

JEEVIKA

Bihar Rural Livelihoods Promotion Society



Rural Development Department
Government of Bihar



71st

Quarterly Progress Report

April- June, 2025

MISSION STATEMENT

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

CONTENTS

Executive Summary	01
Institution and Capacity Building	03
Financial Inclusion	09
Livelihoods Promotion	18
Skill Development & Placement	32
Social Development	35
Health, Nutrition and Sanitation	40
Lohiya Swachh Bihar Abhiyan	46
Satat Jeevikoparjan Yojana	50
Resource Cell	55
Project Management	57
Progress at a Glance	68



EXECUTIVE SUMMARY

A noteworthy development during the first quarter of the FY 2025-26 was the approval by the Government of Bihar for establishing “Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited”, also known as Jeevika Nidhi. This initiative aims to empower women entrepreneurs associated with SHGs under the project. Jeevika Nidhi provides timely access to larger loans at lower interest rates through a fully digital platform, ensuring faster and more transparent fund transfers directly to the bank accounts of Jeevika Didis.

The Samvaad Campaign was launched to create awareness about various government schemes and capture community aspirations, thereby strengthening participatory planning and policy responsiveness across Bihar. The initiative created an enabling environment for women to shape local development priorities and influence governance outcomes. The campaign was successfully concluded on 20th June 2025, making it one of Bihar's largest participatory exercises. Hon'ble Chief Minister Shri Nitish Kumar launched the campaign on 18th April 2025. The campaign covered 38 districts, 534 blocks and 1,674 CLFs, reaching 70,932 Village Organisations over 65 days. More than 1.3 crore SHG members, 13.5 lakh non-SHG members and over 1 lakh men participated, demonstrating an unprecedented scale of community engagement. The campaign digitally recorded over 19.5 lakh aspirations, reflecting diverse community needs ranging from infrastructure and livelihood enhancement to social welfare and empowerment. With the support of over 600 mobile awareness vans equipped with digital tools, the initiative promoted dialogue, raised awareness on government schemes and amplified women's voices across rural Bihar.

The Ministry of Rural Development, Government of India launched DDUGKY 2.0 and RSETI 2.0 programs during the quarter, introducing updated frameworks for skill development and entrepreneurship promotion.

Strong progress was achieved in Institution Building with the formation of 36,790 new SHGs and 1,838 new VOs in rural Bihar during this quarter. As of June 2025, the project has cumulatively formed over 11,00,811 SHGs, 73,515 VOs and 1,684 CLFs. Additionally, 30 new Cluster Level Federations were registered under the BISSCOS Act, 1996, providing them with legal identity and strengthening governance and decision-making.

Under Financial Inclusion initiatives, 37,866 SHGs were credit-linked with various banks for an



amount of ₹1,610 crore during this quarter. As of June 2025, the project has opened 10,41,434 SHG savings accounts and credit-linked 24,72,429 SHGs multiple times, with a cumulative credit flow of ₹57,186 crore. To improve financial discipline in CBOs, internal audits were completed for 1,607 CLFs, 50,930 VOEs and 3,13,916 SHGs. Insurance coverage for SHG members was further expanded, with 74.26 lakh members enrolled under the Pradhan Mantri Jeevan Jyoti Bima Yojana and 85.34 lakh members under the Pradhan Mantri Suraksha Bima Yojana.

Rural banking was further strengthened with the establishment of 58 new Customer Service Points operated by Bank Sakhis under the project, taking the total to 6,389 CSPs across Bihar.

In the farm sector, the project focused on training cadres and SHG members on various farm interventions to enhance crop productivity. During the quarter, over 10.78 lakh farmers undertook vegetable cultivation using improved packages of practices. Kitchen Gardening was undertaken by 17.76 lakh farmers. These interventions were supported through Custom Hiring Centers and services provided by Agri-Entrepreneurs, including seeds, fertilizers, nursery plants, marketing, sales and digital payment services. As of June 2025, in total 520 CHCs and 5,573 Agri-Entrepreneurs provide services to farmers.

Under Livestock interventions, goat-rearing initiatives were strengthened with the selection and training of 496 new Pashu Sakhis, who now provide services to SHG and non-SHG members across Bihar. The Seemanchal Jeevika Goat Producer Company and the Mehssa Mahila Bakri Palak Producer Company supported SHG members in adopting improved practices and enhancing their livelihoods.

In the Poultry intervention, 5,423 new SHG members were supported with chicks during the quarter, creating additional livelihood opportunities. Under Dairy interventions, 219 new Dairy Cooperative Societies were established to provide milk marketing services across rural Bihar.

The Didi Ki Rasoi initiative was further scaled up with the establishment of four new units, providing hygienic and affordable meals across the state. As of June 2025, a total of 226 Didi Ki Rasois are operational. The project also initiated Cleanliness and Laundry Services in 53 offices of the North Bihar Power Distribution Company and over 300 block offices across Bihar, engaging more than 5,000 SHG members.

Individual Enterprise initiatives were also expanded through the establishment of new enterprises and provision of financial support under SVEP, PMFME, MED, Incubation and AGEY programs.

Under Social Development initiatives, 260 Didi Adhikar Kendras were established to address gender-based violence and promote women's rights. DAK coordinators and Gender CRPs were trained on legal rights at BIPARD, Gaya. Additionally, eye check-up camps were organized across 10 Model CLFs in Gaya, Nalanda, Patna and Muzaffarpur to enhance access to vision care services.

The project continued to focus on the graduation of endorsed households under the Satat Jeevikoparjan Yojana. During this quarter, 2,822 households graduated from extreme poverty, increasing the cumulative number of beneficiaries to 1.08 lakh as of June 2025.

The quarter showed steady progress in improving financial inclusion, strengthening CBOs and creating livelihood opportunities in Bihar. Through Jeevika Nidhi and work across key areas, the project is helping rural women become more empowered and supporting inclusive and sustainable development.



INSTITUTION BUILDING & CAPACITY BUILDING

The Institution Building and Capacity Building theme made significant strides in the first quarter of FY 2025–26, continuing to strengthen community-based institutions across Bihar. Efforts focused on expanding the reach of Self-Help Groups to unserved areas and marginalized communities, promoting social inclusion. This quarter also emphasized strengthening governance and leadership within community institutions, with progress made in cooperative registrations and strategic planning.

1. Social Mobilization and CBO Formation

a) Rural (NRLM)

During this quarter, a total of 36,790 new SHGs and 1830 new VOs were formed raising the cumulative number of SHGs to 1100811 SHGs and 73,515 VOs formed till June 2025. This includes membership of 1.40 crore households into SHG fold. In total 1684 CLFs have been formed. This steady expansion demonstrates the continuous strengthening of grassroots structures, ensuring deeper outreach, wider participation and greater inclusivity.

b) Urban SMID (NULM)

2,050 new SHGs were formed this quarter, bringing the cumulative total to 38,069 SHGs.

2. Strengthening CLFs as Cooperatives

a) Statutory Compliance of CLFs as Cooperatives

This quarter saw 30 new CLFs registered under the BISSCOS Act 1996, which strengthens the institutional base and brings the total to 608 registered CLFs. Additionally, 35 registered CLFs submitted documents for Board of Directors (BOD) elections to the Bihar State Election Authority through their respective District Co-operative Officers. As per the approved Bye-Laws, 1,432,896

eligible SHG members have now taken membership with registered primary cooperative societies, ensuring their active participation in governance and decision-making processes.

3. Strengthening Digital Governance of Community Institutions

Digital governance has been strengthened to ensure real-time data capture, improve transparency and enable efficient monitoring of operations at all levels of Community-Based Organizations. Through digitized systems like Masik Prativedan and dedicated MIS platforms, governance structures can access data-driven insights for informed decision-making. This streamlines compliance tracking, enhances accountability and reduces human error. Additionally, digital tools provide a unified platform for all stakeholders, fostering collaboration and improving performance tracking across CBOs.

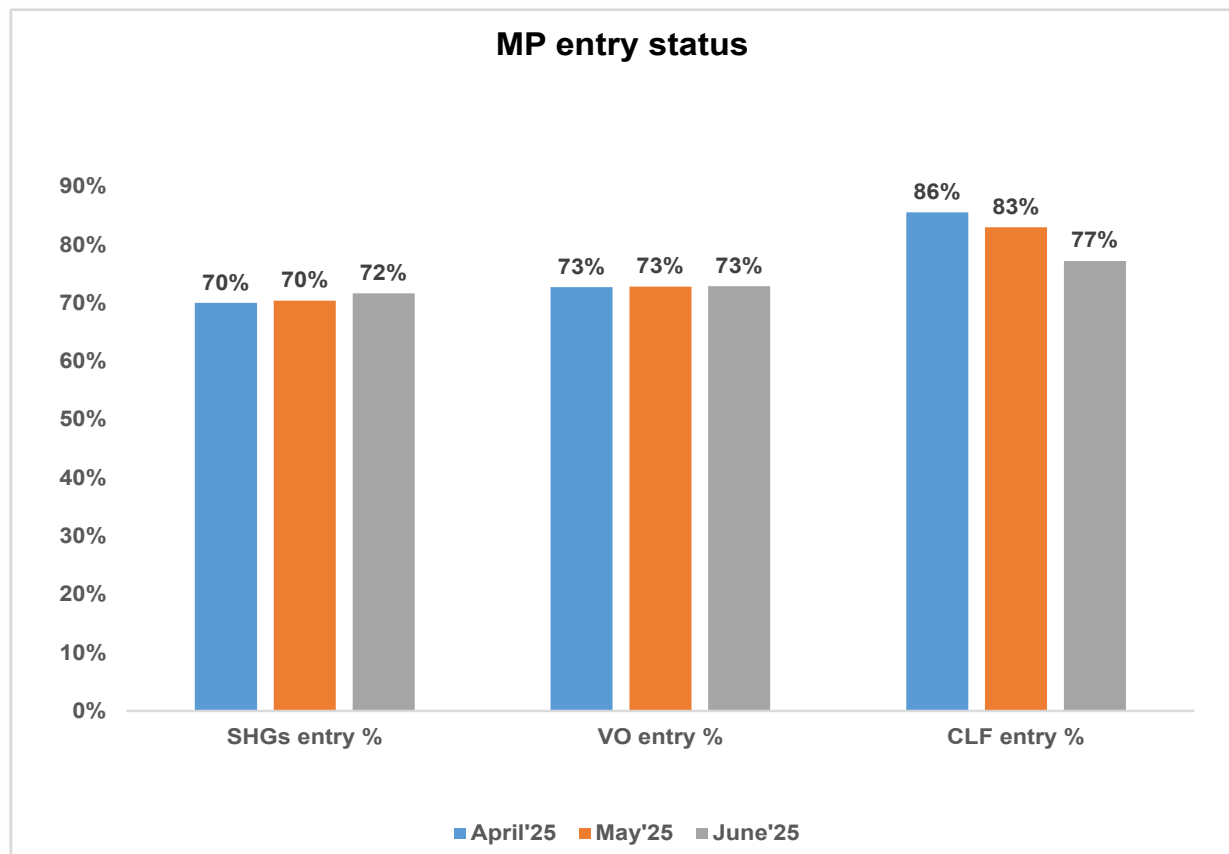
a) Digitization of CBOs Masik Prativedan

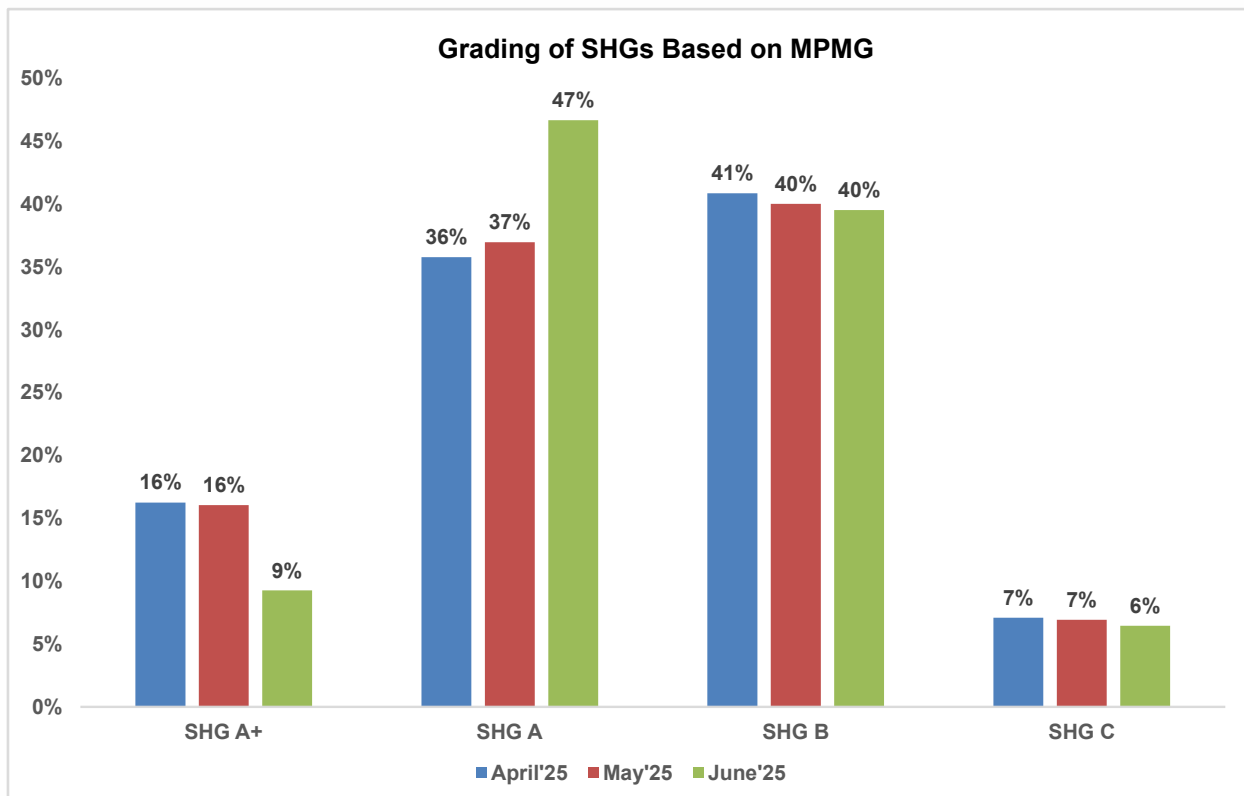
All 38 districts have initiated the punching of Masik Prativedan of CBOs into the MIS. To ensure SHG quality, all districts have trained their staff and community professionals to generate the appropriate MIS-ID. Out of the total entries for April, May and June, SHG grading is bifurcated into A+, A, B and C. SHGs that scored 30 out of 30 marks have been assigned A+ status.

To institutionalize the digitization of Masik Prativedan and ensure Panchsutra adherence at the SHG level, an advisory has been reiterated to assign a role to the Cluster Facilitator (at CLF). This role involves providing proper support and follow-up to Community Mobilizers (for preparing SHG Masik Prativedan) and to VO and CLF Bookkeepers (for timely MIS entry).

b) Dedicated NRLM Web Application for CLF Progress

A dedicated MIS for Model CLFs has been successfully rolled out, enabling real-time monitoring at all levels. This system captures all non-financial data at the CLF level, enhancing





accountability, providing data-driven insights and supporting training and capacity building. It allows CLFs to establish their own data repositories and track the progress of legal compliance, staff master entries and subcommittee details, ensuring efficient tracking and reporting.

The CLF web application has shown steady progress, with a total of 830 CLFs designated as MCLFs and 827 basic profiles completed. Monthly inputs reflect consistent usage, with 740 entries in April, 728 in May and 605 in June, indicating active engagement. These CLFs are now continuously updating details related to training, compliance, subcommittees and monthly progress.

4. Strengthening CLFs as M-CLFs

a) Annual Action Plan and BDP Preparation FY 2025-26

Following the visioning exercise, MCLFs developed detailed AAPs and BDPs, aligning business goals with the CLF's vision. This process strengthens CLF capacity, fosters self-reliance and provides a strategic roadmap for long-term sustainability. The AAP outlines a one-year operational plan with activities, time lines and budgets, while the BDP focuses on business objectives. A 4-day Training of Trainers (ToT) was conducted, with 42 members participating and developed 35 resource persons for AAP and BDP preparation. With these new resources, AAP preparation was conducted for 300 new MCLFs and 530 older MCLFs, all of which successfully completed their Annual Action Plans for FY 2025–26.

b) Governance and Leadership Training

The Governance and Leadership Training for CBOs during this quarter aimed to enhance the operational and leadership capacities of these institutions. The training was designed to strengthen governance structures, promote transparency, accountability and equip members with skills for informed and participatory decision-making. By focusing on these areas, the program

seeks to empower CBOs to manage their activities effectively and contribute to sustainable development. During this quarter, 30 CLFs successfully completed the training, with their leaders gaining practical knowledge on governance, leadership, financial management and decision-making. This initiative has improved institutional functioning and laid the foundation for more resilient organizations.

Table 1: Training Related to MCLF

SI.	Training Agenda	Batches	Number of Participants
1	MCLF Governance and Leadership	3	87
2	MCLF Immersion Site	2	58
3	AAP & BDP	2	64
4	CLF Coordinator	1	32

c) Grading of MCLFs

To ensure the quality of MCLFs, a detailed grading format covering governance, financial management, integration and livelihood has been developed. Each MCLF undergoes a yearly grading. In this quarter, grading was successfully completed for 610 MCLFs based on data from FY 2024–25. Of these, 199 CLFs are in Grade A and 344 CLFs are in Grade B, with the remaining in Grade C. A detailed improvement plan has been finalized for the Grade C CLFs.

d) Developing Model CLFs as Immersion Sites

This initiative focuses on developing Immersion Sites within Model CLFs to showcase best practices in community-based governance. These sites provide hands-on learning, peer networking and resources to other CLFs, with a strong focus on institution building, financial intermediation, livelihoods, gender equity and social inclusion.

The development of Immersion Sites has been carried out in two phases:

- **Phase 1: 10 CLFs** across **4 districts**.
- **Phase 2: 34 CLFs** across **34 districts**.

All 44 CLFs have completed their Immersion Site Grading Assessment. Data from Phase 1 CLFs has been updated in the MCLF Immersion Site Input module of the CLF web application. These CLFs have also undergone a Training Needs Assessment (TNA) and training plans have been developed to align with NRLM Immersion Site standards. To support this, four rounds of online and offline training and orientation sessions were conducted in Q1 with CLF leaders, anchors, BPMs and district staff from Phase 1.



e) 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 830 Model CLFs. Additionally, 100 new CLFs were finalized as MCLFs during this quarter, further strengthening the pool of Model CLFs.

5. Capacity Building to CBOs

a) Modular Training to SHGs, VOs and CLFs: Direct & Through TLCs

Significant progress was achieved in capacity-building training, with a strong focus on governance, community human resources and the operational quality of CBOs. Advanced training modules were delivered by resource pool members who shared practical insights to strengthen participants' communication and leadership abilities. In parallel, project staff, including CCs, ACs and BPMs, were trained on SHG–VO concepts and CLF management to enhance project implementation effectiveness. The rollout of these trainings, along with the development of the CB-MIS and CLF management web applications, reflects a concerted effort to reinforce institutional frameworks and ensure long-term sustainability.

Table 2: Modular Training/ Refresher to SHGs, VOs and CLFs

Sl.	Particulars	Participants	Number of CBOs trained (April - June 2025)
1	SHG modular training (M1-M4)/Ref. training	SHG members	29,799
2	VO modular training (M1-M3)/Ref. training	VO RGB members	1,221
3	VO modular training (M4-M5)/Refresher Training	VO RGB members	783
4	CLF modular training (M1-M3) Refresher Training	CLF RGB members	171
5	CLF modular training (M4-M5) Refresher Training	CLF RGB members	123
6	CLF modular training (M6-M9) Refresher Training	CLF RGB members	97
7	Governance & CBOs quality	CLF & VO OB members	165
8	Governance, community HR & office management	CLF BoD members	87
	Total		32,446

b) Training to Staff and Cadre

Community Professionals and Community Resource Persons at the VO and CLF levels are continuously supported through comprehensive training and refresher courses. These initiatives strengthen their understanding of key areas such as SHG and VO management, Micro-Planning and Governance (MP&G), CLF functions, CBO processes and quality standards. The training sessions are guided by experienced resource pool members.

The Capacity Building MIS (CB–MIS) has been upgraded to streamline data capture and monitoring of training. A state-level dashboard has also been developed to consolidate information from all districts, enabling real-time tracking and evidence-based decision-making.

Table 3: Training/ Refresher of Staff and Cadre

Sl.	Particulars	Participant's Profile	Number of Units of Training	Number of Participants (April - June 2025)
1	SHG concept and management/r	CM	52	1,883
2		CC&AC	11	331
3	VO concept and management/r	VO BK	4	123
4		CC&AC	13	402
5	CLF concept and management/r	CF	2	60
6		CC&AC	3	87
Total			85	2886

6) Training Conducted through TLCs

A total of 10,448 participants received training on different themes. The trainings were conducted by resource persons and the TLC premises were engaged for 742 days across 347 training units. Participants included CBO members and cadres.

Table 4: Training Details Conducted through TLCs

Sl.	Particulars	Progress April -June 2025
1	Number of Districts covered	25
2	Total Units of Training (Q1) conducted	347
3	Total Days of Training in TLC (Q1)	742
4	Total Cadres Trained in TLC	12718

7) Community Managed Training Centres (CMTCs)

CMTCs, established under the DAY-NRLM framework, are decentralized, community-driven hubs owned and operated by SHG members. These centers provide locally available and affordable training, empowering community leaders and members to manage their institutions sustainably while reducing dependency on external agencies. Their core objective is to continuously strengthen the skills of CBOs and promote best practices.



During this quarter, 53 CMTCs were active, conducting 160 training units over 536 training days. Through these efforts, 6,604 cadres were trained across various thematic areas.



FINANCIAL INCLUSION

A. MICRO FINANCE

During this quarter, significant progress was made in financial inclusion of Self-Help Groups. A total of 4,510 new SHGs saving accounts were opened in various banks. The total number of new credit linkages reached 37,866. This was driven by 5,143 first-time credit linkages, 13,378 second linkages and a remarkable 19,345 for third and fourth cycles, indicating a strong trend of repeat borrowing. The total credit amount disbursed during this quarter was ₹1,610 crore.

Cumulatively the project has successfully facilitated 1,041,434 savings linkages to date, showing widespread financial integration. A total of 2,472,429 credit linkages have been established across all cycles. The progression from first-time borrowers (1,018,434) to repeat borrowers in the second (995, 951) and third / fourth cycles (458,044) this shows the sustainability and growing financial maturity of the SHGs. The cumulative credit amount disbursed has reached a monumental ₹57,186 crore, demonstrating the scale and impact of the financial support provided to these SHG members.

Table 5: Bank-wise saving and credit linkage status in the quarter

Sl.	Bank Name	SHGs Saving Account Opened	1 st credit linkage done	2 nd credit linkage done	3 rd credit linkage done	4 th credit linkage done	Total Credit Linkage done (1 st +2 nd + 3 rd +4 th)	Progress on Credit Amount in Rs Crore (rounded) (1 st +2 nd + 3 rd +4 th)
1	Bank of Baroda	191	241	805	1192	161	2399	107
2	Bank of India	286	256	790	1012	208	2266	99
3	Bihar Gramin Bank	2281	2120	4944	5590	1197	13851	577
4	Bihar State Co-operative Bank Ltd.	6	3	0	0	0	3	0
5	Canara Bank	131	127	242	666	206	1241	60
6	Central Bank of India	227	338	732	621	124	1815	71
7	HDFC Bank	0	0	0	0	0	0	0
8	ICICI Bank	0	0	8	4	0	12	0
9	IDBI Bank	8	8	0	0	0	8	0
10	Indian Bank	122	173	310	314	93	890	36
11	Indian Overseas Bank	3	9	9	3	0	21	1
12	Punjab National Bank	340	397	1426	2513	375	4711	218
13	State Bank of India	703	1242	3386	3563	622	8813	365
14	UCO Bank	143	158	556	522	54	1290	53
15	Union Bank of India	69	71	170	241	64	546	24
	Grand Total	4510	5143	13378	16241	3104	37866	1610

Table 6: JEEVIKA-Consolidated Status of Savings A/c opening & Credit Linkage

Sl.	Particulars	Progress	Cumulative Progress
		(April - June 25)	as on June 2025
1	Total Saving Linkage	4510	1041434
2	1 st Credit Linkage	5143	1018434
3	2 nd Credit Linkage	13378	995951
4	3 rd /4 th Credit Linkage	19345	458044
5	Total Credit Linkage – (1 st , 2 nd , 3 rd & 4 th)	37866	2472429
6	Total Credit Linkage Amount (In Crores)	1610	57186

B. COMMUNITY FINANCE

The Community Finance team focused on several strategic initiatives to boost operational efficiency and strengthen key processes during the first quarter. A significant achievement was made in establishing Jeevika Nidhi, a dedicated financial institution for Community-Based Organizations. This involved preparing foundational documents, initiating the registration process and selecting a Board of Directors from numerous districts. Alongside this, the team made a significant effort to enter CBO transaction data into the LokOS application. The team also managed crucial fund releases, including a Vulnerability Gap Fund (VGF) to NRLM MCLFs and assisted with the capitalization of Revolving Funds (RF) in aspirational blocks.

1. LokOS Progress

a. CBO Approval Status

So far, 9,80,661 SHGs and 95,11,507 members have been approved by the Block Program Manager, which will be reflected in the NRLM (National Rural Livelihoods Mission).

b. CLF Transaction Approval & Cutoff Preparation Status

The LokOS application has made significant progress in digitizing Community-Based Organization (CBO) data. Training on cutoff data was provided to key stakeholders, initiating a mass-level data entry effort. As a result, 314 CLFs and 220 MCLFs have successfully completed their transactions on the LokOS web application. The following table shows the status of CLF transaction cutoff entries in the LokOS application.

Table 7: Status of CLF transaction cutoff entries in the LokOS application

Sl.	Particulars	Progress
1	Total CLFs	1,665
2	Total CLF Entries made	314
3	MCLF Entries made	220
4	Percentage of CLF Entries Done (%)	19%

Table 8: Status of CLF transaction cutoff entries in the LokOS application

Sl.	Particulars	Achievement in QTR. 1	Cumulative till June 2025
1	SHG Profile Approved by BPM (AC, CC)	27,062	9,80,661
2	Member Profile Approved by BPM (AC, CC)	2,43,893	95,11,507
3	VO Profile Approved by BPM	2,767	72,885
4	CLF Profile Approved by BPM	5	1,666

2. AUDIT

a. Internal Audit System for CLFs, VOs and SHGs

During this quarter, the team collectively audited 1,607 CLFs, 12,305 VOs and 88,195 SHGs. The Community Finance Team focused on preparing Bank Reconciliation Statements (BRS) for the respective CLFs. With support from the MBKs and Block Accountants, approximately 1,607 of the 1,665 CLFs audited in Quarter 1 successfully completed their BRS.

Table 9: Summary of the cumulative audit progress

Organization Type	Total CBOs to be Audited	Audits Successfully Conducted (Cumulative)
Village Organizations	73,055	50,930
Self Help Groups	9,90,589	3,13,916

In collaboration with the GIS Team, the development of web-based applications for CLF and VO internal audits was completed in this quarter. The CLF Internal Audit Module and VO Internal Audit Module were rolled out this quarter and the SHG Internal Audit Module will be released soon.

A comprehensive training initiative was undertaken to strengthen internal audit mechanisms and ensure effective compliance reporting. Physical training sessions were organized on how to use the Internal Audit Application (Odo), along with detailed sessions on Internal Audit Compliance Filing through the NRLM MCLF Internal Control web application. This training was conducted at the district level for all accountants and other relevant personnel responsible for CLF internal audits.

b. Audit Compliance

In Quarter 1, a total of 1,607 CLFs were audited and audit compliance reports were received for approximately 1,484 of them. The CLF Internal Audit Compliance process involves a detailed examination of issues highlighted in the internal audit reports. Following this, appropriate solutions



were articulated and presented to address these identified concerns. This proactive approach aims to enhance accountability and operational efficiency within the Cluster Level Federations by ensuring that corrective actions are promptly implemented to mitigate risks and improve overall compliance standards.

3. Training on Books of Records

To improve the skills and effectiveness of staff and community professionals, the team continuously conducts capacity-building training. The training focused on all books of records for SHGs, VOs and CLFs, as well as other financial inclusion components.



Table 10: Quarterly Progress under Training on CBO books of records

Sl.	Trainee Category	Books of Records Trained On	Number of Cadres Trained
1	Community Mobilizers	SHG Books of Records	581
2	Book Keepers	VO Books of Records	32
3	Master Book Keepers	CLF Books of Records	23

4. Viability Gap Funding under NRLM

The National Rural Livelihood Mission has mandated the investment of Viability Gap Funding (VGF) in Model Cluster Level Federations. This funding is provided in three installments over three years to cover operational expenses, helping the CLFs achieve Operational Self-Sufficiency. The amount of VGF needed is determined by financial projections that identify the funding gap required to make operations self-sustainable.

Following guidelines from the Ministry of Rural Development, an office order was issued to approve an additional 30 NRLM Model CLFs under the 100-day plan.

Table 11: Summary of the VGF distribution

Recipient CLFs	Funding Received	Timeframe
200 NRETP Model CLFs	VGF provided	Previous years
30 NRLM Model CLFs	₹2,63,23,000 (first tranche)	Q2 of the last financial year (2024-25)
117 Model CLFs	First VGF installment	Q1 of the current financial year (2025-26)

Additionally, financial projections for the remaining 591 Model CLFs were finalized. Approval for the first tranche of VGF, amounting to ₹56,37,63,000, is set to be provided in two phases, covering 302 and 289 Model CLFs, respectively.

In the first quarter of the 2025-26 financial year, the team prioritized providing VGF to 117 Model CLFs that had not yet received their first installment in FY 24-25. This quarter's efforts focused on resolving issues with FDM and profile entry, while also providing necessary support to the CLFs.

5. ICF Mapping with CLF

The Initial Capitalization Fund (ICF) is a fund provided at the Village Organization level. This fund belongs to the Cluster Level Federations, so it is recorded in the CLF's books through an adjustment entry. This process is known as "Mapping of ICF". The fund is then circulated through VOs and SHGs down to individual members, generating revenue at each level of the CBOs (SHGs, VOs and CLFs). This quarter, the Community Finance Team worked to improve ICF mapping. Through consistent reviews by managers and discussions at state and regional meetings, the mapped ICF amount increased from ₹5927 Crores to ₹6,068 Crores by March 2025. This means that approximately ₹141 Crores were brought into the review system through the CLFs. This represents a significant milestone in the financial discipline of CBOs and the positive impact on repayment amounts is expected to become evident in the future.

ICF Mapping of CLF with the Help of Google Forms

The ICF Management Analysis initiative was launched to synchronize data from the MIS with data submitted via a Google Form by MBKs (Master Book Keepers). The form is a comprehensive tool with 10 sections and 52 questions, covering aspects like ICF analysis, general loan tracking, cash and bank balances at the CLF level, OTR, OSS and repayment tracking for both ICF and general loans. This initiative, which began in January 2023, continued through Quarter 1 of FY 2025-26.

Table 12: Status on the submission of the CLF form

SI.	Month	Total CLFs	Forms Submitted	Submission Rate
1	Apr-25	1,670	1,034	61%
2	May-25	1,670	806	48%
3	Jun-25	1,670	564	33%

The team is continuously monitoring and supporting MBKs to ensure consistent and accurate data entry. Periodic reviews are conducted to assess the effectiveness of the initiative and make necessary adjustments. Efforts are also being made to streamline the form-filling process to reduce the time required for data entry. By taking this approach, the initiative aims to leverage the Google Form data to improve analysis of ICF, general loans and overall financial tracking, ultimately contributing to more informed decision-making and better efficiency at the CLF level.

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

As per an advisory from the NRLM, 62 blocks across 27 districts have been identified as Aspirational Blocks by NITI Ayog. The mandate required all SHGs in these blocks to receive a Revolving Fund by the end of September 2024. Initially, only 7% of SHGs had received this fund. The Community Finance Team followed up with the respective districts and resolved the issues,

resulting in 92% of SHGs receiving the Revolving Fund through either the Fund Disbursement Module or legacy data entry in the FDM.

7. Grameen Bureau (CIBIL)

The successful pilot of Grameen CIBIL in BRLPS, an initiative by JEEVIKA and the Microsave team, is a significant milestone for financial inclusion. The project's implementation was supported by a visit from CRIF Highmark, an RBI-licensed Credit Rating Agency, to the Abhilasha CLF in Danapur. This followed multiple data preparation drives where Self-Help Group data was reviewed and digitized, demonstrating a commitment to using technology for financial empowerment.

During the first quarter, a joint meeting was held between the Jeevika State Team, partner banks, and CRIF Highmark. CRIF Highmark presented a new proposed credit report format that incorporates Self-Help Group transaction data. Constructive feedback on this draft format was gathered from all stakeholders.

As part of the ongoing SHG digitization initiative, cut-off data for 30 newly formed SHGs has been successfully entered into the LOKOS system.

Table 13: Progress on Data preparation in Quarter 1, 2025-26

Sl.	Data Type	Total Prepared
1	Self-Help Groups (SHGs)	912
2	SHG Members	3,440
3	Cluster Level Federations (CLFs)	1

Of the total data prepared, 120 cut-off data entries have been updated and 50 have been digitized in LokOS. The remaining data is being updated and digitized on a continuous basis.

Additionally, 50 Community Mobilizers were trained in data updation to strengthen capacity at the grassroots level. Transaction entries for both Cluster Level Federations under this block were initiated, marking a step forward in financial data management.

8. Jeevika Nidhi: Formation and Documentation Process

During this quarter, substantial progress has been achieved in advancing the development and formalization of Jeevika Nidhi, a community-owned financial institution designed to enhance access to affordable credit for rural women. This initiative represents a significant milestone in building



sustainable, locally governed financial services that empower grassroots communities.

Key Achievements

- **Approval:** Approval was received from the Government of Bihar, following numerous discussions with higher officials and ministers, through a Gazette Notification.
- **Documentation:** A comprehensive set of foundational documents, including the By-laws and loan policy, was prepared and finalized. These documents will serve as the guiding framework for the institution's operations.
- **Regulatory Preparation:** Groundwork for the registration process has been initiated in compliance with the Cooperative Societies Act, 1935, ensuring legal readiness and regulatory alignment.
- **Election of the Board of Directors at the General Meeting:** An orientation session was conducted for community leaders and staff to deepen their understanding of the institution's concept, objectives and operational framework. This process culminated in a landmark General Meeting (GM) where the Board of Directors (BoD) was elected transparently and inclusively from 38 districts. The districts were organized into 12 territorial contingencies, ensuring community-led governance and equitable representation across Bihar.



C. INSURANCE AND ALTERNATE BANKING

During the quarter significant progress was made in micro insurance and alternate banking initiatives aimed at empowering rural communities. The progress has been highlighted as below.

1. Micro Insurance - Empowering Rural Communities

The micro insurance initiative, primarily driven by the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), continues to provide a crucial safety net for rural families against unforeseen financial shocks from accidents or death. The program has witnessed sustained enrollment momentum, demonstrating its increasing acceptance and impact within rural populations.

a. Members' Enrollment Status

Continuous efforts were made to educate and motivate Self-Help Group members to actively participate in the insurance schemes. To raise awareness and build an understanding of the benefits, Bima Suraksha Utsav events were organized at the panchayat and bank branch levels to encourage maximum enrollment of eligible SHG members under PMJJBY and PMSBY. Bank Sakhis played a crucial role in mobilizing community members and assisting with the enrollment process, ensuring broad participation in these schemes.

Table 14: Enrollment of SHG members under Insurance Programme

Scheme	New enrollment	Renewal	Cumulative Enrollment April to June 2025 (Renewal and New)
PMJJBY	4,84,643	69,42,144	74,26,787
PMSBY	5,97,609	79,37,163	85,34,772

b. Claim Settlement Status

Ensuring the timely settlement of claims is critical for building trust in the insurance program. In the reporting period, substantial progress was made in processing and settling claims, ensuring that beneficiaries received the financial support they needed.

Particulars	Cumulative till March '24	April to June 2025	Cumulative till June 2025
Claims Reported	11,352	236	11,588
Claims Settled	9,929	93	10,022
Claim Amount (Rs. in Lakhs)	12,541.70	186	12,727.70

c. Other Work Done in Micro Insurance

- **Coordination for Claim Settlement:** Regular coordination with banks and the Life Insurance Corporation of India (LIC) has significantly improved the claim settlement process, especially for cases that had been pending for an extended period. This sustained effort has helped expedite claim resolutions, benefiting many beneficiaries.
- **Digitization of Insurance Data:** The Insurance Digitization App was successfully rolled out, marking a significant leap in managing and tracking insurance data. In the first quarter of this financial year, 72,021 individuals were digitized under PMJJBY and 71,023 under PMSBY, ensuring a streamlined and transparent process.



2. Alternate Banking – Expanding Access to Formal Banking

The Bank Sakhi model acts as a crucial bridge, bringing essential banking services directly to the doorsteps of rural communities. These services include account opening, social security schemes (such as PMJJBY, PMSBY and APY), money transfers, deposits and withdrawals for Self-Help Group members and their families. Trained Bank Sakhis play a vital role in connecting rural customers with the formal banking sector.

During this quarter, a significant emphasis was placed on the quality of onboarded Bank Sakhis, alongside the onboarding of new ones. From April to June 2025, a total of 58 new Bank Sakhis were onboarded.

Table 15: Progress under Alternate Banking

Sl.	Parameter	Cumulative till March 2025	Apr'25 – Jun'25	Cumulative till June 2025
1	Full-fledged Bank Sakhis	2,144	58	2,202
2	Digipay Sakhis/Payments	4,187	0	4,187
3	Accounts Opened	10,95,877	58,388	11,54,265
4	No. of Transactions (in Lakh)	364.1	24.01	388.11
5	Vol. of Transactions (in Lakh)	16,42,745	1,33,154.93	17,75,899.93
6	Commission Earned (in Lakh)	4,007.48	310.77	4,318.25

Key Insights

- **Bank Sakhi Expansion:** In Q1 FY 2025-26, 58 new Bank Sakhis were onboarded, bringing the cumulative total to 6,389. This total includes 2,202 from Public Sector Unit (PSU) & Regional Rural Banks (RRB), 3000 from private banks/ payments banks and 1,187 Digipay Sakhis, demonstrating a continued commitment to strengthening grassroots banking infrastructure.
- **Account Opening:** The Bank Sakhis have played a crucial role in promoting financial inclusion by helping to open 58,388 new individual accounts in Q1.
- **Transaction Performance:** The provided table data indicates growing rural adoption of digital and formal banking channels, with a total of 24.01 lakh transactions recorded in Q1 (Apr-Jun 2025), bringing the cumulative total to 388.11 lakh.
- **Commission Earnings:** The provided data indicates a total of ₹310.77 lakh in commission was earned in Q1 (Apr-Jun 2025), bringing the cumulative total to ₹4,318.25 lakh. The Bank Sakhis have earned a significant amount of commission this quarter, with commissions growing from Q4 of the last financial year to Q1 of this financial year.
- **Revival Training Programs for Private Bank Sakhis:** A maximum number of IDFC Bank Sakhis participated in these training programs, which were conducted in collaboration with IDFC Bank and their respective Corporate Business Correspondents (CBCs). These sessions focused on discussing new services adopted by the bank, such as 'off-us deposits' and Aadhaar Enabled Payment Services (AEPS) and also covered upcoming services. The training programs emphasized learning new services, allowing experienced Bank Sakhis to share best practices and fostering a dynamic environment for skill enhancement.



LIVELIHOODS PROMOTION

A. FARM

During this quarter, the project focused on the expansion of agro-ecological practices, training of resource persons and substantial progress in Neera, Custom Hiring Centres and Agri-Entrepreneurship initiatives. Focus was also on the establishment of new Integrated Farming Clusters.

1. Productivity Enhancement in Crops during Kharif Season

During the first quarter of financial year 2025-26, significant progress was made in enhancing productivity for the Kharif season. A total of 47.17 lakh households were covered under agro-ecological practices.

To support these efforts, the initiative focused on building a strong network of resource persons. 12,519 Village Resource Persons (VRPs) were trained and engaged as Farm Livelihood Resource Persons, and 572 Skill Extension Workers (SEWs) were trained to serve as Master Resource Persons for farm livelihood interventions.

A total of 17,76,321 farmers received training on Kitchen Garden techniques. 10,78,258 farmers were actively involved in vegetable cultivation, with a total area of 2,39,613 acres being cultivated.

2. Neera Intervention

During this quarter, the primary method for Neera collection was through tad secretion. A total of 1.95 crore litres of Neera was collected, with 1.55 crore litres sold across 38 districts.

To facilitate sales, 843 permanent and 1,763 temporary Neera sale counters were made active. Additionally, 9,142 tappers associated with 843 Neera Producer Groups (PGS) were trained and assisted in obtaining their Neera licenses.

A new incentive program for the fiscal year 2025-26 has been implemented to encourage participation. Under this initiative, tree owners can receive ₹3 per tree (for a maximum of 10 trees), and tappers can receive ₹8 per tree (for a maximum of 10 trees).

3. Custom Hiring Centres

In collaboration with the Agriculture Department, Government of Bihar, and through the Jeevika full-cost model, a total of 520 Custom Hiring Centres (CHCs) have been established across 38 districts. To ensure efficient management of bookings, service provision and tracking of farmers served, a dedicated mobile app for the CHCs is fully operational.



During this quarter, all these CHCs were actively engaged in providing reaping and threshing services for Kharif crops. They successfully serviced a total of 7,660 farmers.

4. Agriculture Entrepreneur

The Agriculture Entrepreneur (AE) initiative has made significant progress across all 38 districts of Bihar. A total of 5,573 AEs have been trained and to date, 4,962 of them are registered on the dedicated AE mobile application. These AEs are serving 1,070,092 registered farmers.

During this quarter, 4,593 AEs were actively engaged in business, generating a total transaction value of ₹57.41 crore.

The transactions conducted by these Agri-Entrepreneurs span a wide range of business activities. These include providing essential agricultural inputs to farmers and facilitating digital banking services for the farming community. The AEs also support the cultivation and sale of produce through nursery and collective marketing initiatives. Additionally, their services encompass other specialized activities, such as mushroom cultivation, vermi compost



production, cattle feed distribution and machinery services.

All data related to the AEs and the services they provide is meticulously recorded on the AE mobile app. This data is crucial for analysis, which helps enhance the long-term sustainability of the service centers operated by these entrepreneurs.



5. Organic Farming

The organic farming initiative has successfully mobilized 6,876 farmers. Currently, 174 Local Groups (LGs) are functional across 9 districts. During this quarter, a physical verification of these LGs was conducted and the process for C-3 certificate endorsement is ongoing. To support these activities, regular training and capacity-building exercises have been conducted at the Village Organization and LG levels.

Training for all 6,876 farmers for the Kharif season has been successfully completed. Additionally, all farmers from the 174 LGs have received packaging, labeling and branding materials for their organic produce. The next step is to facilitate the marketing of these products.

6. Integrated Farming Clusters

Under the MKSP project, 48 new Integrated Farming Clusters (IFCs) will be established across 45 Cluster-Level Federations. This initiative is set to benefit 14,400 farmers in 13 districts: Aurangabad, Banka, Buxar, Gaya, Vaishali, Darbhanga, Samastipur, Saharsa, Bhojpur, Nawada, E. Champaran, Patna and Purnea.

To effectively manage and implement this expansion, a dedicated team of field staff has been deployed. This includes 46 Community Resource Persons and 23 Senior CRPs. Additionally, 12 Anchor Persons have been recruited to lead the initiative.

Table 16: Achievement under IFC

Sl.	Indicators	Achievement
1	Number of IFCs established	48
2	Number of Districts covered	13
3	Number of Blocks covered under intervention	24
4	Number of Farmers associated	14,400
5	Total CRPs deployed	46
6	Total Senior CRPs deployed	23
7	Anchor Person recruited	12

B. LIVESTOCK

1. Goat Rearing Interventions

a. Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 7,527 Pashu Sakhis have been trained and are providing goat-rearing services to SHG and non-SHG households across 38 districts. This model is an intrinsically sustainable livelihood initiative that has helped Pashu Sakhis generate a regular income throughout the year. The details of the services and achievements are presented in the table below.

Table 17: Progress under Pashu Sakhi Model

Sl.	Indicators	April - June 2025	Cumulative Progress till June 2025
1	Number of Pashu Sakhi developed	496	7,527
2	Households covered by Pashu Sakhi	39,680	767,170
3	Number of Azolla pits developed (Inc. green fodder)	576	49,225
4	Number of machan/sheds constructed	35	21,872
5	Number of feeders installed	21	104,380
6	Number of castrations done	179	365,148
7	Total quantity of dana mishran produced (in kg)	156	284,362
8	Number of deworming doses provided	1,018,085	5,555,541
9	Number of vaccination doses given	69,434	2,033,042

b. Goat Producer Company

i. Seemanchal Jeevika Goat Producer Company Limited

JEEVIKA has established the Seemanchal Jeevika Goat Producer Company to provide value chain services to goat rearers in the Purnea, Araria and Katihar districts. The company has mobilized a total of 19,956 members across 27 blocks, with 17 demo-cum-collection centers. It has also started business operations by selling inputs to its members and trading live goats. The total cumulative turnover stands at ₹939.87 lakhs. One meat retail outlet, named "Seemanchal Jeevika Meat Outlet," has been established and has generated a turnover of ₹42,01,312 from the sale of 6,275.74 kg of meat until June 2025.



ii. Mesha Mahila Bakaripalak Producer Company Limited

The Mesha Mahila Bakaripalak Producer Company Limited is a collective enterprise of women goat rearers, promoted through a partnership between BRLPS (JEEVIKA) and the Aga Khan Foundation (India). Established in August 2023 with the vision of empowering and improving incomes from goat rearing, the company aims to provide comprehensive goat health management support to goat rearers in the Muzaffarpur district. It commenced business in December 2023. The turnover for FY 2025-26 is ₹73.66 lakhs, and the total cumulative turnover stands at ₹280.65 lakhs.

iii. Partnership Support in Goat Intervention

The Aga Khan Foundation is supporting JEEVIKA in developing trained community cadres, or Pashu Sakhis, on up-to-date goat-rearing techniques. The AKF is also assisting in the implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project. The project revolves around rural entrepreneurship and has been successful in generating employment among rural women. A total of 324 Pashu Sakhis have been developed and are providing services to 55,204 households, which have been mobilized into 477 Goat Rearing Groups. The team facilitated the market linkage of 181 goats through Pashu Sakhis and Mesha FPC, amounting to over ₹12.82 lakhs. The purchase and sales were facilitated by Pashu Sakhis, who collectively earned ₹18,984 in June 2025.

2. Poultry Intervention

a. Integrated Poultry Development Scheme (IPDS)

JEEVIKA is implementing a backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS). Under this scheme, 45 chicks are distributed to beneficiaries in two batches. The intervention is implemented in two ways: by distributing either 28-day-old reared chicks or day-old chicks. Before distribution, day-old chicks are reared at a Mother Unit (Poultry Farm) for 28 days, during which they receive the necessary feed, care and vaccinations. To prevent diseases, chicks receive the Ranikhet vaccine on the 7th day, the Lasota vaccine on the 14th day and the Gambro vaccine on the 21st day. A certificate for Marek against the hatchery-born disease is also obtained from the supplier. The progress for chick distribution in the current quarter is outlined in the table below.

Table 18: Progress under Backyard Poultry intervention

Sl.	Indicators	Progress (April - June 2025)	Cumulative Progress till June 2025
1	Number of Districts	0	38
2	Number of Blocks	0	316
3	Number of members benefited	5,423	218,180
4	Number of Chicks distributed	282,283	10,987,731

b. Poultry Value Chain Development

To enhance the poultry farming value chain, a proposal to establish a Poultry Farmer Producer Enterprise in the Nalanda and Gaya districts was approved under the NRETP project. The Poultry FPC will cover a total of 4 blocks and 7,500 households in these districts. The Foundation for Development of Rural Value Chain (FDRVC) has been assigned as the technical support agency (TSA) under an approved MoU.



The company, 'NARI SHAKTI JEEVIKA MAHILA POULTRY PRODUCER COMPANY LIMITED,' was registered in December 2022 and began operations in November 2024 in the Dobhi block of the Gaya district. So far, a total of 707 members have been mobilized, with 232 becoming shareholders. Additionally, 46 members have received 5,099 birds.

3. Dairy Intervention

a. COMFED

Jeevika, in collaboration with COMFED, is mobilizing cattle-rearing SHG members to join existing Dairy Cooperative Societies (DCS) and organizing new women's DCSs to link members to an organized milk marketing system. Cumulatively, 94,057 households have been linked to DCSs, and 1,263 women's DCSs have been organized. The achievements until June 2025 are detailed in the table below.

Table 19: Progress under Dairy Intervention

Sl.	Indicators	April - June 2025	Cumulative Progress till June 2025
1	Number of Districts covered	38	38
2	Number of Blocks covered	191	191
3	Number of Women DCS	219	1,263
4	Number of Households linked to DCS	17,634	94,057

b. KMPCL

The Kaushikee Mahila Milk Producer Company (KMPCL), which was initiated in December 2017, has now taken shape and currently has 773 operational Milk Pooling Points (MPPs). A total of 30,323 members have been enrolled in KMPCL. The company has installed 14 BMCs and is procuring 77,050 liters of milk per day. The total cumulative turnover stands at ₹498.33 crore.

4. Fish Intervention

Ponds identified under the Jal-Jeevan-Hariyali Abhiyaan are being allocated to Village Organizations of Jeevika. Self-Help Group members will undertake fishery activities. The process of identification, allotment and operationalization of these ponds is currently underway across different districts of the state.

Harvesting has been completed in 117 ponds (both partial and complete), yielding a total of 1,26,254 kg of fish. Currently, 117 Fish Producer Groups (FPGs) have been formed across the state with the help of 86 Matsya Sakhis. The achievements until June 2025 are detailed in the table below.

Table 20: Progress under Fish Intervention

Sl.	Indicators	Progress (April - June 2025)	Cumulative Progress till June 2025
1	Number of Districts covered	0	34
2	Number of Blocks covered	0	109
3	Number of Workable ponds	0	126
4	Number of Ponds with fish Stocking	11	117

C. NON-FARM

During the first quarter of FY 2025–26, JEEVIKA achieved notable progress across key interventions. Four new *Didi Ki Rasoi* units were launched, expanding the total coverage to 226 institutions. Cleanliness and laundry services were scaled up in healthcare and residential schools, while more than 96% enterprise onboarding was achieved under the Micro Enterprise Development Program. Initiatives such as *Grameen Bazaar*, *STREE*, *AGEY* and beekeeping showed steady growth in outreach, production and turnover, thereby strengthening rural livelihoods and advancing women's empowerment. Several key initiatives were undertaken to improve entrepreneurship, livelihood creation and socio-economic empowerment. Major achievements include the expansion of the Start-Up Village Entrepreneurship Program, the successful funding and operation of One Stop Facility (OSF) and Micro Enterprise Development (MED) enterprises. Additionally, new project like S.T.R.E.E. and new initiatives in the Food Fortification Units are diversifying livelihood opportunities and enhancing community welfare.

1. Jeevika – Didi Ki Rasoi

During Q1 of FY 2025–26, four new *Didi Ki Rasoi* (DKR) units were inaugurated at BC-EBC Welfare Residential Schools and UDHD Old Age Shelter Homes. With these additions, the total number of functional DKRs has increased to 226 units across various institutions in Bihar.

This initiative continues to empower women by creating sustainable livelihood opportunities while simultaneously ensuring the delivery of quality, affordable and hygienic food services in public institutions.

Table: Cumulative Progress of Functional DKRs

Sl.	Particulars	Achievement in QTR. 1	Cumulative till June 2025
1	SHG Profile Approved by BPM (AC, CC)	27,062	9,80,661
2	Member Profile Approved by BPM (AC, CC)	2,43,893	95,11,507
3	VO Profile Approved by BPM	2,767	72,885
4	CLF Profile Approved by BPM	5	1,666

Additional Developments:

- A new project has been sanctioned by the Rural Development Department with an approved outlay of ₹14.77 crore for the establishment of 100 new DKR units. This includes provisions for capacity building and branding to strengthen the model.
- A new Producer Company, *Annapoorna Jeevika Food Products Producer Company Limited (AJFPPLC)*, has been formed to professionally manage and scale up *Didi Ki Raso* operations.

2. Cleanliness and Laundry Services

Under an MoU signed with the SC/ST Welfare Department on 21st December 2023, JEEVIKA has launched cleanliness services in 91 SC/ST Residential Schools. Further, through an MoU with the Health Department dated 5th February 2024, JEEVIKA has expanded its engagement by initiating cleanliness services in 62 healthcare institutions and laundry services in 40 healthcare facilities, ensuring the availability of fresh and sanitized linens for patients and staff.

- Housekeeping services have also been introduced in 53 offices of the North Bihar Power Distribution Company Limited (NBPDC) and in more than 300 block offices across Bihar. Cleanliness services have further been extended to two minority residential schools.
- To sustain these services, over 5,000 households have been mobilized, empowering local communities to actively participate and derive livelihood opportunities.
- Capacity building has been prioritized through the engagement of Master Trainers, who received specialized training from the State Health Society on hospital and infection control protocols. These trainers, in turn, transferred knowledge to community members, equipping them with critical skills on infection prevention, sanitation standards, and hygiene protocols, thereby ensuring service quality and safety.

3. Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME)**a. Seed Capital Component**

- **Annual Target (FY 2025–26):** 20,000 applications for food processing products by Self Help Groups SHGs
- **Applications Received (Physical Form):** 13,867
- **Entries Completed on NRLM Portal:** 103

Significant progress has been made in physical submission of seed capital applications, achieving 69.33% of the annual target within the first quarter. However, digitization and entry on the NRLM portal remain a critical area of focus for the next quarter.

b. Marketing & Branding Component

- Total Districts Nominated: 14
- Beneficiaries Identified: 127 members from nominated districts

c. Current Activities

- Data collection completed for 127 beneficiaries.
- Branding and packaging processes are underway.
- *Madhugram* has been selected as the nodal district for marketing and branding of PMFME beneficiary products.

d. Progress in Madhugram

- One batch of branding and marketing training was successfully conducted.
- Procurement of select SHG products completed.
- Products are now in the packaging phase and will be launched shortly.

4. Start-Up Village Entrepreneurship Program

The Start-Up Village Entrepreneurship Program (SVEP) is a key 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 began in 2017 and has expanded to 22 blocks across different phases (1, 2 and 3). Recently, under Phase 4, ten new blocks were approved in August 2024.

a. Phases I & II

Phase 1 and 2 blocks have completed their four-year program period and are now self-sustaining through cadres and community members. Repayments are being made regularly and new business plans are being created and approved through monthly PAC meetings.

A total of 27,087 enterprise business plans have been prepared to date and funding has been completed for 25,189 enterprises.

b. SVEP Phase 3 Progress Summary

SVEP Phase 3 has been active since April 2023 in ten blocks across ten districts, with the goal of promoting rural enterprises until May 2027. As of June 2025, the progress is as follows:

- **Enterprise Targets and Achievements:** Out of the 15,300 targeted enterprises, 10,224 business plans have been approved and 5,592 enterprises have been successfully grounded.
- **Financial Support:** A total of ₹1,723.90 lakhs has been received, with ₹1,475.78 lakhs in Utilization Certificates settled. Enterprises have been supported through the Community Enterprise Fund (CEF) and the Community Investment Fund (CIF).



- **BRC Establishment:** BRCs have been established in all blocks.
- **Cadres and Training:** 266 cadres have been trained and are currently providing last-mile enterprise support under SVEP. Product-oriented skill training for 350 entrepreneurs has also been completed in all Phase 3 blocks.



c. MIS

A Management Information System dashboard has been developed for review and monitoring across all enterprise promotion programs. The SVEP dashboard is categorized into sections: Monthly Progress Report (MPR), Enterprise Profile, Enterprise Performance, Repayment Tracking, Cadres Profile and a monthly review format for monitoring. Enterprise profiles for 24,808 enterprises from SVEP Phase 1, 2 and 3 blocks have been onboarded on the NF ERP Portal.

Table 21: SVEP Phase 3 Progress

Sl.	Particulars on SVEP	Progress till June 2025
1	Number of Districts covered	10
2	Number of Blocks covered	10
3	Number of Enterprise Target	15,300
4	B-Plan Approved	10,224
5	Number of Enterprises Grounded	5,592
6	Total Fund Received by BRC (Rs lakhs)	1,723.90
7	UC Settled	1,475.78

d. Phase 4

The Start-Up Village Entrepreneurship Program has expanded into its fourth phase, which includes ten new blocks approved in August 2024. These new blocks are located across several districts: Rajapakar and Raghobpur in Vaishali, Nagra in Saran, Purnea East in Purnea, Marwan in Muzaffarpur, Haspura in Aurangabad, Barauni in Begusarai, Bhabhua in Kaimur and both Manihari and Korha in Katihar.

The orientation program for Block Program Managers and non-farm managers under SVEP Phase 4 was completed in January 2025. This program is crucial for ensuring that the newly inducted blocks can effectively utilize the structured frameworks, community participation and technical support central to the SVEP model. Through this initiative, It is aimed to create sustainable entrepreneurial ecosystems and foster local economic growth. The baseline survey and Community Resource Person for Enterprise Promotion (CRP-EP) training have been completed in all ten Phase 4 blocks. Additionally, the Detailed Project Reports (DPRs) for all ten SVEP Phase 4 blocks were submitted to the NRLM in May.



5. One Stop Facility

a. OSF under NRETP

The One Stop Facility (OSF) component started under the National Rural Economic Transformation Project (NRETP) supports nano-enterprises with high growth potential. The OSF centers act as business facilitation and incubation hubs at the block level, providing essential business development services to both new and existing growing nano-enterprises.

The program is currently active in 40 blocks across 12 districts. To date, a total of 7298 OSF enterprises have been funded, with a total disbursement of ₹32,55,89,657.

Key Achievements and Activities

- **Repayment Progress:** A total of 6,454 enterprises have begun repaying their loans, and ₹5,98,48,171 has been received as repayment.
- **Enterprise Categories:** Of all enterprises supported through OSF, 1322 are manufacturing, 1,706 are service-based and 3,426 are trading enterprises.
- **Business Development:** There are currently 285 Business Development Service Providers (BDSPs) working in the field.
- **Regulatory Compliance:** So far, 1,745 enterprises have been registered under Udyog Aadhar, FSSAI and GST.
- **Bank Loan Facilitation:** A total of 5,106 enterprise documents have been submitted to various banks and branches through Block Project Implementation Units (BPIUs) for individual bank loan financing.
- **Enterprise Performance:** There are 2,146 enterprises that report monthly sales of over ₹40,000 to ₹50,000.
- **MIS Integration:** The MIS dashboard is categorized into sections for a Monthly Progress Report (MPR), enterprise profiles, enterprise repayment tracking, and cadre profiles for efficient review and monitoring. Out of the 6454 enterprises, profiles for 5,027 have been onboarded on the MIS portal.

b. NRLM-OSF Phases 1 & 2

Under the SVEP umbrella project, 23 new blocks in 13 districts have been approved for NRLM-OSF

- The guidelines have been approved and rolled out to further streamline the process.
- District and block teams for Phases 1 and 2 have been oriented on program implementation and guidelines for promoting enterprises.
- A total of 90 BDSPs have been onboarded in Phase 1 districts and they have already promoted 641 enterprises during this period.
- The selection process for 117 BDSPs has been completed in Phase 2 blocks and their training has been initiated.
- The selection process for mentors and functional experts is currently ongoing.

6 Micro Enterprise Development

The Micro Enterprise Development (MED) program, approved for 13 blocks across 5 districts from March 2023 to September 2024, aims to support Self-Help Groups in establishing non-farm micro-enterprises. In October, an additional 21 new blocks were approved by NRLM for the implementation of the MED program.



During the April-June quarter of 2025, several key activities were undertaken:

- The program has achieved a major milestone with a 96.33% adoption rate on the MED MIS. As of June 2025, 2,737 of the 2,841 enterprises were onboarded onto the system.
- Loan Repayment from MED enterprises has commenced, with an average repayment rate of 72% against the cumulative demand.
- A training session for MED Phase-2 CRP-EP (Community Resource Person - Enterprise Promotion) was conducted in June.
- Cadre selection was completed in all 21 new blocks by the end of June 2025. The process of selecting existing cadres for enterprise promotion programs is currently underway.

7. Grameen Bazaar

The Grameen Bazaar, which operates on a demand and supply aggregation model, has made steady progress in benefitting its member Kirana Stores.

The Grameen Bazaar initiative undertook several key activities during this quarter to increase sales and profitability. These included, Snacks Box Supply to Village Organizations for the Mahila Samwad events to boost sales and profitability. Efforts were made to shift Grameen Bazars to government premises to eliminate rental expenses, a successful model demonstrated by the Nagarnausa Grameen Bazaar.

During the first quarter (April-June 2025), Grameen Bazaar achieved the following:

Sl.	Particulars	Achivement in Q1
1	Total Gramin Bazar billed in CPLS	93
2	Total Gramin Bazar sale in Rs.	11,12,10,165
3	Total Margin earned in Rs.	82,10,398

8. Incubation

Under Incubation program, 150 enterprises are being supported by the project. To support these enterprises, BRLPS has partnered with GUDDCAUSE and SARAL as equity partners to provide assistance with branding and market access. A plan has been devised with Guddcause to roll out branding services across all BRLPS enterprises, with orientation and services beginning in May 2025. A two-day staff orientation on packaging services was completed last quarter with 15 enterprise promotion districts. The enterprise-level orientation is scheduled to start in the next quarter.

9. Sustainable Transport for Rural Entrepreneurs through E-cycles (S.T.R.E.E)

JEEVIKA and Convergence Energy Services Ltd (CESL) signed an MoU on August 14, 2024, to supply 500 e-cycles to JEEViKA community members. The program's objective is to provide green micro-mobility solutions for addressing the transportation needs of SHG women entrepreneurs through the ADB GEF Grant (covering 75% of the actual cost), facilitated by the DAY-NRLM and SRLM. This pilot program aims to deploy 500 electric cargo cycles for women working in Self-Help Groups through BRLPS.

The program aligns with the government's visionary effort to uplift rural women and enhance their socio-economic status by creating "Lakhpati Didis." It underscores the government's dedication to women's empowerment and its focus on "Reaching the Last Mile," promoting an inclusive and empowered economy.

The progress under the S.T.R.E.E. program in the first quarter is as follows:

- An orientation for the concerned districts and block staff was conducted through both virtual and physical meetings to discuss the program's objective, target, time line and implementation.
- Under the program, a total of 450 electric bicycles (e-cycles) were distributed to SHG women in the districts of Patna, Muzaffarpur and Vaishali, with the aim of enhancing their mobility, income-generating capacity and participation in rural economic activities.

10. Aajeevika Grameen Express Yojana

The Aajeevika Grameen Express Yojana (AGEY), launched in FY 2017-18, aims to provide an alternative livelihood source to SHG members under DAY-NRLM. It facilitates their operation of public transport services in rural areas, offering safe, affordable and community-monitored transport to connect remote villages with essential services. Currently, AGEY is operational in 17

blocks across six districts of Bihar: Darbhanga, Gaya, Muzaffarpur, Nalanda, Patna and Vaishali. Each block can receive a maximum of six vehicles. The Cluster Level Federation or Nodal VO provides interest-free loans of up to ₹8 lakhs to eligible SHG members, with a six-year repayment term of 72 monthly installments. To date, 92 vehicles have been approved with a total budget of ₹8.16 crore.

Phase 2 of AGEY was approved for 23 districts, covering 60 blocks with a total of 60 vehicles. The orientation program for this new phase was successfully completed. Fund disbursement is scheduled to begin soon. All 92 existing vehicles have been successfully onboarded onto the NF ERP portal.

11. Food Fortification Unit

JEEVIKA, in partnership with the Global Alliance for Improved Nutrition (GAIN) and Nidan, is promoting community-based livelihood generation through the establishment of small-scale, quasi-industrial food fortification units. These units address both nutritional security and rural employment by producing fortified food products.

The fortification plants are owned and operated by community-based organizations promoted by JEEVIKA. A total of 50 members, primarily women from Self-Help Groups, are actively engaged in managing these units across two districts. This initiative provides sustainable livelihoods and promotes women-led enterprises.

The units primarily produce Wheatamix, a nutritionally blended fortified food designed to support health and dietary needs, particularly for women and children.

Open Market Expansion and Branding Initiatives

In addition to institutional supply, JEEVIKA is working to position these fortified products in the open market to ensure long-term sustainability and wider impact. As part of this expansion:

- A consultation was held with “Gud Cause,” a partner agency specializing in branding and packaging, to develop a strong and socially conscious identity for the products.
- Discussions focused on packaging aesthetics, nutritional messaging, pricing strategy, and brand storytelling to appeal to health-conscious rural and urban consumers.
- The ultimate goal is to develop a consumer-facing brand that reflects both nutrition and empowerment.
- Chuda Bhunja and Nutri Bar are new products finalized for open market. Further, these products are currently being readied for branding, packaging, and a pilot launch in selected open markets.



SKILL DEVELOPMENT & PLACEMENT

During this quarter, the Ministry of Rural Development (MoRD), Government of India, has launched updated versions of two key skill development and entrepreneurship programs: Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) 2.0 and Rural Self-Employment Training Institutes (RSETI) 2.0. These new initiatives are designed to enhance the skills and employment opportunities for rural youth.

Significant progress was also made in rural skill development and youth employment through regular training and placement initiatives under Deen Dayal Upadhyaya Grameen Kaushalya Yojana and Rural Self-Employment Training Institutes. These programs provided skill training and facilitated job placements and self-employment opportunities for thousands of rural youth across Bihar.

1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana

DDU-GKY is a flagship program by the Ministry of Rural Development, Government of India (GoI), focused on providing skill training and job opportunities to rural youth aged 15 to 35 from poor families. As part of the National Rural Livelihood Mission, the program aims to diversify the incomes of rural households and fulfill the career aspirations of young people.

In Bihar, the SRLM, BRLPS (JEEVIKA), acts as the nodal agency for implementing the DDU-GKY Training Program in partnership with various agencies across the state.

The Roshni project, a key component of DDU-GKY, is implemented in the two Left-Wing Extremism (LWE) districts of Gaya and Jamui in Bihar. Under the Roshni project, a minimum of 40% of the total target must be female candidates.

As of June 30, 2025, two active training centers run by two active PIAs were enhancing the skills of rural youth and providing them with job opportunities. Cumulatively, 84,513 candidates have been trained and 61,708 have secured jobs in various organizations through the DDU-GKY and Roshni projects. In the first quarter of FY 2025-26, 24 candidates were trained and 59 were appointed.



Table 22: Progress under DDUGKY

FY 2025-2026	Trained	Appointed	Placed	Assessed	Certified
Cumulative (till June, 2025)	84,513	61,708	46,061	78,606	66,738
Q1 (April to June, 2025)	24	59	97	188	170

2. Job Fairs and Direct Placement

To provide job opportunities to rural youth through direct placement with companies, job fairs are organized in various locations. The project mobilizes youth and organizes these fairs, inviting companies for direct hiring. A total of 4,706 candidates have been placed in different organizations through these job fairs.

Table 23: Progress under Job Fair and Direct Placement

Sl.	Particulars	Progress (April to June 2025)
1	Job Fairs organized	0
2	Total YMD & CMD	267
3	Offered Jobs (Job fair & YMD)	1,557
4	Joined Jobs	993

3. Rural Self-Employment Training Institutes

Rural Self-Employment Training Institutes are dedicated institutions established in all districts of Bihar to provide skill training and upgrades for rural youth, with the goal of promoting self-employment. These institutes are managed by sponsored lead banks in each district. JEEVIKA (BRLPS), Bihar, serves as the nodal agency, supporting RSETIs in implementing the program. With support from the MoRD, Government of India, and lead banks, JEEVIKA works closely with district RSETI units to provide self-employment training in over 61 approved trades. After completing their training, rural youth also receive credit support to start their own enterprises.

As of June 30, 2025, all 38 RSETI centers were engaged in providing training and promoting self-employment. During the first quarter, 7,332 candidates received training, and 4,242 were settled, with 3,099 being self-funded and 1,143 financed by banks.

Table 24: Progress under RSETI Training

Sl.	Particulars	Progress (April to June 2025)
1	Number of trainings conducted	231
2	Number of candidates trained	7,332
3	Total Settled	4,242
4	Settled - Self-funded	3,099
5	Settled - Bank-financed	1,143

4. Internal Audit of DDU-GKY and RSETI Training Programs

The SRLM team coordinated and provided support for an internal audit conducted by a team from the Ministry of Rural Development, Government of India. The audit took place from June 2 to June 6, 2025, in the Samastipur district of Bihar.



The audit's purpose was to review the DDU-GKY and RSETI training programs, specifically examining expenses incurred from 2022-23 to 2024-25. The audit team interacted directly with beneficiaries to understand the benefits provided by the training centers. They also reviewed both financial and program records at the training centers and met with the financial staff.

Subsequently, the audit team met with SRLM's state-level financial team and officers to discuss their findings and the challenges faced during the implementation of the training programs. According to the audit team, both the RSETI and DDU-GKY programs have "transformed the lives of many." The audit team also spoke with trainees from both programs in the district, who shared how the training has positively impacted their lives.

5. Launch of DDU-GKY & RSETI 2.0 Programs

The Ministry of Rural Development, Government of India, has launched updated versions of two key skill development and entrepreneurship programs: Deen Dayal Upadhyaya Grameen Kaushalya Yojana 2.0 and Rural Self-Employment Training Institutes 2.0. These initiatives are designed to enhance the skills and employment opportunities for rural youth.

In Bihar, the SRLM, BRLPS (JEEVIKA) is acting as the nodal agency for implementing both the DDU-GKY and RSETI training programs. Advertisements for new proposals, in line with the DDU-GKY 2.0 guidelines, are now being published online and in leading newspapers.



During this quarter, JEEVIKA has made significant progress across multiple initiatives aimed at community empowerment and sustainable development in Bihar. These included the establishment of new Didi Adhikar Kendras to promote gender justice, the preparation of saplings under the Harit JEEVIKA campaign and the continued expansion of the J-WiRES program.

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

Under the DAY-NRLM framework, JEEVIKA has provided Rs. 154.9 crore as corpus funds to 60,565 Village Organizations (including approximately 333 VOs in this quarter) to address household-level vulnerabilities such as food insecurity, health crises, gender-based violence and natural disasters. 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. Strengthening Gender Justice through Didi Adhikar Kendras

To address gender-based violence and promote women's rights, JEEVIKA has planned the establishment of 260 Didi Adhikar Kendras (DAKs) across all 38 districts of Bihar. As of this reporting quarter, 174 DAKs have been established, with fund transfers completed for 86 centers. Each Kendra is managed by a trained DAK Coordinator and supported by Gender CRPs, providing legal counseling, emotional support and institutional referrals in a safe and confidential environment.

In addition to service delivery, these centers conduct community-level awareness campaigns to strengthen gender justice and enable collective action against discrimination and violence. Intensive implementation of the Gender Resource Center module and the Model Child



Marriage-Free Village (MCLF) approach has been initiated in 12 selected districts, which are being developed as model learning sites for integrated gender interventions.

To strengthen front line capacity, a legal awareness training program was conducted at BIPARD, Gaya, with participation from 348 DAK cadre members (one Gender CRP and one DAK Coordinator from each of the 174 established Kendras). The training focused on legal rights, provisions and referral mechanisms to enhance the quality of support provided through the Kendras.

3. 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. During this quarter, six participants from BRLPS visited NIRDPR, Hyderabad, to attend training and were certified as Master State Resource Persons (MSRPs). The planning for the rollout of VPRP for FY 2024–25 has been initiated through this training program.

4. 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 trainings (Module-1) were conducted for 38 District SD Managers and 534 Block Project Managers, followed by similar trainings for Area Coordinators in February 2025. These capacity-building programs aim to strengthen timely preparedness, response and mitigation planning at the grassroots level.



During this quarter, an office order was issued to facilitate the smooth implementation of the Community-Based Flood Early Warning System, a pilot initiative being undertaken in Katra (Muzaffarpur) and Palasi (Araria) blocks under JEEVIKA's DRR Roadmap 2015–30. The Inclusion Economics India Centre (IEIC) at IFMR will support JEEViKA in the implementation process.

5. Social Inclusion: Integrating Persons with Disabilities

a. Cluster-Level Federation Orientation Workshops on Social Inclusion and Eye Screening Camps

Persons with disabilities (PWDs) in Bihar face significant social, economic and infra structural challenges. Many PWDs in the state struggle with limited access to quality education, healthcare, employment opportunities and government entitlements. The inclusion of persons with

disabilities breaks down barriers, ensures equal opportunities and fosters their active participation, leading to more equitable and inclusive growth.

In line with JEEVIKA's commitment to promoting inclusive development, orientation workshops on social inclusion and eye screening were organized in 10 model cluster-level federations across the districts of Gaya, Nalanda, Patna and Muzaffarpur.

The purpose of these workshops was to build a common understanding of disability inclusion among CLF members. The sessions aimed to sensitize participants and build their capacity on key provisions of the Rights of Persons with Disabilities (RPWD) Act, 2016. They also provided a deeper understanding of the 21 types of disabilities, DPG guidelines, eligibility criteria and procedures for availing related government schemes. These efforts ensured that CLF members are equipped to foster inclusion at the grassroots level. As a result, CLF members gained a deeper understanding of the barriers faced by PWDs and the importance of creating accessible environments that allow them to participate fully in social, economic and educational activities. A total of 836 members were sensitized on social inclusion during the orientation.

b. Eye Screening Camps

In addition to the workshops, outreach eye screening camps were conducted to raise awareness about eye care and improve access to vision screening services. These camps aimed to bring quality eye care services closer to the community, particularly to those associated with the model CLFs. The initiative focused on the early detection of eye conditions, timely referrals and raising awareness about preventive eye care. This contributed to the broader goal of eliminating avoidable blindness and promoting overall community health.



A total of 985 individuals were screened during the camps, receiving essential eye check-ups and guidance for further care where necessary. These camps aimed to improve access to quality eye care services within the community. Through early detection, timely intervention and increased awareness, the initiative contributed to the long-term goal of enhancing overall community well-being.

6. JEEVIKA-MGNREGA Convergence

Under its convergence strategy with MGNREGA, JEEVIKA has facilitated the empowerment of over 99,000 Self-Help Group 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, 69,780 women have been trained and 29,278 deployed, marking a 39% deployment rate. This initiative provides rural women with dignified work, income opportunities, and increased participation in village-level public works.

Key Achievements

- **A total of 677** nurseries have been developed under the JEEVIKA–MGNREGA convergence.
- **Village Organization Buildings:** The overall target was 534 (one per block). Out of this target, 192 have been completed and 162 are currently under construction.
- **Animal Sheds:** Regarding animal shed construction for families engaged in livestock rearing under the SJY scheme, 108,623 families are involved in animal husbandry. Of these, 71,714 have available land and sheds have been constructed for 14,101 of these landholding families.

7. Harit JEEVIKA: Women-led Nurseries & Plantation Driving Green Growth

Harit JEEVIKA is one of JEEVIKA's flagship campaigns, focused on enhancing environmental sustainability while promoting women-led economic opportunities in rural Bihar. The initiative drives afforestation through the active engagement of Self-Help Group women, enabling them to operate community nurseries and contribute meaningfully to both income generation and ecological restoration.



In the last financial year (2024–25), JEEVIKA accomplished its plantation target of 80 lakh saplings, bringing the overall plantation count to 4.26 crore saplings statewide. For FY 2025–26, the plantation goal has been raised to 81 lakh saplings. To support this, a total of 987 "Didi ki Nurseries" have been established, with 310 developed in collaboration with the Forest Department and 677 supported through MGNREGA convergence. These nurseries are fully managed by SHG members and function as grassroots enterprises designed for long-term sustainability.

As of this quarter, a total of 1,17,29,114 saplings have been prepared. This includes 46,13,225 saplings below three feet and 68,80,894 saplings exceeding three feet in height, ready for distribution based on requisitions from MGNREGA and Forest Department programs. Going forward, the focus will remain on strengthening institutional convergence, ensuring timely plantation and sale of saplings, monitoring survival rates and building the technical capacity of women-led nursery enterprises.

8. Didi Ki Library: Fostering Education and Career Aspirations

JEEVIKA has established 110 Community Library and Career Development Centers (CLCDCs),

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 whom are 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 Honorable 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.

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 Self-Help Group women. So far, 382 Solar Marts have been established in seven districts, with a plan to scale up to 3,500 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 empanelled vendor under the PM Surya Ghar Muft Bijli Yojna, with 16 solar rooftop installations already completed (4 in this quarter).

Additionally, a pilot e-Cooking project has been launched in partnership with Finovista and Shell Foundation to promote clean cooking solutions among 200–300 rural eateries and vendors, emphasizing women's participation in the clean energy transition. In this initiative, over 300 street vendors from different districts were provided with electric clean cooking devices to assess their feasibility in terms of usage, electricity consumption and related factors. Based on the feedback received from these vendors, the project may be considered for broader implementation in the future.

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.

1. Health, Nutrition & Sanitation Integration with Satat Jeevikoparjan Yojana (SJY)

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 25: 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
	Total	1168	202	1060	298

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 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 (FDDC) 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:

a. 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 26: Progress under FDDC intervention

Sl.	Indicator	Details	Red Category	Green Category	Total Home Visits
1	Home Visit for Diet Diversity	Pregnant Women	30492	203385	942253
		Lactating Women	94743	613471	
		Children	305647	402567	
2	Home Visit for Antenatal Check-up	High Risk (Red)	21898	-	1,26,856
		Normal Test (Green)	-	89252	
		Delayed Test (Red)	34885	—	
3	Home Visit Report Regarding Child Growth Monitoring	Lactating Women (>5 months), Line-Listed	78309	70806	173046

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 2062035 patients across Bihar—1814636 OPD patients and 247399 IPD patients have benefited from the services. Leveraging a decentralized mobile application, patient details and visit purposes are systematically recorded to ensure efficient service delivery.



Staffed by 144 dedicated Swasthya Mitra Didis, the Help Desks function in two shifts across 45 operational centers. The JEEVIKA Health Help Desk is bridging the gap between rural communities and essential healthcare services.

Table 27: Progress under Health Help Desk

Category	Up to FY 2024-25	FY 25-26 (Q1; April'25–June'25)	Cumulative till June 2025
IPD	215640	31759	247399
OPD	1601898	212738	1814636
Total (IPD+OPD)	1817538	244497	2062035

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 benefiting 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 (CLFs) to facilitate collective procurement, thereby enhancing the accessibility and affordability of medicines for SHG households. Over the past three months—April to June—the program has reported substantial financial performance across these districts.

Table 28 : Performance under PMBJK (Till June 2025)

Particulars	Progress (April–June 2025) (in Rs.)		Cumulative Sales & Margin till June 2025 (in Rs.)	
	Total Sale	Total Margin	Cumulative Sales	Cumulative Margin
Gopalganj	1900712	418157	11869277	2611241
Nalanda	1216870	267711	7094537	1560798
Sitamarhi	1038124	228387	6220591	1368530
Total	4155706	914255	25184405	5540569

5. JEEVIKA AES Awareness Mobilization Drive

Under its social development mandate, JEEVIKA undertook a focused AES (Acute Encephalitis Syndrome) Awareness Mobilization Drive in high-burden districts of Bihar to enhance community-level awareness, early identification, and preventive practices. The drive was implemented across seven priority districts, covering 99 blocks, with extensive engagement of community cadres, SHGs, VOs, and households.

A total of 5,291 community cadres (MRPs, CNRPs, and Community Mobilizers) were oriented on

AES awareness and key messaging. Awareness activities were integrated into regular SHG and VO meetings, special meetings in Mahadalit tolas, Mahila Samvad platforms, and large-scale household outreach through home visits. Leaflets were also widely distributed to reinforce key messages related to child health, early symptoms, and timely care-seeking behavior.

The intensive door-to-door outreach covered more than 10.65 lakh households with identified children, ensuring deep community penetration and direct engagement with vulnerable families.

Table 29: Summary of AES Awareness Mobilization Activities

Component	Details / Coverage
Districts Covered	7 (Muzaffarpur, East Champaran, Sitamarhi, Sheohar, Darbhanga, Vaishali, Samastipur)
Blocks Covered	99 Blocks
Community Cadres Oriented (MRP/CNRP/CM)	5,291
SHG Meetings with AES Awareness	53,332 SHGs
VO Meetings with AES Awareness	3,554 VOs
Special Meetings in Mahadalit Tolas	968 Locations
AES Message Dissemination	During Mahila Samvad
Household Home Visits Conducted	10,65,864 Households
Leaflet Distribution	All 99 Blocks (Cadres, SHGs & Households)

6. 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 (SNPU): 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.

Table30 : 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	—	—



LOHIYA SWACHH BIHAR ABHIYAN

A. Swachh Bharat Mission-Gramin

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

1. ODF-S & ODF Plus Activities

JEEVIKA 71st Quarter

After achieving ODF status in Bihar, the theme is working on ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management is one of the key components that can help to attain an improved general quality of life in rural areas of Bihar. To maintain the ODF status of the villages and the Panchayats, the State Government is ensuring regular toilet usage, safe hygiene practices and cleanliness at the household level by effective operation and maintenance of WASH assets at households, institutions and community levels for continued functionality and usage.

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

Table 31: IHHL status till 30th June 2025

Sl.	Parameter	Target FY – 2025-26	Progress (Apr – June 2025)	Cumulative
1	IHHL Construction	1600000	30903	30903
2	IHHL Payment	1800000	0	0

2. Capacity Building

A total of 68 participants attended various capacity-building sessions through both digital and in-person platforms. These trainings were designed to enhance participants' understanding of the objectives of SBM-G Phase II, equipping them with the necessary knowledge and practical skills to effectively contribute to the mission's goals.

Key training topics included:

- Digital Communication Skills and the Use of Social-Media: Template design and report writing
- GOBARdhan: Technological options for efficient operation and maintenance
- Utilization of Waste Plastic in Road Construction
- Overview of Plastic Waste Management Rules
- Community Engagement & IEC Strategies in SWM, LWM and PWM
- Training of Trainers (ToT) on SBM-G Phase II
- Role of IEC/ SBCC and Effective Use of Social Media in SBM-G Phase II
- Menstrual Hygiene Management and Menstrual Waste Disposal
- Operation and Maintenance of Plastic Waste Management Units

At the state level, training was provided to 143 participants through focused workshops on priority areas. These sessions aimed to strengthen participants' capacities in SBM-G implementation, Annual Implementation Plan (AIP) development and other need-based thematic areas.

State-level training highlights

- Workshop on Climate-Resilient Sanitation Infrastructure (55 participants): Focused on promoting sustainable and climate-adaptive sanitation solutions through knowledge sharing and collaborative learning
- Strategic Workshop on Achieving AIP Goals for FY 2025-26: Facilitated alignment of district action plans with state objectives for SBM-G Phase II
- Additionally, three officials participated in a three-day residential training at NIRD & PR, on Impact Studies and the Compilation of Best and Innovative Practices under SBM-G Phase II.

3. Community Sanitary Complex

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



Table 32: Progress in CSC construction

Sl.	Particulars	Progress Apr – June 2025
1	CSC target for FY 2025-26	1062
2	CSC Completed	2
3	Cumulative Till Now	2

4. IEC Activities

a. Swachh Survekshan Gramin 2025 – Public Engagement and Promotion

As part of the preparations for Swachh Survekshan Gramin (SSG) 2025, widespread awareness campaigns were conducted across all districts. The Ministry of Jal Shakti conducts SSG annually to evaluate the sanitation status of rural areas, focusing on Open Defecation Free (ODF) status, Solid and Liquid Waste Management (SLWM) and visual cleanliness. Citizen feedback plays a vital role in this assessment. To ensure mass participation, intensive publicity efforts were undertaken, resulting in more than 13 lakh (1.3 million) citizens providing their feedback on sanitation coverage in Bihar.



b. Community Mobilization Campaign in SC/ST Tola for IHHL construction saturation

Based on Jeevika's survey findings indicating a gap in toilet access, particularly in SC/ST settlements, the campaign focused on ensuring 100% household toilet coverage. Financial support in the form of revolving funds was extended to underprivileged families through Jeevika Community-Based Organizations. The campaign promoted toilet construction, sustained usage, and behavioral change through community-triggering activities and awareness drives. As a result, 87,696 toilets were constructed across the state.

c. World Environment Day 2025 – “Plastic Waste-Free Bihar” Campaign

To commemorate World Environment Day 2025, a state-wide campaign titled "Plastic Waste-Free Bihar" was conducted from May 22 to June 5, 2025. The campaign focused on raising awareness about plastic pollution and encouraging citizens to take ownership of their environment. Activities included public pledges, removal of legacy waste, cleanliness drives and plastic waste collection efforts across Gram Panchayats. Mr. Rajesh Kumar, State Coordinator, LSBA, delivered a public cleanliness message and subject experts sensitized communities on the dangers of plastic pollution.

District and block LSBA teams in all 38 districts carried out coordinated environmental actions. These included plastic waste collection from streets and drains, cleanliness campaigns in water bodies and marketplaces and tree plantation drives under the "Ek Per Maa Ke Naam. SHG members and schoolchildren are participating in awareness rallies, street plays and public pledge events.

d. Menstrual Hygiene Day 2025 – Awareness and Advocacy

Menstrual Hygiene Day (MH Day) was observed on May 28, 2025. The aim was to break the silence around menstruation and promote menstrual health awareness. Social media campaigns featured impactful podcasts with local influences such as Babita Kumari (Mukhiya, Bishunpur Bagnagri) and Dr. Akansha Suman (State Program Officer – Maternal Health), receiving great views. A live talk show by Bihar's teachers further amplified the message.

Simultaneously, large-scale ground activities were organized across all blocks of the state, including awareness rallies, workshops, street plays and the state-wide rollout of the Red Dot Challenge. Participants from schools, SHGs, health facilities and community groups shared photos with red dots on their palms to challenge stigma and raise awareness around menstruation.

5. Solid & Liquid Waste Management

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

Table 33: Status on SLWM in Financial Year 2025-26

Sl.	Parameter	Target (FY 2025-26)	Progress (Apr. – June 2025)	Cumulative
1	Number of GP procurement initiated	22	4	4
2	Number of Wards Where Door-to-Door Waste Collection Started	4396	392	392

Table 34: Status on ODF-Plus Declaration of Villages

Sl.	Parameter	Target (FY 2025-26)	Progress (Apr. – June 2025)	Cumulative
1	Villages ODF Plus Declared	4534	2399	2399

6. Gobardhan

Under the Swachh Bharat Mission (Grameen) Phase-2, Gobardhan project aims 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 & agricultural waste.

Table 35: Progress under Gobardhan initiative

Sl.	Target in FY 2025-26	Achievement		
		Construction in progress	Completed	Functional
1	2	2	0	0



SATAT JEEVIKOPARJAN YOJANA

The Satat Jeevikoparjan Yojana (SJY) 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 first 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, 2,01,218 UPHHs have been endorsed till June 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 training undertaken to capacitate SJY beneficiaries are as follows:

- Confidence Building (CB) 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. Cumulatively, a total of 1,99,905 households have received CB training.

- Capacity Building and Enterprise Development (CBED) Training equips ultra-poor households with the necessary skills for enterprise development and risk management. In this quarter, 880 households received CBED training, with a cumulative total of 190832.
- Refresher CBED Training was provided to 1127 households this quarter. Cumulatively, 143688 beneficiaries have received this training.
- A total of 2,309 UPHHs received Graduation Training this quarter, bringing the cumulative total to 112722.

Table 36: Status of Training Provided to SJY Beneficiaries

Sl.	Particulars	Progress (April - June 2025)	Cumulative Progress till June 2025
1	Number of SJY households received CB training	-	1,99,905
2	Number of SJY households received CBED training	880	1,90,832
3	Number of SJY households received Refresher training	1,127	1,43,688
4	Number of SJY households received Graduation training	2,309	1,12,772
5	Number of SJY households Graduated	2,822	1,08,700

To efficiently deliver these trainings, a resource pool of trainers including Area Coordinators, Community Coordinators and Livelihood Specialists (LHSs) 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 37: Status on Livelihood Financing of Endorsed UPHHs

Sl.	Funds	Cumulative Progress till March 2025	Progress (April - June 2025)	Cumulative Progress till June 2025
1	No. of HHs received Livelihood Gap Assistance Fund	1,91,164	477	1,91,641
2	No. of HHs received LIF (Tranche-1/SIF or Both)	1,91,164	477	1,91,641
3	No. of HHs received LIF - Tranche-2	66,024	3412	69,436

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 2822 participants graduated in this quarter. This reflects a well-paced graduation process, ensuring targeted support for economic stability.

Table 38: Graduation Status of SJY Households

Sl.	Particulars	Monthly Progress
1	No. of households Graduated in April' 2025	876
2	No. of households Graduated in May' 2025	927
3	No. of households Graduated in June' 2025	1019
	Total	2,822

5. Strengthening the Role of Master Resource Persons (MRPs)

Master Resource Persons (MRPs) 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 June 2025, a total of 5,878 MRPs are active across 534 blocks.

Table 39: Status of MRP Training

Sl.	Modular Training of MRPs	Progress (April –June 2025)	Cumulative Progress till June 2025
1	Module 1 (Induction & Enterprise Selection)	-	5878
2	Module 2 (Enterprise Dev. and SJY Books of Records)	77	5694
3	Module 3 (Operation Management Course)	89	5313
4	Module 4 (Refresher)	219	4650

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 40: Status of Access to Government Entitlements by SJY Households

Sl.	Particulars	Cumulative Progress till March 2025	April - June 2025	Cumulative Progress till June 2025
1	Safe and secure home	1,93,233	398	1,93,631
2	Safe drinking water	1,91,529	8376	1,99,905
3	Food security (PDS)	1,67,114	1964	1,69,078
4	Pension (Physically Challenged, Widow, Old Age)	87,234	1797	89,031
5	Insurance (PMSBY & PMJJBY)	1,73,725	2273	1,75,998

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.

Activities and Progress

a. Facilitating the Identification of Urban Ultra-Poor Households

Through endorsement drives under the SJY Urban Program, 2,749 households have been identified from Nagar Nigams, 4,618 households from Nagar Parishads, and 4,991 households from Nagar Panchayats. Additionally, over 6,228 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 (SC) category, and 41% to the Extremely Backward Caste (EBC) category. A total of 12,010 households have been endorsed across 261 Urban Local Bodies, apart from 6,124 households shifted from rural areas. It brings the total number of urban households to 18134 in urban areas.

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 hand holding 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.

i. Enrolment of Youths for Formal Skilling and Employment

• Skilling of Youths in Patna and Gaya

- Total 15 youths have received training from Zomato online. Two candidates from the list had two-wheeler and valid license were selected. They have potential to earn up to 15-20,000 Rs. per month.
- Total number of youths 33 have been identified for Haldiram ventures. 4 candidates are working at Haldiram venture.

ii. Convergence with Patna Municipal Corporation and Other Government Departments

• Engaging ultra poor women in waste segregation work

PMC has launched a large-scale campaign for waste segregation and has formed ward-level teams across all 75 wards of Patna, with five teams in each ward. PMC has provided necessary training for this purpose. In total about 23 SJY beneficiaries are actively engaged in this activity.

- **Micro enterprise:** The team will actively engage with MRPs to facilitate the start of Individual Micro-enterprises and other livelihood options identified through micro planning.
- **Skill Development :** Total 41 candidates have enrolled in Sewing machine operator training in Patna and Gaya Ji. Total 20 candidates from Gaya enrolled under IT help desk assistant. 13 candidates enrolled for driving in Patna. 17 Participants trained in fast food preparation at RSETI centers.
- **Convergence with One Stop Centre, WDC :** Total 2 exposure visits have been conducted with OSC of WDC Gaya Ji and Patna



The Resource Cell continued its efforts during April to June 2025 to strengthen cross-learning, build capacities, and facilitate knowledge sharing across State Rural Livelihood Missions (SRLMs). Several exposure visits, training and workshops were organized in collaboration with partner states and institutions. These initiatives focused on thematic areas such as Food, Nutrition, Health, and WASH (FNHW), institutional strengthening and digital platforms like LoKOS, contributing to enhanced implementation and community impact.

1. Manipur IDPs Exposure Visit (17th to 28th April 2025)

As per the planned schedule, an exposure visit was conducted for the internally displaced person of Manipur SRLM from April 17th to 28th, 2025. The visit aimed to provide hands-on exposure to the functioning and structural frameworks of Community-Based Organizations across different thematic areas. All participants actively engaged in the learning sessions and field interactions, resulting in meaningful knowledge exchange and capacity enhancement.

2. National Resource Persons (NRP) Module Training at BIPARD, Gaya (21st to 25th April 2025)

A comprehensive training program on the FNHW Module was conducted at BIPARD, Gaya, from April 21st to 25th, 2025. Around 20–22 participants from the National Institute of Rural Development (NIRD) attended this session, along with





the FNHW team from the SPMU. The training was designed to orient National Resource Persons (NRPs) on the FNHW module, enhance their facilitation skills and prepare them to provide effective roll-out support across states.

3. Tripura POs Exposure Visit to BRLPS (28th to 30th April 2025)

A team of POs from Tripura undertook an exposure visit to the Bihar Rural Livelihoods Promotion Society (BRLPS – JEEVIKA) from April 28th to 30th, 2025. The visit was organized to facilitate cross-learning and familiarize the Tripura team with the successful implementation strategies of the JEEVIKA model. The participants gained practical insights into community mobilization, livelihood promotion and institutional strengthening.

4. Meghalaya Visit – FNHW Workshop Participation (15th to 17th July 2025)

Senior representatives, including the State Project Manager – Resource Cell (SPM-RC), Project Manager – Resource Cell (PM-RC) and Project Manager – Health, Nutrition and Sanitation (PM-HNS), participated in a three-day workshop on Food, Nutrition, Health and WASH (FNHW) in Meghalaya. The primary aim of this workshop was to build a comprehensive understanding of the FNHW intervention, its implementation strategies and methodologies. The visit provided valuable insights into best practices and approaches to effectively integrate FNHW components within the broader livelihoods framework.

5. Sharing of FNHW MoU Draft with Arunachal Pradesh SRLM

A draft Memorandum of Understanding (MoU) for the rollout of FNHW interventions was shared with Arunachal Pradesh SRLM. The proposed intervention aims to cover 25 blocks across the state. This draft will serve as the basis for collaborative implementation, defining roles, responsibilities and expected outcomes from both the SPMU and ArSRLM teams.

6. LoKOS – E-Master Trainers' Honorarium (Tripura SRLM)

The honorarium for E-Master Trainers under the LoKOS initiative of Tripura State Rural Livelihoods Mission (SRLM) was processed in June 2025. This disbursement recognizes the valuable contributions made by the trainers in the implementation and capacity-building of TSRLM staff and cadres on LoKOS.



PROJECT MANAGEMENT

A. COMMUNICATION

Knowledge Management and Communication strengthen JEEVIKA by creating, capturing, sharing, distributing, leveraging and archiving knowledge to improve implementation capabilities and service delivery mechanisms. These practices also aim to reach a wider domain for effective policy advocacy, foster partnerships and promote convergence for broader knowledge sharing. The vision is to establish JEEVIKA as a Global Community Knowledge Hub by leveraging digital technologies and presenting JEEVIKA Didis as “Change-Makers” in rural society and the economy.

1. Project Intervention

a. YP Programme Campus Recruitment and Internship

The Young Professionals recruitment process for the Financial Year 2025–26 has been initiated, with a total of 80 vacant positions. The roster for these positions has been approved, allocating 55 seats for campus recruitment and 25 for open market recruitment.



In 2025, BRLPS issued offer letters to 52 Young Professionals through campus recruitment. The process was conducted in 19 premier institutes, where around 650 students participated. Of these, more than 290 were shortlisted for interviews, resulting in the recruitment of 52 young professionals.

The selected candidates come from a diverse range of academic backgrounds, reflecting the multi

disciplinary approach of the program. In total, 11 academic domains are represented. The largest group comprises MBA graduates specializing in Finance, HR, IT and Marketing (12), followed by MSW (8), Development Management (6) and Rural Management (6). Other notable backgrounds include Agriculture, Technology, Fashion Design and Forest Management. Specialized fields such as Economics, Mass Communication and Dairy Technology are also represented. This diversity equips the program to address rural development challenges with a broad set of skills and expertise. An Induction Program, followed by a Village Immersion Program at the community level, is planned for the upcoming quarter.

b. Livelihood Specialist Campus Recruitment

The HRD team submitted the roster for the recruitment of 180 Livelihood Specialists through campus hiring. Out of this, a plan was made to recruit 150 LHS from seven different agricultural universities. The recruitment drives were conducted in all seven planned institutes, namely BASU-Patna, RPCAU-Pusa, BAU-Ranchi, BAU-Sabour, BHU-Agri, AAU-Jorhat and GB Pant University. As a result, 123 candidates were selected and offered positions as Livelihood Managers.

c. Internship

Under the *Internship in JEEVIKA* program, a total of 510 applications were received for the Summer Internship 2025. Out of these, 25 candidates were selected based on merit and interest. So far, 8 interns have successfully completed their paid internships. In addition, 18 non-stipendiary students from various reputed institutions have either completed or are currently engaged in their summer internships. This initiative provides young graduating students with hands-on exposure to community-driven development practices, enabling them to contribute meaningfully to rural transformation while gaining valuable field-level experience.

2. Competency Enhancement Program

Training on “Photography, Video graphy and Content Writing” for Social Media Engagement

Four one-day non-residential training programs were conducted for Communication Managers, cadres and field-level staff in Patna and Vaishali. Out of these, two cadre training were conducted virtually from Patna.

Table 41: Details of Training Conducted

Date	Place	Mode	Trainee	Total Numbers
10/04/2025	Patna	Physical	Manager Communication	38
16/05/2025	Vaishali	Physical	Staff and Cadres	40
21/05/2025	Patna	Online	Vidya Didis	38
22/05/2025	Patna	Online	Vidya Didis	57

The training focused on essential skills in content writing, photography and video graphy for effective content creation on social media platforms. The sessions aimed to promote continuous engagement on Facebook and Instagram, emphasizing the importance of capturing visuals and crafting compelling narratives.

Major topics covered included

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



3. Events & Campaigns

a. Mahila Samvaad

An initiative to raise rural women's voices in policy-making and governance, the Mahila Samvaad campaign has successfully concluded. It was a statewide campaign that emerged as one of the largest participatory exercises on gender inclusion. Launched by Hon'ble Chief Minister Shri Nitish Kumar on 18th April 2025, by flagging off 38 specially equipped awareness vans from Patna, the campaign travelled across all panchayats of Bihar over the next 65 days, covering 534 blocks, with events at 70,932 Village Organisations.

Campaigns were conducted daily at 1,200+ locations, with over 3 lakh women engaging every day. This unprecedented outreach involved a fleet of over 600 mobile awareness vans fitted with LED screens, microphones and interactive audio-video connections over the internet. These vans served not only as information carriers on different government schemes and messages from the Hon'ble Chief Minister but also as platforms for dialogue, collecting feedback from communities across Bihar.

Across the state, over 19.5 lakh aspirations were digitally recorded, ranging from infrastructure demands such as libraries, pension hikes, community halls for marriages, high schools, sports grounds and roads, to economic requests such as sewing training centres, micro credit access, and local markets for SHG products. The campaign concluded on 20th June 2025.





b. Mahila Samvaad – IEC

As part of the recently concluded Mahila Samvaad campaign, a comprehensive IEC strategy was implemented to ensure maximum outreach and awareness. Six hundred fully branded awareness vans were deployed across more than 70,000 locations, carrying strong messages on women's empowerment and the impact of JEEVIKA's initiatives. Customized canopies were also developed and used as interactive outreach points during field visits and community-level engagements.

These efforts were further supported by strategically placed hoarding showcasing powerful visuals and essential information on women-centric government schemes. The digital van was also mobilized, equipped to screen specially curated videos by JEEVIKA, IPRD and messages from the Hon'ble Chief Minister. In addition, an informative leaflet focusing on Mahila Sashaktikaran schemes was designed in simple Hindi. It included details on scheme benefits and eligibility. These IEC efforts collectively played a critical role in enhancing visibility, awareness, and community engagement during the Mahila Samvaad campaign.

4. Social Media Outreach

This quarter, JEEVIKA's social media presence experienced notable growth across multiple platforms:

- **Twitter/X:** Followers increased from 39.7K to 80.5K
- **LinkedIn:** Followers grew from 20K to 25.1K
- **Facebook:** Followers rose from 40.2K to 70.2K
- **Instagram:** Followers expanded from 38.1K to 60.1K
- **YouTube:** 42K subscribers (Total 690 videos)

5. IEC and Publications

a. JEEVIKA's Community Newsletter

To capture stories of women and CBOs, the team published three newsletters – Issues 57, 59 and 60. The next issue is ready for publication. The community newsletter is distributed to CBOs to spread awareness about JEEVIKA Didis' exceptional performance. The stories are read out in CBO meetings, motivating members and encouraging them to take up activities in their own areas.

b. Satat Jeevikoparjan Yojna (SJY) Monthly Newsletter

This quarter, the 45th, 46th and 47th editions of the SJY newsletter were published. The newsletter highlights various aspects of ultra-poor families, the role of a gradual approach in their life cycle, and pathways to sustainable livelihoods.

c. JEEVIKA's Monthly Newsletter

The newsletter showcases new initiatives across all themes, progress made, events conducted, and inspiring case studies. Three newsletters for April, May and June 2025 were published as Issues 90, 91 and 92.

d. Change Maker Quarterly Magazine

The draft version of the *Change Maker Quarterly Magazine* (April–June 2025) is ready and will be published soon. This edition places special focus on the recently concluded Mahila Samvaad, where over 1.3 crore women across more than 70,000 locations came together to voice their aspirations—marking a historic moment in community engagement.

The magazine also highlights the statewide plantation drive undertaken by SHG members, reflecting their role in environmental protection and alternative livelihood opportunities. Another article covers the story of the JEEVIKA Nidhi Bank, a women-led cooperative banking institution aimed at strengthening access to affordable credit and promoting financial inclusion.

Along with insights into grassroots transformation, the regular section “*Didi Ki Kahani, Didi Jubani*” presents powerful narratives of empowerment, resilience and collective action. Through real voices and lived experiences, *Change Maker* continues to document success stories and interventions of JEEVIKA.

B. MONITORING AND EVALUATION

The Monitoring and Evaluation 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

The process monitoring of Community-Based Organizations (CBOs) 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.

In this quarter, data cleaning and validation is in progress with coverage of 456 SHGs, 228 VOs, and 57 CLFs. A comprehensive report will be then submitted by the agency and a presentation with the internal JEEVIKA team will be followed shortly. The findings from this process will help inform improvements in institutional governance, transparency and compliance with project processes. The outcomes of this exercise will contribute to strengthening institutional governance, enhancing transparency, and ensuring better 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 76 Producer Groups. The agency has submitted a comprehensive report for both entities and a state-level presentation was conducted specifically on Producer Companies. The insights derived from this study will support the optimization of FPC operations and help in identifying critical areas for long-term sustainability.

3. Enterprise Study on PMFME Initiative

The PMFME (Pradhan Mantri Formalisation 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 is in progress.

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 have been developed and pretesting has been completed. Final go-ahead on the tools is to be done, following which data collection will be started with a targeted sample of 120 enterprises.

5. Case Studies

A total of 25 case studies are planned to be developed on enterprises supported under the PMFME scheme.

6. Thematic Study on Didi Ki Rasoi

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.

Data collection is currently underway, following which the agency will submit a report. The findings are expected to strengthen institutional support and promote the sustainability of these enterprises by providing insights into their foundational and operational dynamics.

7. 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 1,537 SJY beneficiaries were covered across the third and fourth quarters and the report has been submitted. The data collected is being used to inform adaptive measures and convergence strategies for livelihood promotion and household graduation under SJY.

8. 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.

9. Thematic Study on Bag Cluster

A review of existing documents has been undertaken and preparatory work on tool development is currently in progress to facilitate the upcoming study.

10. Health card Formats (2)

Health card has been submitted on Producer Company, while the second health card will be prepared for enterprises supported under PMFME.

11. Feedback & Compliance System

A dashboard has been developed, with ongoing efforts focused on identifying and addressing gaps observed from the enterprises whether it be grassroots level up to the cluster level. The objective is to streamline these processes, ensuring that the dashboard not only captures accurate and comprehensive data but also provides actionable insights for improved monitoring and decision making.

C. Human Resource Development

During this quarter, number of new polices have been approved and revisions made in existing policies in the 70th Executive Committee Meeting. Recruitment process was undertaken during this quarter besides other HR activities.

1. Manpower Status

As of June 2025, against 10,510 sanctioned positions, 6,679 staff are in place across all units. During the quarter, 8 staff joined while 60 left, resulting in a marginal net decrease. The highest attrition was observed at the BPIU level.

Table 42: Manpower Status as on June 2025

UNITs	Total Sanctioned	Status as on March 2025	Progress during quarter		Status till June 2025
			Staff joined	Staff Left	
SPMU	1600	106	0	0	106
DPCU	992	683	8	3	688
BPIU	9078	5742	0	43	5699
Young Professionals	280	200	0	14	186
Total	10510	6731	8	60	6679

2. Recruitment and Selection

- During the quarter, 08 District Project Managers joined, and their induction and postings were completed.
- Under FPO, advertisements for two positions, i.e., CEO and Accountant, were published and interviews were conducted from 25th to 27th May 2025 at the district level.
- A total of 16 consultant positions were re-advertised during this quarter.
- The roster for the position of Domain Expert was prepared.
- The syllabus for all positions was drafted for recruitment purposes.
- Walk-in interviews were conducted for the SVEP Consultant position.
- Results for the SVEP Mentor positions were published.
- Walk-in interviews for the Consultant – Tea Factory position were conducted and results were published.
- One GIS Expert joined during this quarter.
- Four Field Executives joined during this quarter.



3. New Revision/adoption in HR Policy approved in the 70th EC Meeting

In the 70th Executive Committee (EC) Meeting held in April 2025, several important revisions and adoptions were approved under the Human Resource (HR) Policy of BRLPS to enhance operational efficiency, staff welfare, and institutional governance. These reforms aim to create a more dynamic, transparent, and performance-oriented HR framework in alignment with the evolving needs of the organization. The changes encompass new position approvals, revisions in financial benefits, and modifications in recruitment and retention policies, reflecting the organization's commitment to strengthening human resource systems that support both organizational growth and employee motivation.

Among the major approvals, the creation of two new positions under the SJY Project—State Project Manager and Project Manager—was sanctioned, ensuring structured leadership and accountability for the project's effective implementation. Financial and welfare-related amendments were also introduced, such as the enhancement of the Motorbike Advance limit to promote better field mobility, and the introduction of emolument protection to safeguard employees' pay during vertical movement within BRLPS. Additionally, the performance appraisal mechanism underwent reform by removing the restriction on grading percentages, ensuring a fairer and more merit-based assessment process.

Further, to promote employee retention and long-term association, the revised Retention Benefits Policy now rewards consistent performance and service tenure. The adoption of the *Payment of Gratuity Act, 1972* marks a significant step toward formalizing employee welfare benefits. Other structural changes, such as the merger of select positions and the provision for re-employment post-superannuation, aim to optimize institutional expertise and streamline operations.

4. HRMIS

- Motorbike module, NOC module, absconding module and Employee Service Book have been developed in HRMIS.
- TOR for GO-HRM has been approved, and the process of hiring an HR agency has been initiated.

5. Medi-claim Benefits and Performance Appraisal

- A total of 151 Medi-claim bills have been settled under the Group Medi-claim Policy by SBI General Insurance.
- Approval has been taken for online filing of 52 performance appraisal forms for the years 2019 to 2023.

E. PROCUREMENT

During this quarter, BRLPS made significant progress in the procurement of goods, works and consulting services to support its operational and programmatic activities. Key initiatives included printing and supply of essential records and promotional materials, empanelment of vendors, hiring of vehicles and acquisition of IT and office infrastructure. Strategic contracts and consulting engagements were also finalized to strengthen organizational systems and support specialized project requirements.

1. GOODS/WORKS/NON-CONSULTING SERVICES

- The procurement process for the Goatery Books of Record was successfully completed, with 5,370 sets printed and supplied by M/s Unique Enterprises on 10.06.2025.
- A comprehensive rate contract for office stationery was finalized. Orders were placed with M/s Milan Stationers for supply and with M/s Nave Bihar Printing Press, M/s Patneshwari Printer, and M/s Hindustan Digital Press for printing requirements.
- Monthly vehicle hire was streamlined through contracts with M/s Birla Travels and M/s Gungun Enterprises, ensuring reliable vehicle availability for official use.
- M/s Puja Printech Pvt. Ltd. was contracted to print 2 crore 4-fold leaflets for the Mahila Samvad Programme.
- The one-year empanelment of printing agencies was completed, with orders issued to nine agencies, including M/s Shree Shree Mudran, M/s The Art Gallery, and M/s Adwell International Pvt. Ltd., M/s Sanjay Printing Works , M/s RN Enterprises , M/s Print Mart India Ltd. , M/s New National Offset, M/s Dhanraj Printing Press and M/s Bharat Printing Works.
- M/s Intellium was engaged for supply and installation of various IT materials, while M/s Mobitra Tech Pvt. Ltd. was onboarded to implement a vehicle tracking platform for 600 vehicles.
- For special events, M/s Buddha Advertisements provided stages with acrylic lighting and branding at Patna Airport, and M/s Guru Nanak Decorator managed arrangements for the Flag-off ceremony of the Mahila Samvad Programme by the Hon'ble Chief Minister.
- Essential office infrastructure was enhanced through orders to M/s Essar Enterprises for almirahs, M/s Sunrise Enterprises for air conditioners and M/s Indian Pacific Technology for Samsung Galaxy Tab S10 FE tablets.
- Bid documents were issued for furniture and fixtures at BRLPS/ LSBA offices and for empanelment of hotels to host guests and participants during various BRLPS meetings and trainings.

2. Consulting Services

- The evaluation process for hiring the Statutory Auditor was successfully completed and a contract was signed on 12/06/2025 with M/s Chanakya Ashok & Co. for FY 2024-25.
- M/s Ernst & Young LLP was appointed on 23/05/2025 as the Technical Support Agency to



establish a Project Management Unit (PMU) to strengthen Non-Farm Enterprises under BRLPS.

E. FINANCE

Financial progress of BRLPS during the 1st quarter of FY 2025-26, includes fund releases, internal audits and expenditure tracking. It highlights allocations and utilization across key projects, ensuring transparency and effective financial management.

Key activities are as mentioned below:

1. IUFRs up to 31st March 2025 for NRLM have been submitted to the MoRD.
2. Internal Audit for the 4th quarter of FY 2024-25 has been completed across the DPCUs and SPMU and the audit report has been shared.
3. Fund requests for the release of the 1st Tranche, 1st installment, have been submitted to MoRD along with the utilization certificate, and the funds have been released.
4. Fund limits in the respective SNA/Child accounts of the districts have been set for expenditure in the 1st quarter of FY 2025-26, and the same have been communicated to DPCUs, banks and all other concerned parties.

Table 43: Financial Achievement under Different Projects during 1st Quarter 2025-26

Sl.	Name of the Scheme/Project	Allocation for FY 2025-26 (Rs. Crore)	Expenditure during 1st Quarter (Rs. Crore)	Cumulative Expenditure FY 2025-26 (Rs. Crore)
1	NRLM and its Verticals	2,958.47	1,080.18	1,080.18
2	SJY	100	37.71	37.71
3	NULM	-	0.46	0.46
Total		3,058.47	1,118.35	1,118.35

Progress at a glance

PARTICULARS	Progress till June 2025
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1100811
Number of Village Organizations formed	73515
Number of Cluster Level Federations formed	1684
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1041434
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	2472429
Amount of credit linkage (Rs. in crore)	57186
Number of SHG members insured under PMJJBY	7426787
Number of SHG members insured under PMSBY	8534772
LIVELIHOODS	
FARM	
Number of SHG HHs involved in Kitchen Garden	1776321
Number of HHs involved in vegetable cultivation	1078258
LIVESTOCK	
Number of beneficiaries part of Poultry PG	218180
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	145266
Number of beneficiaries part of goat intervention	767170
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	613430
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	449387
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	502067
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	201218





JEEVIKA

Bihar Rural Livelihoods Promotion Society

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



-  www.brpls.in
-  [@brpls_jeevika](https://www.instagram.com/brpls_jeevika)
-  [@brpls_jeevika](https://twitter.com/brpls_jeevika)
-  [facebook.com/jeevika.official](https://www.facebook.com/jeevika.official)
-  [BRLPS-JEEVIKA Official](https://www.youtube.com/channel/UC...)
-  shop.brpls.in