduction, women's empowerment through employment and renewable energy enterprises.

### 1. Vulnerability Reduction Fund (VRF): Supporting Families in Crisis

Under the DAY-NRLM framework, JEEVIKA has provided Rs. 149.9 crore in corpus funds to 7884 Village Organizations to address household-level vulnerabilities such as food insecurity, health crises, gender-based violence and natural disasters this financial year. Each VO can receive up to Rs. 1.5 lakh to support families in distress. The VRF ensures that vulnerable households receive timely financial support through community-based safety nets.

### 2. Didi Adhikar Kendra: Grassroots Justice for Women

To address gender-based violence and protect women's rights, JEEVIKA has established 210 Didi Adhikar Kendras across 38 districts. Each center is managed by a trained coordinator and supported by Gender CRPs. These Kendras offer legal counseling, emotional support and referrals in a safe, confidential environment. DAKs also organize awareness drives and build community solidarity to promote gender justice, enabling women to speak out and take collective action against injustice.

### 3. Social Inclusion: Integrating Persons with Disabilities

To build inclusive institutions, JEEVIKA has mobilized 74989 Persons with Disabilities (PwDs) into SHGs, with 4252 added in FY 2024–25 alone (17% of the annual target). More than 10600 PwD SHGs have been formed and are being nurtured. JEEVIKA has partnered with CRC Patna to conduct awareness and disability certification camps in 13 Aspirational Districts. Online orientations and on-ground training sessions have been held for over 580 staff and community leaders to promote inclusion.

### 4. Didi Ki Library: Fostering Education and Career Aspirations

JEEVIKA has established 100 Community Library and Career Development Centers, popularly known as Didi Ki Library, across 32 districts in Bihar. These centers are designed to create a





nurturing academic environment for rural youth, especially girls, by offering access to books, learning materials and career guidance. With a cumulative enrollment of 1.1 lakh learners—63% of them girls—the libraries record a daily footfall of 50–70 youths each. Notably, 421 school dropouts have been mainstreamed through NIOS in partnership with Pratham and 11 students were supported in accessing the Bihar Student Credit Card Scheme. Additionally, 100 young women from JEEVIKA SHGs were selected for the Edu Leader Fellowship, a leadership-building initiative by i-Saksham. The Government of Bihar has recognized this model, and during the Pragati Yatra, the Hon'ble Chief Minister inaugurated 78 new libraries in 11 districts. Recently, MoUs have been signed with i-Saksham, Pratham and Project Potential to further strengthen the initiative.



## 5. Harit JEEVIKA: Greening Bihar through Women-led Plantation

Harit JEEVIKA is a flagship campaign that promotes environmental conservation and sustainable livelihoods through afforestation. In FY 2024–25 alone, JEEVIKA achieved its target of planting 80 lakh saplings, contributing to a cumulative total of 4.26 crore saplings planted across Bihar. For FY 2025–26, the target is set at 81 lakh. To ensure the availability of quality saplings and boost women's income, JEEVIKA has set up 987 Didi ki Nurseries, 310 of which are in partnership with the Forest Department and 677 through MGNREGA convergence. These nurseries are operated by SHG members and serve as community-based enterprises with long-term sustainability.

## 6. VPRP: Building Prosperous and Resilient Villages

The Village Prosperity and Resilience Plan (VPRP) is a participatory planning tool that mobilizes SHGs and Gram Sabhas to identify local development priorities. JEEVIKA has trained 152 Master Trainers and 3204 field staff at various levels. As a result, over 85% of SHGs (8 lakh+) have developed Entitlement Plans and over 72% have developed Livelihood Plans. So far, 3534 Gram Panchayat - level VPRPs





have been prepared, enabling convergence with government schemes and community-led development planning.

## 7. Disaster Risk Reduction: Preparing Communities for Emergencies

Bihar is prone to floods and other natural disasters and JEEVIKA has taken proactive steps to enhance community resilience. Refresher training (Module-1) have been conducted for 38 district SD Managers and 534 Block Project Managers, followed by similar training for Area Coordinators in February. These capacity-building programs aim to ensure timely preparedness, response and mitigation planning at the grassroots level.

## 8. JEEVIKA-MGNREGA Convergence: Empowering SHG Members as Mates

Under its convergence strategy with MGNREGA, JEEVIKA has facilitated the empowerment of over 99000 SHG women as Mahila Mates. Guidelines have been issued to ensure transparent selection through a participatory three-member committee, with special provisions for SHG members. So far, 69780 women have been trained and 29278 deployed, marking a 39% deployment rate. The initiative provides rural women dignified work, income opportunities and increased participation in village-level public works.

## 9. J-WiRES: Empowering Women through Renewable Energy Enterprises

The JEEVIKA Women Initiative for Renewable Energy and Solutions (J-WiRES) is a pioneering effort to create renewable energy-based livelihoods for SHG women. So far, 382 Solar Marts have been set up in seven districts and the initiative plans to scale up to 3500 across the state. These Marts are managed by women energy entrepreneurs who provide solar products to rural communities. Under the Selco-JEEVIKA Entrepreneurship Project, 45 micro and 6 macro energy enterprises have been supported and 16 entrepreneurs have received branding support to set up Solar Marts. J-WiRES is also an empaneled vendor under the PM Surya Ghar Muft Bijli Yojna, with 12 solar rooftop installations already completed. In addition, a pilot e-Cooking project has been launched in partnership with Fino-vista and Shell Foundation to promote clean cooking solutions among 200–300 rural eateries and vendors, emphasizing women's participation in the clean energy transition.





# HEALTH, NUTRITION AND SANITATION

JEEVIKA made noticeable progress under its Health, Nutrition and Sanitation interventions, with a strong focus on improving community health outcomes and enhancing rural livelihoods. Key initiatives included the integration of HNS with Satat Jeevikoparjan Yojana, expansion of the Family Diet Diversity Campaign (FDDC), scaling of Health Help Desks, promotion of generic medicines through PMBJK centers, support for women-led health enterprises and local production of the nutritious supplement Balahaar in Samastipur.

## I. Health, Nutrition & Sanitation Integration with Satat Jeevikoparjan Yojana

Satat Jeevikoparjan Yojana is one of the flagship initiatives of the Government of Bihar, aimed at the socio-economic upliftment of ultra-poor households. BRLPS (JEEVIKA) is working intensively with SJY households to support their graduation towards sustained livelihoods.

While close engagement is ongoing in five intensive blocks (Bhojpur, Nalanda, Patna, Samastipur and Vaishali), it has often been observed that one of the major reasons SJY beneficiaries relapse into poverty is due to health and nutrition-related challenges. In such situations, households are often forced to sell the livelihood assets transferred to them under SJY for medical treatment, thus reversing their economic gains.

**Table 22: Details of SJY Beneficiary surveyed and identified for required support from project**

Sl.	District	Total Survey done	Beneficiaries under 1000 days	Beneficiaries under NCD	Beneficiaries under Family Planning
1	Bhojpur	42	11	37	7
2	Nalanda	28	24	19	11
3	Patna	337	64	304	117
4	Samastipur	42	4	32	3
5	Vaishali	719	99	668	160
	<b>Total</b>	<b>1168</b>	<b>202</b>	<b>1060</b>	<b>298</b>

Recognizing this issue, JEEVIKA's HNS theme, which already provides health promotion and education as a form of social protection and safety net to rural poor households within the SHG fold—proposes to integrate the HNS theme into SJY. This integration aims to accelerate the graduation process and provide essential social protection, ensuring that ultra-poor households not only come out of extreme poverty but also maintain sustained well-being.

### a. Areas of Intervention

Under the integration of HNS with SJY, two types of services will be provided to SJY households:

- **Access to Basic Health Services**

All households selected under the SJY program will be supported to access basic health services:

- **Access to Toilet Facilities**

Households without access to any form of toilet facility—individual, community or joint family



toilets—will be mobilized by the MRP-SJY to gain access to toilets. Households already having toilet facilities will be encouraged by the Community Nutrition Resource Person (CNRP) to use them regularly.

- **Access to Safe Drinking Water**

All SJY households will be facilitated to access safe drinking water. The MRP-SJY will support households in ensuring availability, while the CNRP will promote safe practices, including water storage, proper handling, regular cleaning of water containers and appropriate disposal of household wastewater.

**b. Access to Health Safety Net**

All households under the SJY program will be covered under a health safety net:

- **Access to Ayushman Bharat Card**

Every eligible SJY household will be mobilized to obtain an Ayushman Bharat Card. Households can apply through health facilities with the help of Ayushman Mitras or online via the Ayushman app by entering the required details. This card enables families to access free healthcare services worth up to Rs. 5 lakh per family per year.

- **Health Card for Individuals Aged 30 Years and Above**

All SJY household members aged 30 years and above will be screened for Non-Communicable Diseases (NCDs) such as diabetes and hypertension at Health and Wellness Centers (HWCs) by ANMs/ CHOs, after filling out the CBAC form and digitizing it at the HWC/ APHC. Identified NCD patients will be mobilized for telemedicine consultations and provided medicines as per treatment protocols from HWC/ HSC/ CHC/ APHC/ District Hospitals. Follow-up services will be provided at six-month intervals. A health card will be issued to all individuals screened, facilitating continued access to healthcare. The CNRP will actively mobilize eligible households to obtain Ayushman Bharat Cards and facilitate linkages for availing the benefits. They will also mobilize individuals aged 30 years and above for NCD screening and ensure that patients diagnosed with diabetes and hypertension receive regular follow-up care, medicines and treatment services with support from healthcare providers.



## 2. Family Diet Diversity Campaign (FDDC)

The Family Diet Diversity Campaign focuses on promoting diversified diets among children and adult family members, with special emphasis on pregnant women, lactating mothers and adolescents. The objective is to ensure proper nutritional intake across all age groups within households, addressing both the quantity and quality of food. Under this campaign, four major indicators are tracked:

**Line Listing and Home Visits**

- **Home Visit for Diet Diversity:** Focused on ensuring that family members, particularly vulnerable groups, consume a diversified diet.
- **Home Visit for Antenatal Check-ups:** Ensures that pregnant women receive timely antenatal care, with special attention to identifying high-risk pregnancies.



- **Home Visit for Child Growth Monitoring:** Focuses on monitoring the growth of children (especially for lactating mothers with children older than 5 months) and ensuring timely interventions.

**Table 23: Progress under FDDC intervention**

Sl.	Indicator	Details	Red Category	Green Category	Total Home Visits
1	Home Visit for Diet Diversity	Pregnant Women	27,799	1,74,331	8,33,291
		Lactating Women	89,067	5,41,548	
		Children	2,94,393	3,36,222	
2	Home Visit for Antenatal Check-up	High Risk (Red)	18,873	—	1,26,856
		Normal Test (Green)	—	77,479	
		Delayed Test (Red)	30,504	—	
3	Home Visit Report Regarding Child Growth Monitoring	Lactating Women (>5 months), Line-Listed	71,528	62,312	1,53,244

### 3. Health Help Desk – Health, Nutrition & Sanitation

The JEEVIKA Health Help Desk, a collaborative initiative between JEEVIKA and the Bihar Health Department, is transforming healthcare access across Bihar. Designed to facilitate access to healthcare services for communities, this initiative spans Sadar hospitals and medical colleges. The Health Help Desk provides crucial hospital information to both Outpatient Department and Inpatient Department (IPD) patients, operating seamlessly in two shifts.



To date, the Health Help Desk has provided invaluable assistance to 1890340 patients across Bihar—1608898 OPD patients and 281442 IPD patients have benefitted from the services. Leveraging a decentralized mobile application, patient details and visit purposes are systematically recorded to ensure efficient service delivery.

Staffed by 110 dedicated Swasthya Mitra Didis, the Help Desks function in two shifts across 45 operational centers. These healthcare volunteers also manage telephonic inquiries, having responded to 48763 calls, thereby ensuring prompt and comprehensive support. The JEEVIKA Health Help Desk is bridging the gap between rural communities and essential healthcare services.

**Table 24: Progress under Health Help Desk**

Sl.	Particulars	Progress (Jan - March 2025)
1	Number of IPD Patients provided support	33125
2	Number of OPD Patients provided support	207970
3	Help Through Phone Calls	8122
4	Follow-up with Admitted Patients	11702
5	Follow-up with Discharged Patients	4180



4. JEEVIKA PMBJK: A Cost-Effective Healthcare Shop

The adoption of generic medicines has proven to be a highly cost-effective and reliable solution, significantly benefitting rural Self-Help Group households. JEEVIKA, an initiative dedicated to empowering these communities, leverages digital platforms to promote the use of generic medicines. This initiative is operational through Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK) centers located in the districts of Gopalganj, Nalanda and Sitamarhi in Bihar.

In collaboration with the Health Department, JEEVIKA has supported Cluster Level Federations to facilitate collective procurement, thereby enhancing the accessibility and affordability of medicines for SHG households. Over the past three months—January to March 2025—the program has reported substantial financial performance across these districts.

Table 25: Performance under PMBJK (Till March 2025)

District	Cumulative Sales & Margin till Dec. 2024 (in Rs.)		Progress (Jan–March 2025) (in Rs.)		Cumulative Sales & Margin till March 2025 (in Rs.)	
	Cumulative Sales	Cumulative Margin	Total Sales	Total Margin	Cumulative Sales	Cumulative Margin
Gopalganj	8900151	1958033	1068414	235051	9968565	2193084
Nalanda	5228413	1150251	649254	14836	5877667	1293087
Sitamarhi	464636	1022040	536831	118103	5182467	1140143
Total	18774200	4130324	2254499	495990	21028699	4626314

5. Enterprise Development

Focusing on rural women in Bihar, the project emphasizes behavior change related to Food, Nutrition, Health and WASH through Social and Behavior Change Communication (SBCC). These interventions create demand for the availability and accessibility of FNHW (Food, Nutrition, Health & WASH) products within the community.

The primary objective of initiating the HNS Enterprise Fund is to address this demand by ensuring access to health, nutrition and sanitation-related products and services at the community level. Simultaneously, JEEVIKA's HNS Enterprise Fund empowers women entrepreneurs in Bihar by providing financial support for livelihood activities. The HNS Enterprise Fund is available for both individual and group enterprises, as described below:

a. Individual Enterprises Include

The individual enterprises supported under the HNS Enterprise Fund include a variety of livelihood activities tailored to promote health and nutrition at the community level. These enterprises consist of Nutri Snack Production Units, Green Grocery Shops, Nutri Shops, Egg Shops and Carts, Nutrition Sensitive Integrated Farming Systems and Nutri Snacks Shops. Each of these models is designed to enhance both income generation for rural women and access to affordable, nutritious food and health-related products within their communities.



b. Group Enterprise

• Sanitary Napkin Production Unit

JEEVIKA has taken the lead in establishing the Sanitary Napkin Production Unit (SNPU) in the Chausa block of Buxar district with support from Satluj Jal Vidyut Nigam (SJVN) and the Buxar District Administration. The objective of SNPU is to supply environment-friendly, hygienic, and cost-effective sanitary pads to women in all targeted segments.

These compostable products are made using biodegradable materials including a non-woven upper sheet, core-patti, wood pulp, barrier sheet, construction glue and non-woven release liner. Beyond improving menstrual health, this initiative also generates employment opportunities for rural women. SNPU holds significant value in regions with limited awareness and resources, addressing health risks related to inadequate menstrual hygiene practices.

JEEVIKA is committed to promoting good hygiene practices and empowering women through entrepreneurial models while working to eliminate stigma and taboos related to menstruation. This initiative contributes to the overall well-being of women and supports environmental sustainability, as the materials used in napkin production are entirely organic.

Table 26: Details of Entrepreneurs Supported through HNS Enterprise Fund

Sl.	District	Number of Loans	Loan Amount (Rs.)	Blocks Covered	Major Enterprise Types
1	Arwal	3	1,90,000	Arwal, Karpi	Taazi Hari Tarkari, Manshar Ghar
2	Aurangabad	7	1,90,000	Aurangabad, Kutumba, Nabinagar	Poshan Potli, Dudh Dhara, Manshar Ghar, Khana Khazana, Taazi Hari Tarkari
	Total	10	3,80,000	—	—

6. Balahaar in Samastipur

Balahaar, a traditional nutritional supplement developed under JEEVIKA's nutrition initiative, plays a vital role in supporting child growth by providing essential vitamins and minerals. In Samastipur, JEEVIKA Didis are leading its local production using regionally sourced ingredients. The scientifically formulated recipe, developed under the guidance of Dr. Usha Singh, ensures both quality and nutritional value—particularly with green gram (moong dal) contributing a rich source of iron.

Between October 2024 and March 2025, the Samastipur unit produced 507 kg of Balahaar and sold 696 kg, generating a total revenue of Rs. 1,05,160, reflecting strong community acceptance and demand. The product is readily available for purchase at the Samastipur production unit.

This initiative not only promotes complementary feeding for infants and toddlers but also creates livelihood opportunities for rural women.





## LOHIYA SWACHH BIHAR ABHIYAN

### A. Swachh Bharat Mission-Gramin

The Swachh Bharat Mission-Gramin (SBM-G) Phase-II, a Centrally sponsored scheme, is being implemented in the rural areas of all districts from 2020-21 to 2025-26. The focus is on sustaining the Open Defecation Free (ODF) status of villages and achieving ODF Plus status by covering all villages with Solid and Liquid Waste Management.

#### 1. ODF-S & ODF Plus Activities

After achieving ODF status in Bihar, the program is working on ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management is a key component for improving the general quality of life in rural areas of Bihar. To maintain the ODF status of villages and 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 program also focuses on other ODF Plus interventions, such as solid waste management, wastewater management, plastic waste management, Gobardhan, menstrual hygiene management and consistently emphasizes sustained behavior change practices. Districts are undertaking ODF-S and ODF Plus activities based on their capacities and community response.

**Table 27: IHHL status till 31st March 2025**

Sl.	Parameter	Target FY 2024-25	Progress (Jan. - March 2025)	Cumulative achievement in FY 2024-25
1	IHHL Construction	790095	157031	608022
2	IHHL Payment	1246138	133530	721379

### 2. Capacity Building

A total of 128 people participated in the SPM NIWAS Training, conducted on both digital and physical platforms. The training aimed to enhance participants' understanding of SBM-G Phase II



objectives, providing them with the knowledge and practical skills to effectively achieve the mission's goals.

Participants received training on the operational management of Plastic Waste Management Units (PWMUs), including safety and financial aspects and on liquid and faecal sludge management, covering treatment strategies and community involvement. The program also addressed faecal sludge management through urban sewage treatment convergence and included a refresher course for master trainers. Further topics encompassed IEC and social media for community participation, domestic hazardous waste management, plastic in road construction, menstrual hygiene management, vermi-composting and a comprehensive approach to solid waste management.

### 3. Community Sanitary Complex

In villages/ GPs where land is not available for families/ households, especially in Mahadalit Tolas / poor families, community toilets can address sanitation needs. LSBA has prepared a model with specifications to construct community toilets in habitations where land availability is an issue. The program facilitated the construction of these toilets.

**Table 28: Progress in CSC construction**

Sl.	Particulars	Progress Jan. – March 2025
1	CSC target for FY 2024-25	1333 (Need Based)
2	CSC Completed	44
3	Cumulative Till Now	92

### 4. IEC Activities

- **“Har Ghar Shauchalay in SC/ST Tolas” Campaign (10th March onwards)**

Under the Lohiya Swachh Bihar Abhiyan, a Special Campaign for the construction of Individual Household Latrines (IHHL) is being conducted in SC and ST dominant settlements (Tolas), which began on 10th March 2025. The campaign aims to achieve 100% toilet coverage in these marginalized communities by mobilizing households through community engagement. Triggering activities such as Interpersonal Communication (IPC), group discussions, morning processions (Prabhat Pheris), rallies, evening chaupals and audio messages disseminated via e-rickshaws are being used to raise awareness and drive behavior change towards safe sanitation practices.

Based on surveys conducted by Jeevika and data from Vikas Mitra registers, households without toilets have been identified in over 60000 Mahadalit Tolas across the state. Nodal officers have been appointed at the Tola, Gram Panchayat and Block levels to conduct regular field visits, motivate families and monitor construction progress.

Swachhagrahis are incentivized to facilitate and ensure the timely completion of toilet construction. Furthermore, needy SC/ ST households are supported through Revolving Funds and interest-free loans provided via Jeevika's Community-Based Organizations. To further aid these efforts, Rural Sanitary Marts (RSMs) are being established with district-level financial allocations to ensure easy access to sanitation materials for needy families.





### **Bihar Diwas (22nd March 2025)**

On the occasion of Bihar Diwas 2025, a special stall of LSBA, featuring a Toilet Clinic from Muzaffarpur and Kabadmandi from Siwan, was displayed at Gandhi Maidan Patna.

The stall of the 'Swachh Bharat Mission (Gramin)' / 'Lohiya Swachh Bihar Abhiyan' was inspected by the Hon'ble Chief Minister Shri Nitish Kumar.

On this occasion, Deputy Chief Minister Shri Samrat Choudhary and Shri Vijay Kumar Sinha, Hon'ble Union Minister Shri Rajiv Ranjan Singh, along with Secretary of the Rural Development Department, Bihar, Shri Lokesh Kumar Singh, Mission Director Shri Himanshu Sharma, State Coordinator Shri Rajesh Kumar and other departmental officials were also present.

#### **• Toilet Clinic**

In the quest to achieve universal sanitation coverage under the Swachh Bharat Mission and address challenges related to retrofitting, operation, maintenance and cleaning of toilets, Bihar has pioneered an innovative and community-centric approach: the Toilet Clinic Initiative.

This transformative intervention serves as a 'One-Stop Solution Centre,' strategically positioned at the block level to provide quality and affordable solutions for toilet-related concerns.

#### **• KabadMandi**

KabadMandi is a mobile application-based innovation launched in Siwan, Bihar, under the Swachh Bharat Mission (Gramin). It aims to transform rural waste management by enabling individuals and scrap dealers to sell plastic waste directly from their homes.

This app offers a user-friendly digital platform for scheduling doorstep pickups, checking market rates and tracking payments. Focused on plastic waste, Kabad Mandi links users to Plastic Waste Management Units (PWMUs) for efficient processing and profitable sales, turning environmental concerns into economic opportunities.

On the occasion of Bihar Diwas, Mission Director Shri Himanshu Sharma flagged off a new vehicle



under the "Kabad Mandi" initiative being operated at the PWMU in Nautan Block, Siwan district.

- **Awareness campaign through “Ganga Jan Jagrukta Rath”**

On the occasion of Bihar Diwas, four Ganga Gram Awareness Swachhta Raths were flagged off by Mission Director Shri Himanshu Sharma. These awareness raths traveled across all 12 Ganga districts, covering Ganga Gram Panchayats to raise awareness among the community about keeping the Ganga River clean, waste management, maintaining a clean environment, constructing toilets and ensuring their sustained usage. This awareness was spread through various short films and documentary films shown on large screens mounted on the raths. Development partner ITC supported the arrangement of the Swachhta Rath for this campaign. All districts installed SBMG stalls to showcase the implementation of Solid and Liquid Waste Management at district-level events.



- **International Women's Day**

Empowering Women Champions of Cleanliness: Celebrating International Women's Day under Swachh Bharat Mission (Gramin).

On the occasion of International Women's Day 2025, Chief Guest Shri Shrawan Kumar, Hon'ble Minister, Rural Development Department, Bihar, honored 15 female sanitation workers for their exceptional work in the field of sanitation under the Swachh Bharat Mission (Gramin).



The program was organized by the Rural Development Department, Bihar, at Dashrath Manjhi Labour and Employment Studies Institute, Patna.

The event was attended by Shri Lokesh Kumar Singh, Secretary, Rural Development Department; Shri Himanshu Sharma, Mission Director, Swachh Bharat Mission (Gramin) - Bihar; Smt. Abhilasha Kumari Sharma, ACEO, JEEVIKA and Shri Rajesh Kumar, State Coordinator, along with other senior officials of the department. Hon'ble Minister Shri Shrawan Kumar emphasized the crucial role of women in keeping rural areas clean, tidy and beautiful. Under the Swachh Bharat Mission (Gramin), more than 20000 female sanitation workers across the state are actively engaged in waste collection, waste management and keeping villages clean. Women representatives, officials, sanitation supervisors and workers who made remarkable contributions to achieving total sanitation in all districts of the state were recognized and awarded at the event.





## 5. Solid & Liquid Waste Management

Lohiya Swachh Bihar Abhiyan has initiated interventions to support the Districts and Blocks in the planning and implementation of solid and liquid waste management activities.

**Table 29: Status on SLWM in FY 2024-25**

Sl.	Parameter	Target (FY 2024-25)	Progress (Jan. – March 2025)	Cumulative Achievement (FY 2024-25)
1	No. of GP procurement initiated	2410	25	2410
2	No. of Wards Where Door-to-Door Waste Collection Started	31474	1605	27078

**Table 30: Status on ODF-Plus Declaration of Villages**

Sl.	Parameter	Target	Progress (Jan. – March 2025)	Cumulative
1	Villages ODF Plus Declared	36891	478	34946

## 6. Gobardhan

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

**Table 31: Progress under Gobardhan initiatives**

Sr. No.	Target in FY 2024-25	Achievement		
		Construction in progress	Completed	Functional
1	38	3	16	19



# SATAT JEEVIKOPARJAN YOJANA

The Satat Jeevikoparjan Yojana continues to make significant progress in uplifting ultra-poor households through targeted interventions in livelihood promotion, capacity building, financial assistance, and convergence with government programs. During the fourth quarter, the focus remained on sustainable graduation, inclusive skilling, asset creation and strengthening support systems such as Master Resource Persons. The SJY Urban initiative also expanded its reach across 261 ULBs, integrating livelihood models and convergence-driven opportunities. These efforts collectively aim to ensure long-term economic stability and social empowerment for the most vulnerable households.

## 1. Endorsement of Ultra-Poor Households

The Satat Jeevikoparjan Yojana focuses on supporting households adversely affected by the prohibition on toddy tapping and the sale of country liquor in Bihar. Special endorsement drives are conducted to identify and verify these Ultra-Poor Households (UPHHs). Altogether, 201218 UPHHs have been endorsed till March 2025.



## 2. Training and Capacity Building for Sustainable Livelihoods

Timely handholding, mentoring and coaching of ultra-poor households are crucial components of the SJY project. The Confidence Building and Enterprise Development (CBED) training provided to these households is instrumental in boosting their self-assurance and guiding them toward sustainable livelihoods. The trainings undertaken to capacitate SJY beneficiaries are as follows:

- Confidence Building Training is conducted by Master Resource Persons during household visits and group meetings. CB training inspires Ultra-Poor Households (UPHHs) to select viable livelihood activities. During this quarter, 3088 households received CB training, bringing the cumulative total to 199905.
- Capacity Building and Enterprise Development (CBED) Training equips ultra-poor households with the necessary skills for enterprise development and risk management. In this quarter, 3062 households received CBED training, with a cumulative total of 1,89,952.
- Refresher CBED Training was provided to 4829 households this quarter. Cumulatively, 142561 beneficiaries have received this training.
- A total of 8338 UPHHs received Graduation Training this quarter, bringing the cumulative total to 110463.



**Table 32: Status of Training Provided to SJY Beneficiaries**

Sl.	Particulars	Progress (Jan–March 2025)	Cumulative Progress till March 2025
1	No. of SJY households received CB training	3088	199905
2	No. of SJY households received CBED training	3062	189952
3	No. of SJY households received Refresher training	4829	142561
4	No. of SJY households received Graduation training	8338	110463
5	No. of SJY households Graduated	7742	106642

To efficiently deliver these training, a resource pool of trainers including Area Coordinators, Community Coordinators and Livelihood Specialists from various districts has been established. These trainers conducted comprehensive CBED training sessions at district and block levels, covering all essential aspects for SJY beneficiaries.

### 3. Enhancing Livelihoods Through Targeted Financing

These funds are instrumental in enhancing the livelihoods and economic well-being of ultra-poor households, enabling them to create valuable assets and improve their quality of life.

- The Livelihood Investment Fund (LIF), ranging from Rs. 60,000 to Rs. 2 lakh, supports asset creation for targeted households, with procurement facilitated by Village Organizations and Master Resource Persons.
- The Livelihood Gap Assistance Fund (LGAF) aims to bridge short-term financial gaps by providing 1,000 per month for seven months to endorsed households.
- The Special Investment Fund (SIF) is a one-time grant of 10,000 in rural areas and 15,000 in urban areas. This fund provides crucial initial capital to help households meet their basic needs.

**Table 33: Status on Livelihood Financing of Endorsed UPHs**

Sl.	Funds	Cumulative Progress till Dec 2024	Progress (Jan–March 2025)	Cumulative Progress till March 2025
1	No. of HHs received Livelihood Gap Assistance Fund	186168	4996	191164
2	No. of HHs received LIF (Tranche-1/SIF or Both)	189271	1893	199164
3	No. of HHs received LIF – Tranche-2	61358	4666	66024

### 4. Income Distribution of Graduated Households under the SJY Program

The Satat Jeevikoparjan Yojana is transforming the lives of ultra-poor households, enabling them to transition from poverty to sustainable livelihoods. This report highlights the program's remarkable success, with over 26% of participants achieving monthly incomes above Rs. 8,000—earning the title of “Lakhpati Didi.” While foundational income levels have shown significant improvement, the program now has a promising opportunity to amplify its impact by focusing on sustained growth strategies for post-graduation households.



A total of 7742 participants graduated in this quarter. This reflects a well-paced graduation process, ensuring targeted support for economic stability.

**Table 34: Graduation Status of SJY Households**

Sl.	Particulars	Monthly Progress
1	No. of households graduated in January 2025	2176
2	No. of households graduated in February 2025	2475
3	No. of households graduated in March 2025	3091
	Total	7742

## 5. Strengthening the Role of Master Resource Persons

Master Resource Persons play a crucial role in supporting ultra-poor households, with one MRP assigned to every 30–35 households. They receive comprehensive training to offer guidance on asset maintenance, livestock care, micro-enterprise development and basic skills like numeracy and bookkeeping. Weekly coaching sessions also cover social education topics such as nutrition, early marriage and family planning. As of March 2025, 5731 MRPs are active across 534 blocks.

**Table 35: Status of MRP Training**

Sl.	Modular Training of MRPs	Progress (Jan–March 2025)	Cumulative Progress till March 2025
1	Module 1 (Induction & Enterprise Selection)	149	5878
2	Module 2 (Enterprise Dev. and SJY Books of Records)	666	5617
3	Module 3 (Operation Management Course)	613	5224
4	Module 4 (Refresher)	428	4431

## 6. Ensuring Access to Essential Government Entitlements

The sustainability of the SJY approach is enhanced through strategic convergence with various government programs, ensuring that ultra-poor households gain access to essential entitlements. This has been particularly critical during challenging times such as the pandemic.

JEEVIKA has ensured that 100% of beneficiaries have essential documents, including Aadhaar cards and bank accounts. Efforts have also been made to facilitate access to food security entitlements through ration cards and insurance coverage. This comprehensive approach ensures that all eligible households are covered under government schemes, providing basic necessities like food, safe drinking water, housing, insurance and healthcare.

**Table 36: Status of Access to Government Entitlements by SJY Households**

Sl.	Particulars	Progress (Jan–March 2025)	Cumulative Progress till March 2025
1	Safe and secure home	15826	193233
2	Safe drinking water	4287	191529
3	Food security (PDS)	7127	167114
4	Pension (Physically Challenged, Widow, Old Age)	1894	87234
5	Insurance (PMSBY & PMJJBY)	—	173725





## 7. SJY Urban

The *SJY-Urban* program is being implemented across 261 Urban Local Bodies (ULBs), which include 19 Nagar Nigams, 88 Nagar Parishads and 154 Nagar Panchayats. The program identifies ultra-poor households through Area Level Federations (ALFs), ensuring a community-driven approach to targeting the most vulnerable. It provides meaningful asset transfers and intensive handholding support for 24 months, focusing on sustainable livelihood generation, financial inclusion and social empowerment.

### a. Facilitating the Identification of Urban Ultra-Poor Households

Through endorsement drives under the SJY Urban Program, 2749 households have been identified from Nagar Nigams, 4618 households from Nagar Parishads and 4991 households from Nagar Panchayats. Additionally, over 6228 households that were part of SJY-Rural have migrated to SJY-Urban following the reclassification of areas from Gram Panchayat to Nagar Panchayat or Nagar Parishad.

Of the endorsed households, 46% belong to the Scheduled Caste category and 41% to the Extremely Backward Caste (EBC) category.

### Key Insights and Way Forward

- A total of 12358 households have been endorsed across 261 Urban Local Bodies.
- To ensure proper selection and endorsement of household, detailed guidelines have been shared regarding the re-validation of endorsed households. (Reference: Office Order No. 196343 dated 27th January 2025).

### b. Community Capacity Development

Training plays a critical role in graduation programs, as it provides customized and personalized support to ultra-poor households based on their specific needs and requirements. Building on the learnings from SJY-Rural, the practice of deploying dedicated Coaches (MRPs) to support SJY households has been continued under SJY-Urban. In urban areas, each MRP has been assigned 40 to 45 households to provide handholding and mentoring support.

JEEVIKA has also initiated the development of capacity-building content for Area Level Organizations (ALOs). The objective is to integrate SJY-Urban initiatives with the functioning of



urban community institutions, thereby enhancing their capacity to manage operations effectively and provide tailored support to associated SJY-Urban households.

### **c. Livelihood Ecosystem Development**

During the quarter, focused efforts were made to strengthen the urban livelihood ecosystem for ultra-poor households through strategic interventions in skill development, productive utilization of support funds and convergence with Municipal Corporations, the details of which are as mentioned below:

- Identifying skill-based livelihood opportunities, particularly for youth from ultra-poor households.
- Assisting ultra-poor households in the productive utilization of SIFs.
- Collaborating with Municipal Corporations to explore livelihood opportunities.

### **Enrolment of Youths for Formal Skilling and Employment**

#### **a. Skilling of Youths in Patna and Gaya**

- A total of 16 youths from Maner and Bihta (both in Patna district) have been enrolled in the Recruit-Train-Deploy (RTD) model for the driving trade in Maner and their training has commenced.
- Fresh training batches in Gaya have been approved by BSDM for roles such as Customer Relationship Management (CRM), Data Entry Operator and Domestic Help desk. Field counseling for ultra-poor youths is being planned in collaboration with BSDM and training partners to facilitate enrollment in these courses.

### **Convergence with Patna Municipal Corporation and Other Government Departments**

#### **a. Engaging Ultra-Poor Women in Waste Segregation Work**

PMC has launched a large-scale waste segregation campaign and has formed ward-level teams across all 75 wards of Patna, with five teams in each ward. Necessary training has been provided. A total of 23 SJY beneficiaries have been actively engaged in this activity.





**b. Engaging Women from SJY Households/ NULM SHGs in Managing the PMC Control Room**

The Commissioner of PMC has given his in-principle approval to the proposal for engaging women and girls from SJY households, SHGs and slum areas in the operation of the control room cum call center. The proposal has been referred to the PMC Standing Committee for final approval.

**c. Engaging SJY/ SHG Members in the Management of Parks**

The Commissioner of PMC has also given in-principle approval to a proposal for engaging women and girls from SJY households in the maintenance and management of four parks in the city of Patna. This proposal has also been referred to the PMC Standing Committee for final approval.

**d. Micro enterprise**

The team will actively engage with MRPs to facilitate the initiation of individual micro enterprises and other livelihood options identified through microplanning.

**e. Skill Development**

Continued engagement with BSDM is underway to facilitate the enrollment of youths in various skilling courses launched by the agency.

**Special Livelihood Activities****a. Jeevika Ujjawala Didi Mini Store Supported by BPCL LPG Division, Bihar**

During this quarter, an SJY household was trained and integrated into the micro-agency model of Bharat Petroleum Corporation Limited (BPCL). With this addition, a total of two SJY households are now engaged as BPCL micro-agents, contributing to livelihood diversification efforts. The role of micro-agents is to provide gas cylinders and related services to rural households to ensure regular and deliver services at the doorstep. These households, working as micro-agents, earn approximately Rs. 8,000 per month. Given the increasing demand and positive outcomes, the SJY team plans to expand this initiative to more households in the next quarter.

**b. Other Training**

Additionally, a total of 95 SJY households received skill development training—65 in mushroom cultivation and 30 in garment manufacturing. These training programs were conducted by RSETI and KVIC through interdepartmental convergence. A detailed business plan has been developed for each cluster, and work is underway to establish mass production units and market linkages. From the next quarter, these clusters will begin operations. Discussions are also in progress with a marketing firm to assist in developing a strong value chain, ensuring both backward and forward linkages, along with potential online and offline market support.

Furthermore, the team has devised a comprehensive strategy and action plan for livelihood diversification and strengthening livelihood clusters to support graduated households. A data collection framework and tools for skill mapping across all SJY households have also been prepared to streamline future initiatives.



# RESOURCE CELL

The Resource Cell continued to strengthen cross-state support, digital capacity building and training initiatives under various modules. Key activities included eMT deployment under the LoKOS Transaction Module, foundation studies and immersion visits, state-level training and the preparation of C-PRPs for national deployments.



## 1. Deployment of eMTs under LoKOS Transaction Module Component

As part of providing Resource Support to SRLMs, a total of 23 eMTs were successfully deployed to Tripura SRLM to support the implementation of the LoKOS Transaction Module. Of these, 22 eMTs were deployed for a duration of 45 days, while 1 eMT served for 30 days. During this period, the team achieved a 94% CLF transaction roll-out (149 out of 158 CLFs). This intervention also included 10 batches of training sessions on the LoKOS Transaction Module and partial profile entry of Community-Based Organizations.

## 2. Exposure cum Immersion Visits at JEEVIKA (BRLPS)

A six-day foundation study for 99 CFC officers (BIPARD, Gaya) was conducted from 27th January to 1st February 2025 at JEEVIKA, Bihar. Subsequently, an exposure cum immersion program was held from 24th to 29th March 2025, involving 131 CFC officers. The primary objective of both engagements was to provide participants with first-hand exposure to JEEVIKA's successful models for fostering livelihoods among the rural poor. The immersion emphasized the functioning of SHGs and Community-Based Organizations, highlighting their role in enabling rural livelihoods.





### 3. State-Level Training on LoKOS Transaction Module

Two batches of state-level training were conducted on the LoKOS Transaction Module:

- **Batch 1 (03–05 March 2025)**  
A refresher training aimed at enhancing deployment readiness.
- **Batch 2 (06–10 March 2025)**  
A five-day training for new participants focused on building comprehensive knowledge of SHG, VO and CLF transactions and their associated Books of Records. Through expert-led sessions, practical exercises and structured evaluations (written and practical), participants were assessed on comprehension, presentation skills and module proficiency.

After this training, only 40% of participants met the required standards for the eMT role. The remaining participants will need additional practice and targeted training, particularly in maintaining Books of Records and operating the LoKOS application effectively.

### 4. C-PRP Training and Screening for Deployment to Gujarat and Uttarakhand SRLMs

A state-level training cum screening session for Community Professional Resource Persons was conducted from 20th to 24th January 2025 in preparation for their deployment to Gujarat and Uttarakhand SRLMs. This training ensured that selected C-PRPs were adequately prepared to support the roll-out and field implementation of the FNHW Module in the assigned states.



# PROJECT MANAGEMENT

## A. Communication

In this quarter, JEEVIKA made significant progress across multiple fronts, including strengthening community grievance mechanisms, advancing recruitment and internship programs, and enhancing staff competencies through specialized training. Major events such as Republic Day and International Women's Day showcased the achievements of rural women entrepreneurs, while the Bihar Diwas and CM Pragati Yatra highlighted the state's development and JEEVIKA's impactful interventions. Additionally, expanded social media outreach and comprehensive IEC campaigns like Mahila Samvaad reinforced awareness and engagement, further empowering women and communities across Bihar.

### I. Project Intervention

#### YP Programme / Campus Recruitment and Internship

The Young Professional recruitment process for the financial year 2025–26 has been initiated. A total of 80 positions are currently vacant, and the roster for the same has been approved. For campus placement recruitment, 55 seats have been allocated, while 25 seats have been designated for open market recruitment. During this quarter, the team visited 16 esteemed empanelled institutes, from which 42 candidates have been selected so far. The advertisement for open market recruitment for 25 seats has been published, and the call for applications is currently in process.

- **LHS Campus Recruitment**

The HRD team has submitted the roster for the recruitment of 180 Livelihood Specialists through campus hiring. Out of these, a plan has been made to recruit 150 LHS from eight different agricultural universities. This recruitment drive will be conducted in the upcoming quarter.

- **Internship**

Ten applicants have completed their internships with a stipend, while 12 students from various institutes have completed their winter internships under the non-stipend category and have submitted their reports. Certificates have been issued to all these students. Applications for the summer internship are currently under process.





## 2. Competency Enhancement Program

### a. Training on “Photography, Video-graphy and Content Writing” for Social Media Engagement

A one-day non-residential training program for cadres and field-level staff was conducted by the social media team in Patna, Bhagalpur and Banka. The training focused on essential skills in content writing, photography and video-graphy to enhance effective content creation for social media platforms. The objective was to ensure continuous engagement on Facebook and Instagram, emphasizing the importance of visual storytelling and crafting compelling narratives.

#### Key topics covered included

- **Photography Techniques:** Practical sessions on composition, lighting, and framing to capture impactful images.
- **Video-graphy Essentials:** Fundamentals of video shooting, including story boarding, filming techniques, and basic editing for creating engaging video content.
- **Content Strategy:** Techniques for developing content that resonates with the target audience and encourages interaction and subscriptions to official social media handles.

Participants gained practical insights and hands-on experience crucial for creating content that enhances the visibility and outreach of JEEVIKA's initiatives. By leveraging these skills, staff and cadres are now better equipped to communicate effectively and engage meaningfully with stakeholders.

## 3. Events & Campaigns

### a. Republic Day Tableau of JEEVIKA: Livestock-Based Women Entrepreneurship

JEEVIKA celebrated the Republic Day at Gandhi Maidan with the vibrant and inspiring presentation of its tableau, which showcased the theme of Livestock-Based Women Entrepreneurship. Republic Day is a moment of national pride and unity, offering an opportunity to highlight transformative grassroots initiatives. Tableau presentations during this occasion serve as a powerful platform to visually communicate the impact of developmental programs and honor the contributions of SHG members, the enterprising women of rural Bihar.

The JEEVIKA tableau celebrated the achievements of rural women engaged in livestock-based enterprises. It prominently featured goat, dairy, poultry and fish farming—sectors where JEEVIKA Didis have made remarkable strides. The tableau emphasized the pivotal role played by Pashu Sakhis, Producer Groups, and enterprise models in empowering over two lakh women.

#### Key highlights included

- 6498 trained Pashu Sakhis providing essential veterinary services, significantly improving livestock health and productivity.
- In goat farming, 837 Producer Groups have enabled 19956 Didis to collectively earn over Rs. 1 crore annually through sales in local markets (haats).
- In the dairy sector, the Kaushiki Milk Producer Company now processes nearly 80000 litres of milk per day and has achieved a profit of Rs. 137.68 crore.
- Poultry farming has expanded through 129 Mother Units, involving 2.07 lakh Didis in production activities.
- Additionally, 610 women are engaged in fish farming through JJHM pond allocations.



These efforts underscore how the livestock sector is playing a vital role in diversifying income sources and strengthening rural economies across Bihar.

JEEVIKA was proud to secure 2nd place in the Republic Day tableau exhibition. This recognition symbolizes the successful and entrepreneurial spirit of JEEVIKA Didis who are at the forefront of Bihar's rural transformation.

#### **b. International Women's Day Celebration**

The Rural Development Department, Government of Bihar, in collaboration with JEEVIKA, organized a grand celebration on the occasion of International Women's Day at the Dashrath Manjhi Institute of Labour & Employment Studies. The event highlighted the inspiring journey of rural women who have transitioned from managing households and agriculture to leading initiatives in sanitation, health, entrepreneurship and governance.

JEEVIKA Didis shared powerful stories of empowerment through programs like Lohiya Swachh Bihar Abhiyan, Jal-Jeevan-Hariyali, and other livelihood interventions. Hon'ble Minister Shri Shrawan Kumar inaugurated the event and praised the contributions of these women. A short film on women's empowerment was screened, and several Didis from across districts shared their personal journeys of overcoming challenges with JEEVIKA's support.

As a mark of recognition, 25 outstanding rural women were honored for their exemplary work. Sanitation volunteers were also felicitated for their efforts in promoting a self-reliant rural Bihar. Five stalls showcasing women-led initiatives were exhibited during the event.

On the same day, International Women's Day 2025 was also celebrated across all Cluster Level Federations in Bihar. JEEVIKA Didis actively participated through folk songs, awareness skits, and discussions on key issues such as domestic violence, child marriage, illiteracy and poverty. Activities like Rangoli, sports competitions and awareness rallies were also organized, creating a vibrant atmosphere and reinforcing the message of women's empowerment.

#### **c. Bihar Diwas Celebration**

The Bihar Diwas celebrations, held from 22nd to 24th March 2025 at Gandhi Maidan, Patna, provided a vibrant platform to showcase the state's developmental journey under the theme "Unnat Bihar - Viksit Bihar" across a sprawling 20,000 sq. ft. area.

A key highlight was the JEEVIKA Pavilion, presented by the Rural Development Department, Government of Bihar, which secured second position among all exhibits. The pavilion showcased the transformation of rural livelihoods through women-led community institutions and highlighted JEEVIKA's wide-reaching impact, including a network of over 10.63 lakh Self-Help Groups.

The Rural Development Department featured twelve thematic stalls representing major flagship programs such as MGNREGA, Lohiya Swachh Bihar Abhiyan, Jal-Jeevan-Hariyali and JEEVIKA. The JEEVIKA stall was thematically designed to cover Institution Building, Financial Inclusion, Livelihood Promotion (Farm, Non-Farm, Off-Farm), Health & Nutrition, Neera-based Entrepreneurship, Gender Equality, Youth Engagement (Didi Ki Library), Sanitation (SBM-G), MGNREGA and Jal Jeevan Hariyali. These were illustrated through interactive exhibits, field demonstrations and inspiring stories of SHG Didis transitioning from subsistence to sustainable livelihoods.



#### **d. CM Pragati Yatra**

The 'Pragati Yatra', launched by Chief Minister Nitish Kumar on December 23, 2024, from West Champaran, is a state-wide initiative to review development projects, inaugurate new ones and directly engage with citizens.

From its second phase onward, the Yatra covered 32 districts, concluding on February 21, 2025, in Patna. During the journey, the Chief Minister met with JEEVIKA Didis in their villages and witnessed firsthand how Self-Help Groups have empowered rural women to achieve financial independence through ventures like dairy businesses, community kitchens and handicrafts.

Women proudly showcased their products in exhibitions, and the Chief Minister interacted with them, appreciating their efforts and encouraging further growth. Beyond economic progress, a notable outcome was the boost in confidence among SHG members, who shared their success stories and mentored others.

Significant financial assistance was also extended to help SHGs expand and access credit. Additionally, infrastructure like JEEVIKA Bhawans and Didi Ki Libraries was inaugurated to support livelihood and learning.

#### **e. Social media Outreach**

Social media outreach plays a vital role in enhancing visibility, promoting transparency, and engaging with a wider audience about JEEVIKA's initiatives and impact. This quarter, JEEVIKA's social media presence witnessed significant growth across major platforms, reflecting increased public interest and digital engagement. On Twitter/X, followers surged from 15.7K to 39.7K, while Facebook saw an increase from 15.5K to 40.2K. Instagram followers grew remarkably from 6.2K to 38.1K, and LinkedIn followers reached 20K reflecting increasing interest and engagement with JEEVIKA's initiatives.

### **4. IEC and Publications**

#### **a. JEEVIKA Community Newsletter**

The communication team published three newsletters—Issue Nos. 54, 55, and the upcoming 56—to capture stories of women and Community-Based Organizations. These newsletters are distributed among CBOs to showcase the exceptional achievements of JEEVIKA Didis. Stories are also read aloud in meetings to motivate members and encourage local activities.

#### **b. Satat Jeevikoparjan Yojana Monthly Newsletter**

This quarter, the 42nd, 43rd and 44th editions were published. The newsletters highlight the challenges faced by ultra-poor families, emphasize a gradual approach to their life cycle, and showcase pathways to sustainable livelihoods.

#### **c. JEEVIKA Monthly Newsletter**

Three issues (Nos. 87, 88 and 89) were published for January, February and March 2025, featuring new initiatives, program progress, events and inspiring case studies across all themes.

#### **d. Mahila Samvaad - IEC**

As part of the upcoming Mahila Samvaad campaign, comprehensive IEC preparations are underway to raise awareness and ensure effective outreach. A fully branded awareness van will travel to over 70000 locations, sharing messages on women's empowerment and JEEVIKA's impact. Customized canopies will serve as interactive outreach points during field visits,



supported by strategically placed hoarding showcasing key visuals and information about women-centric government schemes. A digital van will screen specially selected videos, including JEEVIKA success stories, IPRD content and messages from the Honorable Chief Minister. An informative leaflet in the local language detailing Mahila Sashaktikaran schemes—benefits, eligibility, and access—will also be distributed. Together, these efforts aim to enhance visibility, foster awareness, and promote community engagement throughout the campaign.

## **B. Monitoring and Evaluation**

The Monitoring and Evaluation (M&E) theme focused on assessing key programs and institutional processes under JEEVIKA. As part of Process Monitoring assignment, various studies and surveys were undertaken to generate insights for improving implementation, ensuring compliance, and informing strategic decisions, the details of which has been mentioned below.

### **1. Process Monitoring of Community-Based Organizations (CBOs)**

The process monitoring of Community-Based Organizations under BRLPS focused on evaluating the procedural integrity, operational consistency and adherence to NRLM guidelines in SHGs, VOs and CLFs. The monitoring exercise was designed to provide well-documented, evidence-based insights into field-level practices within these institutions.

During the quarter, process monitoring was completed with a sample size of 456 SHGs, 228 VOs, and 57 CLFs. A comprehensive report has been submitted by the agency and a presentation with the internal JEEVIKA team conducted. The final presentation is scheduled at the state level. The findings from this process will help inform improvements in institutional governance, transparency and compliance with project processes.

### **2. Process Monitoring of Producer Groups (PGs) and Producer Companies (PCs)**

The monitoring exercise for PGs and PCs aimed at understanding grassroots-level implementation and performance of Farmer Producer Companies (FPCs) and Producer Groups. The objective was to identify deviations, understand bottlenecks, and facilitate evidence-based course correction.

In this quarter, the study covered 6 Producer Companies and 360 Producer Groups. A preliminary discussion on the findings was conducted with the M&E team. A state-level presentation is scheduled, while data collection on PGs is still underway. The insights from this study will aid in optimizing FPC functioning and identifying support areas for sustainability.

### **3. Enterprise Study on PMFME Initiative**

The PMFME (Pradhan Mantri Formalization of Micro Food Processing Enterprises) enterprise study is aimed at evaluating the outcomes and processes involved in the implementation of the initiative. The study is expected to provide actionable recommendations to enhance program design and impact.

As part of preparatory work, survey tools were developed and piloted during the quarter. Data collection for the study will be conducted in the coming quarter for a sample of 120 enterprises.



#### 4. Enterprise Study on SVEP

The enterprise study on the Start-Up Village Entrepreneurship Programme (SVEP) is intended to evaluate program delivery, entrepreneurship support systems and the operational effectiveness of implementation mechanisms under SVEP. Survey tools were finalized after a pilot run during the quarter and a total of 120 enterprises will be surveyed.

#### 5. Thematic Study on Didi Ki Rasoi (DKR)

The DKR study was initiated to understand the evolution, systemic processes, and operational challenges of women-led community kitchen enterprises. The study also explored the institutional and procedural journey of these enterprises since their establishment. Two Didi Ki Rasoi units were covered under this study. The findings are expected to help enhance institutional support and ensure the sustainability of such enterprises by understanding their foundational and operational dynamics.

#### 6. Survey on SJY Beneficiaries

This survey was designed to assess both the implementation process and outcome performance of the Satat Jeevikoparjan Yojana. The objective was to generate insights into household-level livelihood improvements and systemic challenges faced by beneficiaries.

A total of 1500 SJY beneficiaries were covered across the third and fourth quarters (750 per quarter). The data collected is being used to inform adaptive measures and convergence strategies for livelihood promotion and household graduation under SJY.

#### 7. Thematic Study on Solar Chulha (IDES) Initiative

The study focused on assessing the utility and effectiveness of the Solar Chulhas distributed under the Improved Distributed Energy Solutions (IDES) initiative by JEEVIKA. The research aimed to understand household-level adoption, usage behavior and the potential for scalability.

A total of 905 households were surveyed. This thematic evaluation will support decision-making on future investments in clean energy interventions for rural households and guide improvements in beneficiary sensitization and training.

### C. Management Information System

To enhance transparency, accountability, and real-time monitoring of community-level dialogues, the Mahila Samvad MIS application has been developed with both a web and mobile interface. This integrated system enables streamlined planning, execution and reporting of Mahila Samvad events across Village Organizations. Through a user-friendly dashboard, geo tagged data capture, and multi-level login credentials, the application empowers stakeholders at every level—from SHG leaders to district and department officials—to ensure participatory planning and timely follow-up on community aspirations.

#### 1. Development of Mahila Samvad Application

The Mahila Samvad MIS application comprises both a web module and a mobile application, operating online. The web module manages user access, Panchayat Ayojan Dal profiles, VO-wise roster creation (Samvad schedule), and provides dashboard and report download functionalities.



The mobile application is used to capture real-time Mahila Samvad data on the scheduled date. It facilitates the creation of Samvad events, prioritization of "Akancha" (aspirations), recording attendance of Samvad Ayojan Dal and VO committees, and uploading relevant documents and photographs.

#### **a. Mahila Samvad - Dashboards Developed**

The Mahila Samvad dashboard enables users to track progress through visual calendars, achievement comparisons, VO-level targeting, and geo tagged validations, ensuring effective monitoring and accountability. Brief on the features of the Dashboard is mentioned below:

- The **Samvad Calendar** provides a visual monthly overview of both planned and completed Mahila Samvad events. It enables users to quickly identify upcoming events, monitor periods of high activity, and assess whether the events are being conducted as per the planned schedule, thus supporting efficient planning and timely execution.
- The **Schedule by Achievement** feature compares the number of scheduled Mahila Samvad events with those actually completed, offering a clear picture of implementation progress. This enables users to quickly assess performance against set targets and identify any gaps between planning and execution.
- The **Target VO List** displays a comprehensive list of Village Organizations where Mahila Samvad events are planned or pending, along with key details such as the VO name, assigned coordinator and target date. This feature helps stakeholders quickly identify coverage gaps, monitor progress and prioritize VOs that require immediate attention for effective implementation.
- The **Total Geotagged Mahila Samvad** displays the cumulative number of Mahila Samvad events that have been geo tagged, thereby verifying that the events took place at the intended locations. This serves as a crucial indicator of the authenticity and accuracy of field-level data, enhancing the reliability and credibility of reported outcomes.

#### **b. Mahila Samvad MIS Reports**

The Mahila Samvad MIS includes a comprehensive set of reports and dashboards designed to support effective monitoring, timely decision-making, and streamlined management of aspirations and event implementation at various administrative levels. These include following:

##### **• Exception Reports Developed**

Accessible through the District Login, the exception reports are designed to identify and flag data discrepancies and pending tasks that require immediate attention. These include reports such as "Nodal not mapped to VO," "Pending Aspiration Entry," and "Pending Checklist Entry" (entries older than three hours). These reports play a critical role in highlighting delays or gaps in data entry and mapping, thereby facilitating timely corrective actions.

##### **• General Report**

The District Login also offers a set of general progress and analytical reports to support daily monitoring and decision-making. Key reports include the Mahila Samvad Ayojan Status Report, which tracks the organization of events; the Khariyat Report, which provides feedback or issue summaries; and various other analytical reports that offer insights into the ongoing implementation status across VOs.

##### **• Aspiration Approval Menu in District Login**

A dedicated menu titled 'Aspiration Approval' has been introduced in the District Login to streamline the processing of aspirations submitted by Village Organizations. District-level users can review, approve, or update these aspirations as necessary. Once processed, the approved or



modified aspirations are forwarded to the District Managers login for further review and appropriate action.

- **District-Wise, DM Login Credentials**

District Magistrate login credentials have been created to enable more structured and accountable handling of community aspirations. DM users can perform department-wise aspiration mapping, revert aspirations to the District Project Manager for necessary corrections, and monitor progress through dashboards. These dashboards provide detailed insights into pending aspirations, mapping status by department, overall work progress, and the number of aspirations reverted for remapping.

- **Department-Wise Login Credentials**

At the department level, users are equipped with login credentials to manage aspirations assigned to them based on specific statuses. These include: Work Started, Work Completed, Referred to State, Site Visited – Work Not Feasible, Policy-Level Decision and Aspiration Examined – Not Feasible. A drop-down menu allows selection of the appropriate status for each aspiration, enabling systematic tracking. Additionally, the platform provides a range of reports that support in-depth analysis and monitoring of the progress made on each aspiration.

## 2. Addition of New Module in Mahila Samvad Mobile Application

In the Mahila Samvad Mobile App, leaders log in using their ID and password. After selecting the Panchayat and corresponding VO, the leader proceeds to capture event-related data. The new module includes:

- Geo-location Capture: Records the latitude and longitude of the user's location to verify the authenticity of field-level activities.
- Mahila Samvad Ayojan Details
- Aspirations with Prioritization
- Attendance of Ayojan Dal
- Attendance of VO Committee Members
- Uploading of Samvad Documents and Photographs

## D. Procurement

During the quarter from January to March 2025, the Procurement Cell of JEEVIKA undertook a wide range of activities to support program implementation through timely procurement of goods, services, and consulting support. The period witnessed a strategic focus on enhancing organizational infrastructure, strengthening IT systems, facilitating events and ensuring the availability of essential resources. This report outlines the key procurement actions executed during the quarter, categorized under Goods/ Works/ Non-Consulting Services and Consulting Services.

### GOODS / WORKS / NON-CONSULTING SERVICES

- A Purchase Order was placed with M/s Opera for supplying 03 Samsung Smart LED TVs.
- M/s Sify Technologies Ltd. was awarded a Work Order for provisioning ILL dedicated (1:1) fiber connectivity of 100 Mbps with 06 static IPs .



- An order was issued to M/s Lakhmani Infotech for one HP Colour LaserJet Pro 3203 DW printer, with GST included.
- M/s Global System, Patna was engaged for the supply of 02 CCTV cameras under a Purchase Order.
- Another Purchase Order was released to M/s Sify Technologies Ltd. for high-speed fiber internet (ILL 1:1, 100 Mbps) with 06 static IPs for the 1st floor of the BRLPS office.
- For the Republic Day celebration, M/s Amafhha Media Pvt. Ltd. was assigned the task of designing, fabricating, and presenting the JEEVIKA tableau at Gandhi Maidan, Patna.
- M/s Bharat Printing Works was entrusted with printing and delivering booklets and leaflets as per the approved specifications.
- A Work Order was finalized with M/s Hindustan Digital Press for the printing, supply, and distribution of the QPR (July 2024 to March 2026) along with the Annual Reports for FY 2024–25 and 2025–26.
- M/s CompuFly Consultancy LLP was selected to supply and configure Microsoft Power BI Pro for internal reporting and analysis.
- The procurement and installation of 05 desktop computers were undertaken through M/s Indian Pacific Technology, Patna.
- For organizing the Bihar Diwas 2025 event, M/s Jagran Solutions was issued a Work Order to manage the overall execution.
- Annual Maintenance Contract (AMC) of VRF AC systems was assigned to M/s Cool Control to ensure smooth operations.
- M/s Krishna Consultancy Services was brought on board for the supply and setup of an HP LaserJet MFP M233sdw printer.
- An Invitation for Bid was floated for the printing and supply of 5370 sets of Goatery Record Books.
- The procurement process for monthly vehicle hiring services for BRLPS was initiated through an Invitation for Bid.
- Bids were invited for both the printing and supply of office stationery items under a rate contract arrangement.
- A Work Order was issued to M/s Digital Wiseon Pvt. Ltd. for providing a camera mount adapter, UV filter and other essential photography and videography accessories.

## CONSULTING SERVICE

- A Request for Proposal was issued to hire a Technical Support Agency (TSA) for setting up a Project Management Unit aimed at strengthening enterprises in the Non-Farm sector.
- An RFP was also floated for the engagement of a Statutory Auditor for BRLPS.

## E. Human Resource Development

During the quarter ending March 2025, key HR activities included filling vacancies at state, district, and block levels, recruiting critical staff, completing document verifications, and processing employee transfers. HR benefits like self-learning claims and travel allowances were managed, while salary fitments and annual increments were implemented. Medi-claim settlements were processed efficiently and employee resignations and final settlements were handled promptly to ensure smooth transitions.



## 1. Manpower Status

As of 31st March 2025, a total of 101 out of 150 sanctioned positions at the State Project Management Unit were filled, with one new staff member joining during the quarter. In the District Project Coordination Units, 683 out of 992 sanctioned positions were filled, with four staff members exiting during the reporting period. At the Block Project Implementation Units, 5742 out of 9078 sanctioned positions were filled, with 78 staff exits reported. For the DDUGKY project, 5 out of 10 sanctioned positions remained filled, with no changes during the quarter. Among the 280 sanctioned positions for Young Professionals, 200 were filled by the end of the quarter and 11 resignations were reported.

**Table 37: Consolidated Staff Status**

Sl.	Unit	Total Sanctioned	Filled (as on 31st Dec'24)	Joined	Exited	Filled (as on 31st Mar'25)
1	SPMU	150	100	1	0	101
2	DPCU	992	687	0	4	683
3	BPIU	9078	5820	0	78	5742
4	Young Professionals	280	211	0	11	200
5	DDUGKY	10	5	0	0	5
6	Total	10510	6823	1	93	6731

## 2. Recruitment and Selection

During this quarter, significant progress was made in recruitment and onboarding. The selection and joining of the Senior Legal Consultant, Junior Legal Consultant and Director - Enterprise were completed. Additionally, four Field Executives and one GIS Consultant joined the organization and their immersion and postings were carried out successfully.

Short-listing and document verification were completed for the positions of District Project Manager (DPM) and Manager - Livestock. Data compilation for the document verification process of approximately 3000 staff members, including ACs, CCs, TOs, LHSs and Accountants, was also undertaken.

## 3. Document Verification and Transfers

During the quarter, salary disbursement orders were issued for seven newly joined employees following the verification of their educational qualifications and experience documents. Document verification was also completed for the positions of Senior Legal Consultant and Junior Legal Consultant. Additionally, transfers of 15 employees were carried out with due approval from the competent authority.





#### 4. HR Entitlements & Benefits

During the quarter, several self-learning claims were received and are currently under process, along with multiple claims for child education allowance. Employees were assigned additional administrative and financial responsibilities under the DPM/ BPM/ Thematic Manager in-chargeship as per the Delegation of Power (DoP). Travel Allowance/Dearness Allowance (TA/DA) claims from district officials were received and fully processed. Additionally, experience certificates were issued to employees following their full and final settlement. Furthermore, No Objection Certificates (NOC) and relieving certificates were issued upon request and acceptance of resignation, respectively. Laptop allowance requests and transfer allowance cases were also processed and settled during the reporting period.

#### 5. Salary Fitment, Slab Fixation and Increment

During the quarter, salary fitment was carried out for staff at both the State and District levels, including select SPMU positions such as Project Manager-NF, App Developer and System Administrator, as well as DPCU positions like Training Officer, Livelihood Specialist and Accountant. Additionally, salary fitment was completed for two consultants at the district level, along with a rectification for one SPMU staff member. The annual increment of 5% was implemented for officials across levels, covering SPMU and a substantial number of DPCU/BPIU staff. Furthermore, experience verification letters were issued to the concerned employers of both current and former employees in accordance with a previously issued office order.

#### 6. Medi-claim Benefits

During the quarter, medi-claim bills were successfully settled under the Group Medi-claim Policy facilitated by SBI General Insurance. Additionally, claims related to the break period of the year



2022 were reviewed and approved as per policy provisions.

7. Separation Management – Resignation and Final Settlement

Employee separation processes continued during the quarter, with resignations formally accepted and processed in accordance with organizational procedures. Last Pay Certificate were also acted upon, with a significant number closed and corresponding documentation issued to the concerned employees.

F. FINANCE

During the fourth quarter of FY 2024–25, significant progress was made in fund utilization, internal audits and financial reporting under various schemes.

- 1. IUFRs up to 31st December 2024 for NRLM have been submitted to the MoRD.
- 2. Internal Audit for the 3rd quarter of FY 2024-25 has been completed across the DPCUs and SPMU and the audit report has been shared.
- 3. The fund request for the release of additional allocation/3rd installment has been submitted to the MoRD along with the utilization certificate, and the same has been released by the MoRD.
- 4. Fund limits in the respective SNA/ Child accounts of the districts have been set for incurring expenditure in the 4th quarter of FY 2024-25, and the same has been communicated to the DPCUs, banks and all other concerned stakeholders.

Table 38: Financial Achievement under Different Projects  
(Amount in Crore)

Sl.	Name of the Scheme/Project	Allocation for FY 2024-25	Expenditure during 4th Quarter	Cumulative Expenditure for FY 2024-25
1	NRLM and its Verticals	2933.7	1183.66	2613.35
2	NRETP	120.34	–	143.89
3	SJY	300	165.2	357.05
4	NULM	–	5.56	10.81
	Total	3354.04	1354.42	3125.1



## Progress at a glance

Sl. No.	Indicators	Consolidated Progress till March 2025
<b>A.</b>	<b>Institution Building</b>	
1	Number of Self Help Groups (SHGs) formed	1064021
2	Number of Households mobilized into SHGs	13500087
3	Number of Village Organizations (VOs) formed	71677
4	Number of Cluster Level Federations (CLFs) formed	1687
5	Number of CLFs promoted as Model CLFs	831
<b>B.</b>	<b>Community Funds to CBOs</b>	
1	Number of SHGs provided Revolving Fund	941958
2	Number of SHGs provided Community Investment Fund	925401
3	Number of VOs provided the Vulnerability Reduction Fund (Health Risk Fund & Food Security fund)	55368
<b>C.</b>	<b>Financial Inclusion</b>	
1	Number of SHGs credit linked with Banks- (all tranches)	2434563
2	SHG Credit Linkage Amount Rs. in crore	55576
3	Number of SHG members deployed as BC Agents/ pay points	6331
4	Number of SHG members insured under Pradhan Mantri Jan Jeevan Bima Yojana (PMJJBY)	7673695
5	Number of SHG members insured under Pradhan Mantri Suraksha Bima Yojana (PMSBY)	8552265
<b>D.</b>	<b>Livelihoods Promotion</b>	
1	Number of unique Mahila Kisans promoted under Farm interventions	3826004
2	Number of unique HHs covered under Livestock interventions	1091225
3	Number of unique HHs covered under Non-Farm interventions	594698
4	Number of Didi Ki Rasoi promoted	222
5	Number of Declared Lakhpati Didi	1753349
<b>E.</b>	<b>Satat Jeevikoparjan Yojana</b>	
1	Number of Households endorsed by Village Organisation	201218
2	Number of endorsed Households provided Livelihoods Gap Assistance Fund	191164
3	Number of endorsed Households received Livelihoods Investment Fund (Tranch-1)	199164
3	Number of endorsed Households received Livelihoods Investment Fund (Tranch-2)	66024
<b>F.</b>	<b>Skill Development and Placement</b>	
1	Number of Youths Trained	442031
2	Number of Youths Placed/Settled	496225
<b>G.</b>	<b>Lohiya Swachchh Bihar Abhiyan</b>	
1	Number of Individual Household Latrines (IHHL) constructed (In lakhs)	608022
2	Number of Villages covered under Solid Waste Management (SWM)	20213
3	Number of Community Sanitary Complexes (CSCs) constructed	92









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