

JEEVIKA

Bihar Rural Livelihoods Promotion Society



Rural Development Department
Government of Bihar

72nd Quarterly Progress Report

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Bihar Rural Livelihoods Promotion Society

Mission Statement

Bihar Rural Livelihoods Promotion Society, known as “JEEVIKA”, envisions a “poverty-free Bihar” where rural households—especially women—are empowered through strong community institutions, sustainable livelihoods, and access to economic opportunities. Implemented under the National Rural Livelihoods Mission, JEEVIKA has emerged as one of the largest women-led community platforms in the country.

Its mission is to enhance the “social and economic empowerment of rural households” by building and strengthening grassroots institutions of the poor, including Self-Help Groups, Village Organisations and Cluster Level Federations. These institutions enable women to mobilize savings, access credit and collectively address livelihood and social challenges.

JEEVIKA promotes “diversified and sustainable livelihoods” through agriculture, livestock, non-farm enterprises and entrepreneurship, while strengthening financial inclusion and community capacities. Through convergence with government programmes and community-led development, JEEVIKA continues to expand opportunities for rural families to achieve greater economic security, resilience and dignity.



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Executive summary

During the second quarter of FY 2025–26, JEEVIKA achieved a major milestone with the national launch of the Bihar Rajya JEEVIKA Nidhi Saakh Sahkari Sangh Limited by the Hon'ble Prime Minister on 2nd September 2025. The cooperative received ₹105 crore as initial capital support, conducted its first Board of Directors meeting, approved key operational policies, and finalized its annual action plan. Axis Bank was onboarded as the official banking partner. This initiative marks a significant step toward strengthening women's access to affordable institutional credit and reducing dependence on high-interest informal lending.

Institution building and financial inclusion continued to expand steadily. During the quarter, over 12,000 new Self-Help Groups (SHGs) were formed, taking cumulative mobilization to over 1.40 crore households. As of September 2025, a total of 11.40 lakh SHGs, 73,515 Village Organisations (VOs), and 1,684 Cluster Level Federations (CLFs) have been formed. Additionally, 36 CLFs were registered as cooperatives under the BISSCOS Act, increasing the total number of registered CLFs to 644.

Financial inclusion efforts remained strong. During the quarter, 12,478 SHG savings accounts were opened and 90,871 SHGs were credit linked with banks. Cumulatively, 10,49,411 SHG savings accounts have been opened and 25,25,434 SHGs have accessed multiple rounds of bank credit linkages, generating a total credit flow of ₹59,156 crore. These efforts have significantly improved women's access to formal financial services and strengthened livelihood and enterprise activities. Under women-led individual financing initiatives, ₹57.60 crore was sanctioned to 14,328 women entrepreneurs.

Social security coverage and rural banking outreach were further strengthened. Insurance coverage was extended to 80.52 lakh SHG members under PMJJBY and 91.12 lakh members under PMSBY. Rural banking services expanded through the establishment of 96 new Customer Service Points (CSPs), the opening of nearly 1.5 lakh bank accounts, and facilitation of transactions amounting to ₹2,619.31 crore during the quarter.

Livelihood interventions across farm, livestock, and non-farm sectors recorded steady growth. In agriculture, 20.12 lakh farmers undertook paddy cultivation, 17.72 lakh households adopted kitchen gardening, and 11.61 lakh farmers practiced improved vegetable cultivation. Livestock



activities expanded with 39,695 new members joining goat rearing initiatives during the quarter, while 3,391 farmers initiated poultry activities under the Integrated Poultry Development Scheme, taking cumulative coverage to over 11.5 lakh members.

In the non-farm sector, Annapoorna Jeevika Food Products Company Limited was established to professionally manage and scale up Didi Ki Rasoi operations across the state. JEEVIKA also signed an MoU with the Bihar Police Department on 18 July 2025 to establish Didi Ki Rasoi units at Police Training Centers. Additional non-farm livelihood activities included stitching units, sanitation and laundry services in government institutions, and promotion of individual enterprises through schemes such as PMFME, MED, AGEY, and incubation programmes.

Skill development initiatives continued to expand. With the rollout of updated DDU-GKY and RSETI 2.0 guidelines, 6,034 rural youth were trained during the quarter, of which 5,275 secured placement or self-employment. As of September 2025, a cumulative 4.55 lakh youth have been trained and 5.07 lakh youth have been placed or self-employed.

Community-led social empowerment initiatives also showed progress. “Didi Adhikar Kendras” resolved over 3,200 cases related to entitlements, gender-based violence, and child marriage. Inclusion efforts expanded with the formation of 1,680 groups of persons with disabilities, while an MoU with HelpAge India was signed to promote elderly empowerment. Environmental initiatives continued with the plantation of over 4.49 crore saplings to date.

Health, nutrition, sanitation, and environmental initiatives remained priority areas. Observance of “Poshan Maah” in September 2025 promoted healthy practices among women, children, and adolescents, while integration with social protection initiatives improved access to services and Ayushman Cards for ultra-poor households.

Under the Lohiya Swachh Bihar Abhiyan, the “Swachhata hi Seva” 2025 campaign mobilized all districts, blocks, and Gram Panchayats, resulting in the cleaning of 4.66 lakh legacy waste points and benefiting over 1.40 lakh sanitation workers and their families through Safai Mitra Suraksha Camps.

Capacity building, communication, and digital governance also strengthened programme implementation. Exposure visits of IAS probationers, Bank Sakhis, and women leaders promoted learning on community institutions, livelihoods, and CBO–PRI convergence. During the Independence Day celebrations, Sangam JEEVIKA CLF (Muzaffarpur) and Jeevan JEEVIKA CLF (Begusarai) received the “Atmanirbhar Sangathan 2024” Award from the Hon'ble Minister of Rural Development, Government of India.

High-visibility communication initiatives—including the Independence Day tableau at Gandhi Maidan and awareness campaigns for MMRV—reached over 1.21 crore women. Digital governance was further strengthened through the rollout of Mahila Samvad Application 2.0, SHG digitization, grievance redressal systems, and enhanced MIS platforms.

Overall, the quarter reflected steady progress in strengthening women's institutions, expanding livelihoods, and advancing social inclusion. The launch of JEEVIKA Nidhi, along with the continued expansion of income-generating activities and institutional platforms, reinforces JEEVIKA's role in promoting women's empowerment and sustainable rural development in Bihar.

Institution Building & Capacity Building

During this quarter, the project focused on strengthening community institutions through systematic expansion, improved governance and enhanced digital systems. New SHGs were formed, existing VOs and CLFs were strengthened and several CLFs were formalized as cooperatives to improve accountability. Digital MIS tools enabled timely reporting and real-time monitoring across federations. Model CLF development and large-scale training initiatives further built the capacities of community members and staff.

1. Institution Building and Expansion

The project maintained a focused effort on the formation and strengthening of Community-Based Organizations. A total of 12,122 new Self-Help Groups were formed during this period. These SHGs further federated into 73,515 Village Organizations and 1,684 Cluster Level Federations.

These CBOs have evolved into strong community institutions, demonstrating extraordinary commitment in implementing various development schemes. Recently, SHG members actively participated in samvaad (dialogue) initiatives to raise aspirations for state development and contribute to policy-level changes. The project continues to prioritize the regular capacity building of these CBOs to ensure their sustainability and effectiveness.

Table 1: Cumulative Achievement in CBOs Formation

Sl.	Community Institution	Cumulative Formation (as of Sep 2025)
1	Number of Self-Help Groups (SHGs) Formed	1,140,250
2	Number of Households Mobilized	1.40 crore
3	Number of Village Organizations (VOs) Formed	73,515
4	Number of Cluster Level Federations (CLFs) Formed	1,684



2. Strengthening CLFs as Cooperatives

a. Cooperative Registration

A total of 36 additional Cluster Level Federations were registered under the Bihar State Cooperative Societies (BISSCOS) Act, raising the total number of CLF cooperatives to 644. This legal status enhances their ability to access institutional credit, grants and a structured governance framework.

b. Annual General Body Meeting

A total of 613 CLFs successfully conducted their Annual General Body Meetings (AGMs) and adhered to all statutory compliance. This ensures transparency, accountability and stronger participatory governance within the cooperative structure.

c. Board Elections

Fourteen CLFs initiated the process for Board of Directors elections by submitting required documents to the State Election Authority through District Cooperative Officers. This step promotes democratic leadership and strengthens institutional integrity.

d. Member Enrolment

A total of 1,532,896 SHG members have enrolled in primary cooperative societies. This large-scale participation ensures meaningful representation of grassroots women in cooperative governance and decision-making.

Formalizing CLFs as cooperatives is pivotal for improving accountability, resource management, and community-led governance at the cluster level. Continued support in election processes and member engagement will further reinforce these gains.

3. Digital Governance and MIS Implementation

Digitisation of governance processes was a key focus for this quarter:

a. Masik Prativedan MIS

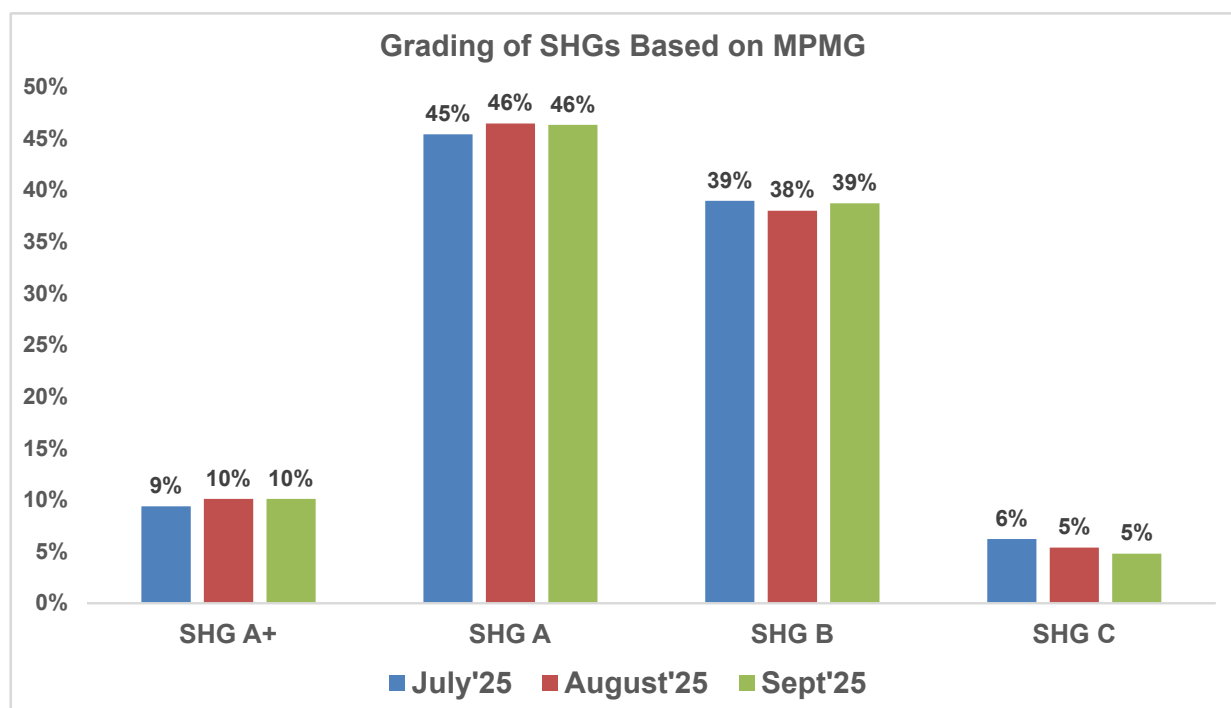
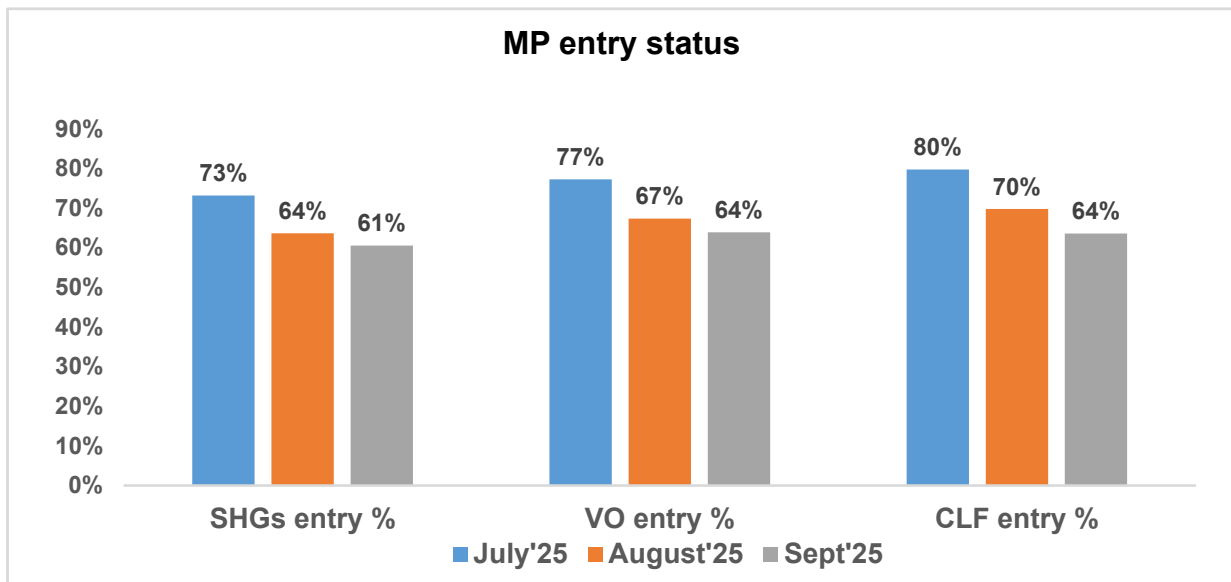
The rollout of the Masik Prativedan MIS across all districts marks a major step toward fully digitised reporting, ensuring timely, accurate, and standardised data flow from SHGs, VOs and CLFs. All 38 districts have started using the web-based Masik Prativedan system for monthly SHG/ VO/ CLF reporting. District staff and community mobilizers have been trained to use the system and provided with digital MIS-IDs. A+ grade SHGs are one achieving full marks (30/30) in the Masik Prativedan. Advisory guidelines now require CLF/ VO bookkeepers and cluster facilitators to ensure timely, accurate data entry by all community mobilizers. In July 2025, MP entry performance was strong across all institutions, with 73% of SHGs, 77% of VOs, and 80% of CLFs completing their entries.

The SHG grading chart shows that the majority of SHGs consistently fall under Grade A and

Grade B, reflecting strong overall performance across the quarter. Around 46% of SHGs achieved Grade A, while 38–39% were in Grade B. A smaller proportion, about 10%, reached the highest A+ grade, and 5–6% fell under Grade C. This distribution indicates that most SHGs are performing well, with a small segment showing exceptional performance and a limited number requiring additional support to improve their grading.

b. CLF Web Application

The NRLM CLF web application has strengthened real-time monitoring of Model CLFs, enabling seamless tracking of governance, compliance, and progress at the federation level. Currently, 930 Model CLFs are registered in the system, with 923 CLF profiles completed. Usage remains high. Through this app, CLFs log details of training, compliance, subcommittees and monthly progress reports directly into a state database.



These tools greatly improve transparency and data-driven management. State and district staff can now track federation performance daily, enabling proactive support.

4. Model CLFs Development

Efforts to strengthen select Model CLFs (MCLFs) were extensive:

a. Annual Action Plans & Business Plans

Strengthening the planning capacity of CLFs is crucial for driving structured growth and effective implementation. Following visioning exercises, through a 4-day Training-of-Trainers (ToT) workshop, 35 new resource persons were developed to support CLFs statewide in planning and implementation.

b. Governance & Leadership Training

Strong governance is essential for CLFs to function as accountable and transparent institutions. 30 CLFs completed intensive governance and leadership training. Their leaders and board members gained practical skills in organisational management, financial oversight and participatory decision-making, reinforcing transparency and accountability in CLF operations.

c. Community Managed Training Centres (CMTCs)

Decentralised and community-led training is vital for building a capable cadre at scale. 55 CMTCs—community-run training hubs—conducted 203 training units (over 547 days) this quarter. A total of 6,450 cadre members were trained on topics related to institution building, financial management and livelihoods promotion. These decentralised centres make capacity-building accessible and demand-driven.

d. Immersion Sites

Establishing CLFs as Immersion Sites creates centres of excellence that enable peer learning and replication of best practices. A total of 44 Model CLFs have been developed as Immersion



Sites (centres of excellence for peer learning), with 10 CLFs under Phase 1 (across 4 districts) and 34 CLFs under Phase 2 (across 34 districts). Following the revised guidelines issued by NMMU for immersion site development, Training of Trainers (ToTs) have been conducted accordingly. The grading of these sites will be carried out based on the new framework, which includes assessment of 5 VOs and 5 SHGs per Immersion Site as part of the evaluation process.

e. Expansion of Model CLFs

Expanding the network of Model CLFs is key to strengthening the ecosystem of federations across the state. In Phase 4, a total of 100 new CLFs were designated as Model CLFs (bringing the total to 930). These Model CLFs will continue mentoring other CLFs and showcasing best practices.

5. Capacity Building and Training

During the quarter, significant emphasis was placed on strengthening the skills and capacities of CBO members and project staff through a comprehensive and structured training strategy. A wide range of modular trainings, cadre development programs, TLC-based sessions and digital monitoring enhancements ensured that SHG, VO and CLF members received standardized and need-based capacity-building support. These efforts enabled anchor persons, cadres and leaders to improve their understanding of governance, financial management and livelihood practices.

a. Modular Training for SHG/VO/CLF Members

Specialized modules covering Group Formation, Savings, Credit, Livelihoods and related areas were delivered to CBO members. In Q2, a total of 20,432 participants received SHG modular training, 1,997 participants were trained on VO modules and 237 participants received CLF modular trainings or refreshers.

b. Staff and Cadre Training

A total of 2,543 staff and cadres received targeted training on CBO management, equipping them with the skills related to effectively support community institutions.

c. TLC-based Trainings

Training & Learning Centres conducted 387 training units over 913 days this quarter. Around 13,775 community members and cadres participated in programs that covered livelihood planning, leadership development and institutional strengthening. Sessions were facilitated by state resource persons and district teams using community-based TLC infrastructure.

d. Digital Tools for Capacity-Building

The Capacity-Building MIS (CB-MIS) was upgraded to capture all training-related activities. A new state-level dashboard now consolidates district reports, allowing real-time monitoring of training outreach and enabling managers to identify and address coverage gaps more effectively.

Table 2: Training Outreach Across Community Members and Staff

Training Focus	Participants (July – Sept 2025)
SHG modular trainings/Refresher (M1–M4)	20,432
VO modular trainings/Refresher (M1–M5)	1,997
CLF modular trainings/Refresher (M1–M9)	237
Governance/Quality trainings (CLF & VO leaders)	2,321
Staff/cadre concept trainings (SHG, VO, CLF)	2,543
TLC-based trainings (all cadres/CBO members)	13,775
Total	41,305

These capacity-building initiatives are critical for institutional quality. By improving financial literacy, leadership, and management skills, they help SHGs, VOs and CLFs function more effectively and sustainably.



Financial Inclusion

A. MICRO-FINANCE AND BANK LINKAGES

The Financial Inclusion initiatives under JEEVIKA have made remarkable progress in strengthening the banking engagement of SHGs across Bihar. From expanding bank linkages and ensuring timely disbursement to promoting individual enterprise financing, the theme has helped SHG members access essential financial services with ease. Strong repayment culture, large-scale financial literacy efforts and robust support systems at district and block levels have further enhanced the sustainability of these interventions.

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

The Bank Linkages of the Self-Help Groups moved ahead with the strengthening of the system further in terms of savings account opening and credit linkages. Continuous endeavors were made to follow up with different banks to ensure supply of savings and credit linkage forms for facilitating financial transactions with banks. Efforts were made to sensitize different bankers about the scaling up of NRLM in the state and the potential it holds for capitalization of the groups. During this FY (till Sep. 2025) a total of 12,478 SHGs could get their saving accounts opened and



90,871 accounts were credit linked (1st to 5th credit linkages). Cumulatively till September 2025, a total of 10,49,411 SHG Saving Accounts have been opened. In total 25,25,434 SHGs have been credit linked (1st to 5th Bank Credit Linkages) for a total amount worth Rs. 59156 crore.

Table 3: Bank wise SHG Saving and Credit Linkages Progress (April-September 2025)

Sl.	Bank Name	SHGs Saving Account opening	SHGs 1st credit linkage	SHGs 2nd credit linkage	SHGs 3rd credit linkage	SHGs 4th credit linkage	Total Credit Linkage (1st to 5th)
1	Bank of Baroda	602	615	1341	1847	528	4331
2	Bank of India	817	737	1794	2303	1227	6061
3	Bihar Gramin Bank (UBGB+DBGB)	5580	4761	11970	12789	2453	31973
4	Canara Bank	226	240	659	788	308	1995
5	Central Bank of India	685	881	3217	2170	355	6623
6	ICICI Bank	40	14	91	19	0	124
7	IDBI Bank	9	9	4	0	0	13
8	Indian Bank	377	400	765	901	479	2545
9	Indian Overseas	8	3	10	17	0	30
10	Punjab National Bank	1017	1230	3201	4307	947	9685
11	State Bank of India	2414	3139	7459	9153	2333	22084
12	UCO Bank	470	419	1921	1553	219	4112
13	Union Bank of India	233	185	446	441	223	1295
	Grand Total	12478	12633	32878	36288	9072	90871

2. Capitalization from the project

Capitalization from the project is one of the most important aspects under the Financial Inclusion theme. It supports the SHG members to meet their social needs, high-cost debt swapping, construction or repair of a house, construction of toilets and taking up sustainable livelihoods by the individual members within the SHGs or to finance any viable common activity started by the members of the SHGs. The theme focused on the timely disbursement of CIF to all the eligible CBOs and as a result, in FY 2025-26 (till Sep.), Rs 2,013 crore was disbursed.

3. Women-Led Individual Financing for Enterprise Promotion

It has been observed that there are many members within the SHGs that have established their enterprises and now are in the need of funds to expand their enterprises. But due to unavailability of a proper system, they were unable to get the adequate amount of loan as per their requirement. In order to resolve the issues and promote Women-Led Individual Enterprises, the theme focused on the conversion of the documents generated by the FI theme. The FI team has generated around 38,000 applications for Individual financing this FY and around 14,328 applications were sanctioned, amounting to Rs. 57.60 crore, by the Banks.



In addition to the financing from Bank to individual members of the SHG, the FI theme also focused on promoting enterprise financing to individual members of the SHG from the internal fund of the CBOs. By the end of the 2nd quarter of FY-2025-26, a total of 56,348 individual members of the SHG were provided a total fund of Rs 366.26 crores for supporting their enterprise.

4. Disbursement

A Help Desk team placed at the District-level and FI-Nodals at the Block Level supported the SHGs for disbursement of loans from April to September 2025, a total sum of Rs. 6,030 crores was disbursed from Banks to respective SHGs.

5. Prompt Repayment

To inculcate the culture of monthly repayment and follow the panchsutra religiously, the SHGs were mobilized to approach the respective Banks under the “Bank Samvaad” campaign. This motivated the bankers to increase lending to SHG in rural areas. The Help Desk team at the District-level and FI-Nodals supported the timely repayment of loans of SHGs, from SPMU. The SPMU FI theme followed up with each and every block of the districts and also the SHGs and community cadres including members, which resulted in timely and prompt repayment of SHGs and at the end of September 2025, the project has been able to maintain a repayment of 98.06%.

6. Financial Literacy

In order to strengthen the members of the SHG for taking financial decisions, a financial literacy

campaign was done. Through this campaign, members were educated on different aspects of financial literacy such as saving, credit, insurance and transactions, etc. Around 74 Lakh members have been trained on different aspects of Financial Literacy till September 2025.

B. COMMUNITY FINANCE

The Community Finance interventions under JEEVIKA have made significant progress in strengthening financial systems, digital governance and institutional accountability across SHGs, VOs and CLFs. With dedicated efforts in enhancing the LokOS platform, expanding internal audits, building staff capacities and ensuring accurate fund management, the focus has been on improving transparency and efficiency at every level. Strategic initiatives such as VGF support, ICF mapping, CIBIL integration and the operational rollout of JEEVIKA Nidhi have further reinforced the financial framework of community institutions.

1. LoKOs Application

LokOS is an application designed for the National Rural Livelihoods Mission to manage and monitor the activities of Community Based Organizations like SHGs, VOs and CLFs. It serves as a comprehensive MIS platform for financial transactions, profile management and internal audits, ensuring digital tracking of progress and disbursements. Till September 2025, a total of 10,21,484 SHGs and 98,91,321 members have been approved by the Block Program Manager (AC/CC), which will be reflected in NRLM portal.

Table 4: CBO's Approval Status In LokOS

Particulars	Achievement of Quarter 2	Cumulative Achieved till September 2025
SHG Profile Approved by BPM (AC, CC)	40,823	1,021,484
Member profile Approved by BPM (AC, CC)	379,814	9,891,321
VO Profile Approved by BPM	1,300	74,185
CLF Profile Approved by BPM	10	1,676

- **CLF Transaction and Cutoff Status in LokOS**

The LokOS application is utilized to digitally record and approve financial transactions at the Community Level Federation tier, which is a critical function for validating and tracking fund flow under JEEVIKA. The transaction cutoff status specifically monitors the completion of key financial entries required to finalize the accounting cycle for CLFs in the system. The overall Target for CLF Cutoff Entry was 1,667 CLFs. The project achieved 1,607 entries. This ensures that the financial activities of the vast majority of CLFs are digitally processed and prepared for necessary audits.

The successful achievement of the cutoff status is supported by the consistent effort in recording regular transactions throughout the quarter. During the month of July, 447 regular entries were completed by CLFs in LokOS. Further, 100 regular entries completed in August and 10 entries completed in September 2025.

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

The internal audit system is a critical component of financial discipline for Community Based Organizations within the JEEVIKA framework, ensuring accountability and transparency. This audit process for CBOs started in FY 2024-25. Significant progress was achieved during the second quarter of this FY, team successfully audited 907 CLFs, 224 VOs and 30,322 Self Help Groups.

Cumulatively till September 2025, the project has completed audits for 50,930 Village Organizations out of a target of 73,055 and 344,238 Self-Help Groups out of 990,589, demonstrating sustained effort in financial scrutiny across all three tiers of community institutions.

• Technological Transition & System Development

The web-based applications for CLF Internal Audit (developed in collaboration with the GIS Team) and the VO Internal Audit module were rolled out at the end of the last quarter. The SHG Internal Audit Module is currently under development and will be rolled out shortly.

A key focus in this quarter was the migration from in-house Google Forms to the Odoo application to accommodate increasing data volumes and improve operational efficiency. Previously managed by the CF Team's in-house-built Google Forms, the Audit of CBOs is now being executed in collaboration with the MIS Team.

3. Training on Books of Records

To enhance the effectiveness and competency of staff and community professionals, capacity-building trainings for staff, cadres and community members on all Books of Records (SHGs, VOs, and CLFs) and other financial inclusion components remained a continuous activity.



Ongoing training on financial inclusion and record management continued through Q2 (July–September 2025). During this period, 1,255 Community Mobilizers were trained on SHG Books of Records, while 251 Book Keepers and 16 Master Book Keepers received training on VO and CLF records.

4. Viability Gap Funding under NRLM

The National Rural Livelihood Mission has mandated the investment of Viability Gap Funding in the Model Cluster Level Federations. The main purpose of VGF is to fill the gap between the operational income and operational cost of the federations for a period of three years. It is envisaged that providing a maximum support of Rs. 20 Lakh per model CLF in the form of VGF may be instrumental toward achieving financial sustainability. The calculation of VGF is based on financial projections for the respective CLFs. Investment of VGF into Model CLFs is to be made in three tranches of 50%, 30% and 20%.

In the second quarter, the team focused extensively on fulfilling the compliance prerequisites necessary to secure the 2nd and 3rd tranches of Viability Gap Funding. Key activities included the compilation and submission of Utilization Certificates to validate previous spending. Furthermore, the team formalized the funding requirement by sharing District Meeting Minutes, which served as the requisite documentation to substantiate the demand for the 2nd and 3rd Tranches.

Phase	Number of MCLFs	Date of Order	Order Details
1st Phase	30	September 2, 2024	BRLPS/Proj-CF/1818/20/1494
2nd Phase	302	January 28, 2025	BRLPS/Proj-CF/1818/20/3343
3rd Phase	289	March 28, 2025	BRLPS/Proj-CF/1818/20/3858
Total CLFs Ordered	621		

5. ICF Mapping with CLF

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

The Community Finance Team worked on ICF mapping this quarter. Through the consistent review of Managers and discussions at State and Regional Meetings, ICF mapping increased from Rs. 6,068 crores (as per last quarter mapping status) to Rs. 6,196 Crores till September 2025 in the CBOs MIS. This means that approximately Rs. 128 crores have come into the review system through CLFs. This is a milestone in the Financial Discipline of CBOs and the impact on the repayment amount will be shown in the future.

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

The ICF Management Analysis initiative was introduced to synchronize MIS data filled by MIS with Google Form data filled by MBK. The Google Form consists of 10 sections with 52 different question sets, focusing on various aspects such as ICF analysis, General Loan tracking, total cash and bank balance at CLF, OTR, OSS and repayment tracking based on the number of VOs for ICF and general loans. The initiative commenced in January 2023 and continued in all months of Quarter 2 of FY 2025-26.

b. CLF Form Submission Details

The following table summarizes the submission rate for the Google Form data, based on a total of 1,670 CLFs:

Month	CLFs that Filled the Form	Total target CLFs	Submission Rate
Jul-25	692	1,670	41%
Aug-25	731	1,670	43%
Sep-25	659	1,670	39%

For August 2025, 731 CLFs had filled the form out of 1,670, resulting in a submission rate of 43%. Continuous monitoring and support are provided for MBKs to ensure consistent and accurate data entry. Periodic reviews are conducted to assess the effectiveness of the initiative and make any necessary adjustments. The team is exploring ways to streamline the form-filling process further and reduce the time required for data entry. By following this approach, the ICF Management Analysis initiative aims to leverage Google Form data filled by MBKs to enhance the analysis of various aspects related to ICF, general loans, and overall financial tracking, ultimately contributing to more informed decision-making and improved efficiency within the CLF level.

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

As per the advisory from NRLM, 62 blocks in 27 districts have been identified as Aspirational Blocks by NITI Aayog. As per the mandate, all SHGs have to be provided the Revolving Fund. The CF Team followed up with the respective districts along with resolutions and a total of 90% of SHGs received the Revolving Fund through the Fund Disbursement Module (FDM) or legacy data entered in the FDM. The slight reduction in overall coverage from the last quarter is primarily due to the formation of new SHGs during the period from March 31, 2025, to September 2025.

7. Grameen Bureau (CIBIL)

During the second quarter, activities were primarily centered on national-level policy advocacy and coordination. Discussions were held with the NRLM team regarding the data-sharing process with the Credit Bureau. During these meetings, the Credit Bureau introduced the “Grameen Bureau Sanyojak” model to NRLM, outlining a framework for data flow, reporting and integration.

At the LokOS level, data entry responsibilities have transitioned directly to the cadre. However, progress was stalled for the majority of the quarter, with activity resuming only in the last month.

Even now, output remains limited due to ongoing user authorization constraints.

Currently, NRLM has indicated that formal data sharing will commence once the requirement is fully integrated into their workflow. In the interim, field-level data entry is proceeding, with 100 SHGs updated in LokOS to date. A total of 1,012 Self-Help Groups data has been successfully prepared for digitization.

8. JEEVIKA Nidhi Formation and Documentation Process

This quarter marked a major turning point for JEEVIKA Nidhi as it moved from the planning stage to full-scale operations. The biggest milestones were the official launch by the Hon'ble Prime Minister and receiving the necessary funds from the State Government. The team focused on setting up the office, hiring staff, creating rules for governance and starting surveys on the ground.

Key Achievements

a. Governance and Official Meetings

- **First Board Meeting:** On July 31st 2025, the first meeting of the Board of Directors (BoD) and Management Committee was held. During this meeting, the leadership approved key operational policies and set the roadmap for the year.
- **Audit Planning:** The Board authorized the Managing Director to appoint internal auditors to ensure the institution follows the Cooperative Act strictly.

b. Institutional Launch & Office Setup

- **Office Inauguration:** On August 9th, the state-level office was inaugurated. This gave the team a central place to work and coordinate activities across all districts.
- **National Launch:** On September 2nd, the institution was formally launched by the Hon'ble Prime Minister. This event gave JEEVIKA Nidhi national recognition and highlighted its role as a model for helping rural women financially.

c. Funding and Banking

- **Capital Received:** On September 1st, the Government of Bihar released ₹105 Crore to the institution. The breakdown is:
 - **₹50 Crore:** Share Capital
 - **₹50 Crore:** Grant
 - **₹5 Crore:** Establishment Costs
- **Community Contribution:** An additional ₹6 Lakh was collected as share capital and entry fees from 100 Cluster Level Federations, showing strong community support.
- **Banking Partner:** Axis Bank was selected as the official banking partner after a selection process (EOI), chosen for its low cost and readiness to serve.

d. Human Resources (Staffing)

- **Post Creation:** A total of 653 positions were created at the State, District, and Block levels.
- **Recruitment Drive:** The recruitment process has started for fewer positions and applications are currently being reviewed.

- **Interim Arrangement:** Until permanent staff are hired, existing staff from BRLPS (JEEVIKA) will manage operations. A policy to hire external consultants for specialized banking roles was also adopted.

e. Field Operations & Partnerships

- **Family Livelihood Survey:** To understand the economic needs of the people, a detailed survey was conducted in four pilot blocks:
 - Sampatchak (Patna)
 - Minapur (Muzaffarpur)
 - Singhwara (Darbhanga)
 - Pandaul (Madhubani)

C. INSURANCE AND ALTERNATE BANKING

The Second Quarter of FY 2025-26 showed progress in JEEVIKA's commitment to deepening financial inclusion across rural Bihar. The Micro Insurance component, driven by schemes like PMJJBY and PMSBY, successfully exceeded annual enrollment targets, while ensuring timely claim settlements reinforced community trust. Concurrently, the Alternate Banking component, anchored by the expanding and professionalizing Bank Sakhi network, facilitated robust account opening and transaction volumes at the last mile, demonstrating the sustained impact of women-led financial service delivery models.

1. Micro Insurance: Building Resilience Through Financial Protection

The Micro Insurance initiative, implemented through the flagship schemes Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana, provides low-cost life and accident insurance coverage to SHG members.

- **Member Enrolment Status**

Consistent mobilization campaigns, including Bima Suraksha Utsavs conducted across panchayats and bank branches, drove strong participation. Bank Sakhis were pivotal in guiding members and promoting security schemes.

The cumulative enrollment figures show significant success, with both schemes surpassing their annual targets in just six months (April to September 2025).

Scheme	Renewal Enrollment (Apr to June 2025)	New Enrollment (Apr to June 2025)	New Enrollment (July to Sep 2025)	Cumulative Enrolment till Sep 2025 (Renewal and New)
PMJJBY	69,42,144	4,84,643	6,25,260	80,52,047
PMSBY	5,97,609	79,37,163	5,76,917	91,11,689

- **Claim Settlement Status**

Focused efforts were made to streamline coordination between banks, LIC and JEEVIKA teams to ensure timely and transparent claim resolution, reinforcing community trust.

Particulars	Cumulative till March 2025	April to June 2025	July to September 2025	FY 2025-26 (Apr to Sep'25)	Cumulative till Sep 2025
Claims Reported	11,352	236	121	357	11,709
Claims Settled	9,929	93	47	140	10,069
Claim Amount (Rs. In Lakhs)	12,541.70	186	94	280	12,821

- **Digitization of Insurance Data**

The rollout of the Insurance Digitization App marked a transformative step, enabling faster, more accurate data verification and real-time monitoring of enrolled beneficiaries.

Scheme	Digitization FY 2024-25	Digitization (Apr to June 2025)	Digitization (July to Sep 2025)	Cumulative digitization FY 2025-26 (April to Sep'25)
PMJJBY	22,27,918	72,021	33,08,772	33,80,793
PMSBY	20,08,560	71,023	30,99,748	31,70,771

The data shows acceleration in digital coverage during Q2, indicating improved outreach and data integration efforts at the field level.

2. Alternate Banking: Facilitating Last-Mile Delivery

The Bank Sakhi model serves as the cornerstone of last-mile financial inclusion, delivering doorstep banking services and fostering trust. The focus this quarter was on strengthening capacity, operational quality and expanding the network.

- **Bank Sakhi Network Expansion and Professionalism**

- **Onboarding: 38 new Bank Sakhis** were inducted in Q2 (July-Sep 2025), expanding the total active network to 6,427 (2,240 affiliated with PSU/ RRBs, 3,000 with private/ payment banks and 1,187 Digipay Sakhis).
- **IIBF Certification:** To ensure standardized and compliant banking services, 172 Bank Sakhis obtained IIBF certification in Q2, bringing the cumulative certified count to 6,509.

- **Progress under Bank Sakhi intervention :** The Bank Sakhis demonstrate their effectiveness through key performance indicators, highlighting both financial inclusion and economic empowerment.

- **Account Opening:** Bank Sakhis facilitated the opening of 92,182 new individual accounts in Q2.

Sl.	Parameter	Cumulative till March 2025	Apr'25 – Jun'25	July'25 – Sep'25	FY 2025-26 (Apr to Sep'25)	Cumulative till Sep 2025
1	Full-fledged Bank Sakhi's	2,144	58	38	96	2,240
2	Digipay Sakhis/Payments	4,187	0	0	0	4,187
3	IIBF	6337		172	172	6509
4	A/c Opened	10,95,877	58,388	92,182	1,50,570	12,46,447
5	No. of Transactions (in Lakh)	364.1	24.01	26.85	50.86	414.96
6	Vol. of Transactions (in Lakh)	16,42,745	1,33,154.93	1,28,776.37	2,61,931.30	19,04,676.30
7	Commission Earned (in Lakh)	4,007.48	310.77	352.04	662.81	4670.29

- **Transaction Performance:** 26.85 lakh transactions were recorded, reflecting growing trust in digital banking.
- **Commission Earnings:** Bank Sakhis earned ₹352.04 Lakhs in commission in Q2 alone, demonstrating their sustainable livelihood and economic empowerment.

Livelihoods Promotion

JEEVIKA continued to strengthen rural livelihoods through a diverse set of farm-based interventions that improved productivity, market access and household incomes. The project focused on promoting climate-resilient practices, collectivizing women farmers into value-chain institutions and expanding decentralized service delivery through trained local entrepreneurs. Mechanization support and innovative models like Neera production further contributed to income diversification for rural families.

A. FARM INTERVENTIONS

1. Productivity Enhancement in Agriculture

JEEVIKA is focused to enhance agricultural productivity through the adoption of improved, cost-effective technologies. These efforts have not only improved household food security but also contributed to increased incomes. The project promotes agricultural practices that blend scientifically proven methods, traditional knowledge and improved management of soil, water, plants and nutrients, ensuring accessibility and sustainability for rural communities.

During this quarter, over 20.12 lakh farmers adopted enhanced practices to cultivate paddy, while 11.61 lakh farmers focused on vegetable cultivation. Kitchen gardens gained significant popularity, enabling even small holders to grow seasonal vegetables and fruits year-round at low cost, contributing to improved nutrition for SHG members. A total of 17.72 lakh farmers practiced kitchen gardening this quarter. Additionally, 5.84 lakh farmers were supported in maize cultivation and 3.70 lakh farmers in cultivating pulses, further expanding agricultural production and income opportunities.



Sl.	Crop	Number of Farmers (in Lakh)
1	Number of farmers undertook Paddy Cultivation through Enhanced Practices	20.12
2	Number of farmers did Kitchen Gardening	17.72
3	Number of farmers cultivated Vegetable	11.61
4	Number of farmers did Maize Cultivation	5.84
5	Number of farmers undertook Pulses Cultivation	3.7

2. Farm Value Chain Intervention: Women Farmer Producer Companies

JEEVIKA addresses farmer challenges by creating sustainable, farmer-owned institutions that maximize benefits, especially for small and marginal women farmers. By mobilizing women farmers into federations, the project has established Women Farmer Producer Companies (WFPCs) as collective platforms that strengthen production aggregation, input supply and market access.

WFPCs support key activities such as aggregating and marketing maize, wheat, paddy, vegetables, Makhana, Mustard, Lentils and Tea, along with distributing inputs like seeds and fertilizers. By providing access to multiple buyers, WFPCs ensure secure, cashless transactions that lead to higher returns, reduced production costs and expanded market reach.

JEEVIKA nurtures WFPCs into resilient enterprises engaged in fertilizer distribution, certified seed production, value-addition processing, and commodity value-chain development. These initiatives have significantly boosted revenues, profitability and resilience for small farmers. By September 2025, 26 WFPCs operated across districts with a collective turnover of Rs. 5,740 lakh. Of these, 15 WFPCs were promoted under the "10K FPO Scheme" and have been operational for three years, while 35 additional FPCs have recently been promoted. Every district in Bihar now has at least one FPC.

3. Neera Intervention

The Neera intervention focuses on promoting the production and sale of Neera, a traditional drink extracted from palm sap. This initiative is implemented in convergence with the Industries Department, GoB, to support households affected by prohibition.

Till September 2025, JEEVIKA achieved significant progress in scaling the initiative. A total of 2.02 crore liters of Neera was collected, with 1.55 crore liters sold, reflecting efficient operations and strong market linkage. Capacity-building efforts included training 9,064 tappers and providing them with necessary licenses to maintain quality standards. A total of 516 Neera Producer Groups are currently functional, encouraging collective production and enhancing income opportunities. An incentive payment to tappers and tree owners is being implemented in FY 2025–26 (Rs. 3 to tree owners for up to 10 trees and Rs. 8 to tappers for up to 10 trees).

4. Agri Entrepreneurs

JEEVIKA's Agri Entrepreneur model empowers SHG members by training them as Agri Entrepreneurs who provide essential agricultural services to local farmers. These AEs supply



high-quality inputs, offer crop advisory services, facilitate financial transactions and connect farmers to markets, ensuring timely support for improving productivity and profitability.

Each AE supports 200–300 farmers across 3–4 villages, using digital tools to streamline operations. AEs have established sustainable businesses across input and output supply, nursery management, organic manure production, mushroom cultivation and digital banking, achieving a transaction volume of Rs. 1,192.3 crore by September 2025.

A total of 5,573 AEs have been trained and are actively engaged in business operations. They have collected data from 10,71,142 farmers, strengthening planning and outreach. The AE model demonstrates successful decentralized service delivery, fostering grassroots economic growth and supporting sustainable agriculture.

Table 6: Progress on Agri - Entrepreneurs Intervention

Particulars	Cumulative Progress till September 2025
Number of Agri-Entrepreneurs	5,573
Number of farmers data collected	10,71,142
Cumulative transactions (Rs. crore)	1,192.30

5. Custom Hiring Centers (CHCs)

Custom Hiring Centers provides agricultural machinery and tools to farmers, enabling efficient harvesting and post-harvesting operations and helping address labor shortages during crucial farming periods. By ensuring timely access to machinery, these centers significantly improve agricultural productivity.

In partnership with the Agriculture Department, Government of Bihar, JEEVIKA operates 519 Custom Hiring Centers across all 38 districts. The CHC mobile app has been upgraded, allowing farmers to book machines easily, optimize logistics and maintain financial transparency. By September 2025, 1,40,369 farmers had registered on the CHC portal, with 1,12,863 farmers

successfully accessing services. This initiative bridges resource gaps, supports smallholder farmers and promotes mechanized farming across Bihar.



B. LIVESTOCK

1. Goat rearing interventions

i. Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 7,781 Pashu Sakhis have been trained and are currently providing goat-rearing services to SHG and non-SHG households across all 38 districts. This model represents an intrinsically sustainable livelihood approach, enabling Pashu Sakhis to earn a regular and steady income throughout the year. Details of the services and achievement till Sept. 2025 is mentioned in the table below:

Table 7: Progress under Pashu Sakhi Model

Sl.	Indicators	Progress July-Sept. 25	Cumulative 25-26
1	Number of Pashu Sakhi developed	254	7781
2	Households covered by Pasu Sakhi	39695	806865
3	Number of Azolla pit developed (Inc. green folder)	898	50123
4	Number of Machan/Shed constructed	97	21969
5	Number of Feeder installed	175	104555
6	Number of Castration done	798	365946
7	The total quantity of Dana Mishran produced (in Kg)	11120	295482
8	Number of Deworming doses provided	187109	5742650
9	Number of Vaccination doses given	78956	2111998

ii. Goat Producer Company

- **Seemanchal Jeevika Goat Producer Company Limited**

JEEVIKA has established Seemanchal Jeevika Goat Producer Company to provide value chain services to goat rearers in Purnea, Araria and Katihar districts. Total 19,956 members have been

mobilized in the Goat Producer Company coming from 27 blocks with 17 demo-cum-collection centres. Company has also initiated business through selling of inputs to its members and trading of output (Live Goat). Total cumulative turnover stands at Rs 1078.69 Lakhs. One Meat Retail Outlet named “Seemanchal Jeevika Meat Outlet” has been established in December 2022. Rs.42,78,494 is the total turnover of the Meat Outlet with 6678.72 kg of meat sold till Sept. 2025.



- **Mesha Mahila Bakaripalak Producer Company Limited**

Mesha Mahila Bakaripalak Producer Company Limited is a collective enterprise of women goat rearers promoted under the collaborative partnership between BRLPS (JEEVIKA) and the Aga Khan Foundation (India). Established with the vision to empower and improve incomes from goat rearing, the Mesha Mahila Bakaripalak Producer Company aims to provide comprehensive goat health management support to goat rearers in the Muzaffarpur district. It was established in August 2023 and commenced its business in December 2023. Total 4525 members have been mobilized in the Goat Producer Company. The cumulative turnover stands at Rs. 321.59 Lakh.

iii. Partnership support in Goat intervention

Aga Khan Foundation is supporting JEEVIKA in the development of trained community cadre on up-to-date goat-rearing techniques. AKF is also supporting in implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project. The project circulates around Rural Entrepreneurship. In addition, it has been successful in generating employment among rural women. Total 324 Pashu Sakhis have been developed and providing services to 55,204 households mobilized into 477 Goat Rearing Groups. The team facilitated the market linkage of 221 goats (155 Khassi and 66 Pathi) through Pashu Sakhis and Mesha FPC, amounting to over Rs. 11.79 lakh. The purchase and sales were facilitated by Pashu Sakhis and helped them earn Rs. 15,509 in the month of Sep 2025.

2. Poultry intervention

i. Integrated Poultry Development Scheme (IPDS)

JEEVIKA is implementing the Backyard Poultry Intervention under the Integrated Poultry Development Scheme. Under this scheme, 45 chicks are provided to each beneficiary in two batches. The intervention is being implemented in two modes — through the distribution of either 28-day-old reared chicks or day-old chicks.

For day-old chicks, rearing is carried out at the Mother Unit (Poultry Farm) for 28 days, during which chicks are provided with appropriate feed, care and vaccination. To ensure disease prevention, the following vaccines are administered: Ranikhet vaccine on the 7th day, Lasota vaccine on the 14th day and Gumboro vaccine on the 21st day.

Additionally, a Marek's disease-free certificate is obtained from the hatchery to safeguard against hatchery-borne infections. In the current quarter, the progress relating to the chick's distribution is as mentioned below:

Table 8: Progress under Backyard Poultry intervention

Sl.	Indicators	July-Sept. 2025	Cumulative Progress till Sept. 2025
1	Number of Districts	-	38
2	Number of Blocks	8	324
3	Number of members benefitted	3391	2,21,571
4	Number of Chicks distributed	1,08,512	1,10,96,243

ii. Poultry Value Chain Development

To enhance the value chain under Poultry farming, a proposal to establish Poultry Farmer Producer Enterprise in Nalanda and Gaya district was approved under the NRETP project. The Poultry FPC will cover a total of 4 blocks and 7500 HH in these districts. For technical assistance, the Foundation for Development of Rural Value Chain (FDRVC) is assigned as a technical support agency (TSA) for which MoU has already been approved. The company 'NARI SHAKTI JEEVIKA MAHILA POULTRY PRODUCER COMPANY LIMITED' was registered in December 2022 and commenced its operations in November 2024 in the Dobhi block of Gaya district. As of now, a total of 707 members has been mobilized, out of which 232 have become shareholder. Additionally, 46 members have received 5,099 chicks.

3. Dairy Intervention in convergence with COMFED

JEEVIKA in collaboration with COMFED is mobilizing cattle rearing SHG members to existing Dairy Cooperative Society as well as also organizing new women Dairy Cooperative Society to link the members to organized milk marketing system. Cumulatively 1,08,617 HHs are linked to DCSs and 1263 women DCS have been formed. Details of achievement till Sept., 2025 is mentioned in the below table:



Sl.	Indicators	July-Sept. 2025	Cumulative Progress till Sept. 2025
1	No. of Districts covered	-	38
2	No. of Blocks covered	247	438
3	No. of Women DCS	0	1263
4	No. of HH linked to DCS	14,560	1,08,617

ii. Kaushikee Mahila Milk Producer Company (KMMPCL)

Kaushikee Mahila Milk Producer Company which was initiated in the month of December in the year of 2017 has now taken its shape and currently have 781 functional (MPPs) operational milk pooling points. Total 33,192 member have been enrolled in KMMPC. 14 BMC has been installed and company is procuring 79,379 Lt/Day milk. The total cumulative turnover stands at Rs. 521.47 crore.

4. Fish Intervntion

Ponds identified under Jal-Jeevan-Hariyali Abhiyaan are allocated to VOs of JEEVIKA. SHG members will undertake fishery activities. Process of identification, allotment and operationalization of ponds is under process in different districts of the State. Harvesting of fishes on overall 117 ponds (partial + complete) done. A total of 1,30,790 Kg of fish has been harvested. Across the state, currently 117 Fish Producer Group (FPG) have been formed with the help of 86 Matsya Sakhi. Details of achievement till Sept, 2025 is mentioned in the below table:



Table 9: Progress under Fish intervention

Sl.	Indicators	Cumulative Progress till Sept. 2025
1	Number of Districts covered	34
2	Number f Blocks covered	109
3	Number of Workable ponds	126
4	Number of Ponds with fish Stocking	117

C. NON- FARM INTERVENTIONS

1. JEEVIKA – Didi-Ki-Rasoi

The "JEEVIKA Didi Ki Rasoi" aims to expand a community-based canteen model in Bihar. This fully women-owned and operated enterprise creates an ecosystem that ensures the provision of quality and hygienic food. Initially designed to serve patients, doctors, nurses, and visitors has now scaled up significantly, with 280 Didi Ki Rasoi units established in Divisional hospitals, Sub divisional hospitals, Medical colleges, SC/ ST schools, Banks, Registrars' office, the Bihar Institute of Mental Health and Allied Sciences (BIMHAS), Police Training Centers etc. This initiative continues to empower SHG members by creating sustainable livelihood opportunities for them while simultaneously ensuring the delivery of quality, affordable and hygienic food services in various institutions.

Table 10: Status on Didi Ki Rasoi

DKRs location	DKRs established till September 2025
Hospitals/ Health Institutions	98
SC/ST residential schools	93
Other Government and Public Offices (Hostels, Banks, Registrar office, DM Office, etc)	35
Police Training Centers	48
BC/ EBC Schools	6
Total	280

Additional developments under DKR initiative are as mentioned below:

- An important Memorandum of Understanding (MoU) was signed on 18th July 2025 between the Bihar Police Department and JEEVIKA for the commencement of JEEVIKA Didi Ki Rasoi units across Police Training Centers in Bihar. These units are being established with a dual focus: to serve nutritious and hygienic meals to newly inducted police constables during their rigorous training, thereby supporting their welfare and simultaneously enabling sustainable livelihood opportunities for households associated with Self-Help Groups.
- A new project has been sanctioned by the Rural Development Department with an approved outlay of Rs. 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 Rasoi* operations.

2. Stitching Program

The stitching units under this program aim to provide sustainable, skill-based livelihood opportunities to SHG women by enabling collective production of quality stitched garments. They focus on enhancing women's income through organized training, standardized production systems and assured market linkages for items such as school uniforms and utility products.



Seventeen modern Stitching-cum-Training Centres across Bihar employ and train over 1,250 Jeevika Didis, equipping rural women and youth with practical skills linked directly to assured work.

By September 2025, the program generated ₹7.45 crore in revenue through the production of more than 1.25 lakh uniforms. It has supplied garments to multiple government departments—including BMSICL, SC & ST Welfare Department, BIMHAS, Social Welfare Department and in-house Jeevika Didi-run units.



Table 11: Uniform Distribution to Various Departments

Department	Service Provided
BMSICL	Uniforms for patients in all District and Sub-Divisional Hospitals
SC & ST Welfare Department	Uniforms for students in 91 schools annually
BIMHAS	Uniforms for 01 unit
In-house Orders	Uniforms for 450 Jeevika Didi units (Rasoi, Housekeeping, Laundry)
OBC/Minority Residential Schools	Included in general school uniform orders annually
Social Welfare Department	One crore six lakh uniforms annually

To meet the annual demand of over 1.5 crore dresses, Jeevika has undertaken large-scale capacity-building initiatives for community members. With the newly launched mobile application, a total of 1,02,352 SHG members have registered to participate in this intervention. During the reporting quarter, more than 30,000 SHG members have successfully completed the training program. These trained women will be engaged in uniform production at the Cluster Level Federation level, ensuring timely execution of orders and contributing significantly to the income generation of SHG members.

A key milestone was the MoU signed on July 1, 2025, between JEEVIKA, the Rural Development Department and ICDS. Under this partnership, SHG members will supply uniforms to over 52 lakh children (aged 3–6) across all Anganwadi Centers—supporting child welfare while strengthening rural women's livelihoods. The uniforms will be provided twice a year (for summer and winter seasons).

3. 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.

4. Pradhan Mantri Formalization of Micro Food Processing Enterprises Scheme

The Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) Scheme, launched under the Aatmanirbhar Bharat Abhiyan by the Ministry of Food Processing Industries (MoFPI), aims to strengthen micro food processing units in the unorganized sector. The scheme supports capacity building, enterprise formalization and business expansion for SHGs, Farmer Producer Organizations, and Producer Cooperatives.

During FY 2024–25, a total of 356 SHG members benefitted from the programme and cumulatively 22,625 members were supported till March 2025. In FY 2025–26 (up to September 2025), 12,336 new enterprises were established under PMFME, taking the cumulative total to 34,961 enterprises across the state.

Key Progress in the Quarter

a. Seed Capital Support

- Target: 20,000 physical forms submitted
- Achievement: 18,005 forms received at the block level

b. Branding & Marketing Initiatives

- 14 districts were nominated for branding and marketing support.
- Procurement of selected products was completed by Madhugram Producer Company.
- PMFME products were successfully launched on 26 September 2025 at *World Food India*, held at Bharat Mandapam, New Delhi.
- The launch was inaugurated by Hon'ble Cabinet Minister, MoFPI, in coordination with MoFPI, the Industries Department and JEEVIKA.
- The event witnessed participation from approximately 18,000 buyers and sellers, providing significant visibility and market reach for *JEEVIKA-branded products*.

5. Micro Enterprise Development

The Micro Enterprise Development (MED) program aims at empowering SHG members by supporting them in establishing and expanding micro enterprises. The program focuses on enterprise promotion, capacity building, access to markets, and continuous hand holding support to ensure that women-led enterprises become sustainable and growth-oriented. The MED program was initially approved for 13 blocks across 5 districts from March 2023 to September 2024. On October 3rd, 2024, an additional 21 blocks were sanctioned by NRLM under Phase-II. Further, MED Phase-III received approval on 23rd September 2025 for 14 new blocks.



Key activities undertaken during the quarter

- Continuous monitoring of the MED MIS, achieving significant progress with 2,737 enterprises onboarded out of 2,841 (96.33%) by September 2025.
- CRP-EP Part-2 and Part-3 trainings under MED Phase-II were conducted in July 2025.
- Block-level orientation for MED Phase-II was held through video conferencing, where each block was assigned a monthly target of 70 enterprises. Following the orientation, implementation activities commenced across all concerned blocks.
- Planning and preparatory activities for MED Phase-III began after approval of 14 new blocks in September 2025. The cadre selection process is underway and is targeted for completion by 20th October 2025.

MED Phase-III New Blocks (Paragraph Format)

Under Phase-III of the MED program, 14 new blocks have been approved across five districts. In Patna district, the blocks of Punpun, Bikram and Danapur have been included. Supaul district will implement the program in Supaul Sadar and Kishanpur blocks. Begusarai district has added Nawkothi, Birpur and Balia, while Saran district will cover Taraiya, Manjhi and Ishuapur. Additionally, three blocks—Sikta, Mainatar and Ramnagar—have been selected from West Champaran district. These new blocks will undertake preparatory and cadre selection activities as part of Phase-III rollout.

6. Aajeevika Grameen Express Yojana (AGEY)

Aajeevika Grameen Express Yojana, launched in FY 2017–18 under DAY-NRLM, aims to provide SHG members with an alternative livelihood by enabling them to operate safe, affordable and community-monitored rural transport services. The intervention improves mobility in backward areas and enhances access to markets, education, health services and other essential facilities. In Bihar, AGEY is currently operational in six districts across 17 blocks—Darbhanga, Gaya, Muzaffarpur, Nalanda, Patna and Vaishali. Each block is eligible for up to six vehicles, financed through interest-free loans (up to ₹8 lakh) provided by the CLF/ Nodal VO, repayable in 72 monthly installments over six years. Till date, 92 vehicles have been approved, with a total budget of ₹8.16 crore.

Progress During the Reporting Quarter

- Phase II approvals were granted for 23 districts covering 60 blocks, with a sanction of 60 additional vehicles.
- Orientation programs for Phase II were successfully completed in all approved districts.
- Fund disbursement for Phase II will begin next quarter upon receipt of funds from NRLM.
- All 92 vehicles from earlier phases were fully onboarded on the NF-ERP MIS portal.
- An office order (Sept. 2025) permitted CLFs/ Nodal VOs to procure vehicles through the CIF in reimbursement mode, facilitating faster implementation.

7. Grameen Bazaar

Grameen Bazaar continues to strengthen rural retail networks by aggregating demand and supply for member Kirana stores, ensuring improved access to goods, competitive pricing, and enhanced business efficiency. The model supports small retailers by streamlining procurement, reducing costs, and improving margins through collective bargaining and digital tools such as the Enterprise Promotion Tool (EPT). While performance fluctuated across the quarter, the intervention remained a vital market linkage platform that enhances rural retail competitiveness. The Enterprise Promotion Tool was actively used by stores to manage transactions, demonstrating consistent adoption of digital systems.

Table 12: Grameen Bazaar Performance

Month	Number of GBs Billed	Total GB Sales (₹ crore)	Margin Earned (₹ million)	EPT* Utilization
July	90	38.83	2.37	69
August	86	46.84	2.18	87
September	79	38.35	1.78	71

The data indicates that sales and margins peaked in August, supported by higher Enterprise Promotion Tool (EPT) utilization, while September recorded a decline across indicators due to reduced billing by member stores. Despite these fluctuations, Grameen Bazaar continues to provide a strong platform for rural enterprises to access better prices, timely supplies and efficient inventory systems.

8. Food Fortification Unit

The Global Alliance for Improved Nutrition (GAIN) and Nidan have partnered with JEEVIKA to promote community-based livelihood generation through the establishment of small-scale, quasi-industrial food fortification units. These units contribute to both nutritional security and rural employment by producing fortified food products operated entirely at the community level. These units are owned and managed by Community-Based Organizations promoted by JEEVIKA, with 50 members—primarily women from Self Help Groups —actively engaged in daily operations across two districts.

This initiative not only provides sustainable livelihoods but also strengthens women-led enterprises. The plants focus on producing Wheatamix, a nutritionally fortified blended food designed to support the dietary needs of women and children.



Open Market Expansion and Branding Initiatives

Beyond institutional supply, JEEVIKA is working to position these fortified products in the open market to ensure long-term sustainability and broader consumer reach. As part of this effort:

- A consultation was held with Gud Cause, a partner agency specializing in branding and packaging, to create a strong and socially responsible identity for the products.
- Discussions covered packaging design, nutritional messaging, pricing strategy and brand storytelling to attract both rural and urban health-conscious consumers.
- The overall aim is to build a consumer-facing brand that represents nutrition, quality and women's empowerment.

Finalized Open Market Products

- **Chuda Bhunja** – A nutritious roasted flaked rice snack enriched with iron and protein.
- **Nutri Bar** – A wholesome energy bar fortified with essential micro nutrients, suitable for children and working adults.

These products are now being prepared for branding, packaging and pilot launch in selected open markets.

9. Saras Mela

During the second quarter, the Bihar Rural Livelihoods Promotion Society (BRLPS) – JEEVIKA successfully organized the Saras Mela at Gyan Bhawan, Patna, from September 12 to September 21, 2025. This 10-day event served as a dynamic platform to promote rural entrepreneurship, showcase the rich craftsmanship of women entrepreneurs and accelerate their empowerment. The Mela hosted Self-Help Group members from 22 states, who exhibited a wide array of handcrafted products, cultural items and specialized edible goods. Key features



included live artisan demonstrations, cultural performances and traditional food stalls. The Mela was a major success, underscoring the high demand for products crafted by rural artisans and highlighting its effectiveness in providing vital market linkages and income generation for SHG households. Sales of the products during the saras mela was over 3.68 crore.

Skill Development & Placement

The Ministry of Rural Development, Government of India, has introduced the DDU-GKY & RSETI Guidelines 2.0. These new guidelines, which supersede the earlier DDU-GKY guidelines issued in July 2016, came into effect on 1st April 2025. They apply to all new projects approved and commenced from this date onwards. The updated guidelines aim to enhance skill development and self-employment opportunities for poor rural youth across India.

Key Aspects of the DDU-GKY & RSETI Programs

DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana)

This programme is a skill development and placement initiative that provides rural poor youth (aged 15–35 years) with job-ready training. Its objective is to secure employment for them at minimum wages. The programme follows a three-tier implementation model involving the DDU-GKY National Unit at the Ministry, State Skill Missions and Project Implementing Agencies (PIAs).

RSETIs (Rural Self-Employment Training Institutes)

RSETIs are training institutions funded by the Ministry of Rural Development and established by sponsoring banks in each district. They focus on providing skill and entrepreneurship development training to unemployed youth (aged 18–50 years) interested in self-employment. A key feature of RSETIs is the provision of hand holding support for a minimum period of two years to ensure that trainees successfully establish their micro-enterprises.



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

JEEVIKA has been acting as the nodal agency for the implementation of DDU-GKY 2.0 and the RSETI Training Programme in the State of Bihar. The program is being implemented in partnership with different agencies across the State. The SRLM team coordinates with Project Implementing Agencies, RSETI Directors and District Manager–Jobs to monitor the quantitative and qualitative changes envisaged under the projects to achieve the ultimate objectives of the DDU-GKY and RSETI Training Program.

As on 30th September 2025, 84,558 candidates received training from PIAs in different trades, and 61,794 candidates received appointments in various organizations, including DDU-GKY and the Roshni Project.

Table 13: Progress under DDUGKY

FY 2025-26	Trained	Appointed	Placed	Assessed	Certified
Till 30th September 2025 (Cumulative)	84,558	61,794	46,196	78,641	66,773
FY 2024–2025 (1st April 2025 to 30th September 2025)	69	145	232	223	205
1st July 2025 to 30th September 2025	45	86	135	35	35

The Roshni Project is being implemented in two Left-Wing Extremism (LWE) districts of Bihar, namely Gaya and Jamui, to provide skill training with placement opportunities to rural poor youth living in adverse situations. Under Roshni, all training programs are residential and female candidates constitute at least 40% of the total target.

2. Job Fair and Direct Placement

To provide employment opportunities to rural unemployed youth through direct placement in various companies, Job Fairs are organized at district and block levels. Companies are invited for direct placement and subsequently Yuva Mobilization Drives (YMDs) and Candidate Mobilization Drives (CMDs) are organized to identify eligible candidates for further selection and joining. A total of 1,891 candidates were placed in different organizations through Job Fairs.

Table 14: Status of placement of youth through Job Fairs

Particulars	1st July 2025 to 30th September 2025
Job Fairs organized	22
Total YMDs & CMDs	297
Offered jobs (Job Fairs & YMDs)	6,459
Joined jobs	1,891



3. Rural Self-Employment Training Institutes

Rural Self-Employment Training Institutes are dedicated institutions set up across all districts of Bihar for skill upgradation and skill training of rural youth and are managed by the sponsoring lead banks of the districts. JEEVIKA (BRLPS), Bihar has been acting as the nodal agency for providing support to RSETIs in the implementation of the program.

JEEVIKA, with the support of the Ministry of Rural Development, Government of India, and the lead banks, is closely working with district units of RSETIs to provide self-employment training to rural youth in nearly 61 approved trades. After completion of training, rural youth are also extended credit support to initiate enterprises.

As on 30th September 2025, 38 RSETI centres were engaged in enhancing skills and providing self-employment opportunities to rural youth. During the second quarter, 10,998 candidates received training in different trades and 5,761 candidates got settled.

Table 15: Status of training through RSETIs

Particulars	1st July 2025 to 30th September 2025
Number of trainings conducted	340
Number of candidates trained	10,998
Total settled	5,761
Settled – self-funding	4,068
Settled – bank finance	1,693

Social Development

During this quarter JEEVIKA, focused on disbursement of Vulnerability Reduction Fund (VRF) for addressing various risks and the progress of Gender Interventions through community-led Didi Adhikar Kendras. Furthermore, it highlights efforts in Social Inclusion for Persons with Disabilities and the elderly and substantial JEEVIKA-MGNREGA convergence achievements in infrastructure, employment and the 'Didi Ki Nursery' program.

1. Vulnerability Reduction Fund

Under DAY-NRLM, an amount of Rs. 1,50,000/- is to be provided as a corpus fund to each eligible Village Organisation under the Vulnerability Reduction Fund (VRF). The fund is for addressing vulnerabilities related to food insecurity, health risk, educational inclusion, gender, sudden sickness, hospitalization, natural calamity, etc.

The VRF integrates the earlier designated Health Risk Fund and Food Security Fund. Previously, Rs. 1,00,000/- was provided as FSF and Rs. 50,000/- as HRF. VRF is a dedicated inclusive loan product primarily at 0.75%/100/month for vulnerable households (HHs) of Self-Help Group members, such as ultra-poor (SJY HHs), widows, PwD, SC/ ST, migrant laborers, single mothers, and victims of disaster/ emergency. In VOs where a minimum of 40% HHs belong to the SC/ ST category, Rs. 1 lakh out of the total Rs. 1.5 lakhs will be earmarked as the Food Security Fund following the earlier guideline. However, the remaining VRF Corpus is managed as a VRF credit facility.



Cumulatively, 60,565 VOs have received VRF and utilized it effectively to benefit the SHG members. A VRF Corpus Mapping exercise by VO Bookkeeper is under process. Also, an Android App for VRF Monitoring and Management has been developed to digitize the VRF Corpus Mapping Data.

2. Gender Intervention: Strengthening Institutional Mechanisms for Women's Rights

Gender equality and women's empowerment remain at the core of JEEVIKA's Social Development initiatives. Didi Adhikar Kendras, a community-led grassroots justice and support center, has been designed to strengthen women's access to rights, entitlements and Gender Based Violence (GBV) redressal. By September 2025, a total of 210 Kendras were operational across 38 districts, with one Cluster Level Federation in each block serving as the nodal CLF for oversight and all other CLFs in its jurisdiction acting as operational arms. This structure ensures that gender justice is anchored within JEEVIKA's own institutions, making the approach community-owned.

Each Kendra is managed by a trained Didi Adhikar Kendra Coordinator (DAK Coordinator) and supported by Gender Community Resource Persons (CRPs)/ Sakshma Didi, creating a network of local women leaders as change agents. These centers act as safe spaces for dialogue and collective action while functioning as referral hubs for government schemes, legal counseling, and psychosocial support.

The 6th Gender Samvaad 2025 further showcased Bihar's leadership in gender integration under NRLM.



Table: Achievement under Gender Integration initiative

Indicators	Progress
Institutional Mechanisms	<ul style="list-style-type: none"> • 210 Didi Adhikar Kendras (DAKs) operational across 38 districts • One nodal CLF per block for oversight; others act as operational arms
Capacity Building	<ul style="list-style-type: none"> • 789 JEEVIKA Staff Trained (348 BRPs, 76 DRPs) • 168 DAK Coordinators Trained • 620 Gender CRPs Trained • 162 CLFs Trained on Gender • 324 SAC Members Trained • 8,625 Gender Point Persons Identified
Institutional Ecosystem Strengthening	<ul style="list-style-type: none"> • Gender Forums at GP & Block levels with PRIs & frontline departments • Sanchalak Samitis for DAK performance review • Digital tracking tools & dashboards under development
Virtual Orientation on Domestic Violence Act	870 DAK Didi attended online orientation on Domestic Violence Act and redressal mechanism.
Advocacy & Thought Leadership	<ul style="list-style-type: none"> • Showcased at Gender Samvaad (6th edition, Sept 2025) • Grassroots women leaders shared field innovations • Bihar positioned as frontrunner in gender integration under NRLM
Impact Outlook – Cases	Entitlements: 4,305 reported --> 3,099 resolved Violence Against Women: 151 reported ---> right 75 resolved
Specific Gender Issues	<ul style="list-style-type: none"> • Child Marriages Abolished – 12 • Widow Remarriages Supported – 5 • Dowry Case Resolved – 1 • Trafficking & Education Interventions – 2

3. Social Inclusion

JEEVIKA is committed to creating a pathway for disability-inclusive development as part of its overall agenda of alleviating poverty in Bihar. The vicious cycle in which poverty leads to disability and disability, in turn, keeps people trapped in poverty can only be broken if poverty alleviation measures include persons with disabilities. Since inception, a total of 1,73,732 PWDs have been mobilized into both inclusive and exclusive SHGs and more than 13,714 PWD-exclusive SHGs have been formed and nurtured, creating a supportive ecosystem for their social and economic empowerment.

- Persons with Disabilities (PWDs) in Bihar face significant social, economic, and infrastructural challenges. Many struggle with limited access to quality education, healthcare, employment opportunities and entitlements. Inclusion of persons with disabilities breaks barriers, ensures equal opportunities, and fosters active participation, leading to more equitable and inclusive growth. In line with JEEVIKA's commitment to promoting inclusive development, orientation workshops on Social Inclusion were organized in 09 Model Cluster Level Federations across the districts of Gaya, Nalanda, Patna and Muzaffarpur, building a common understanding among 2,030 CLF members.
- As part of JEEVIKA's efforts to raise awareness about eye care and improve access to vision screening services, an outreach eye screening camp was organized with the support of Sight



savers India. The event took place in Gaya, Nalanda, Patna and Muzaffarpur at Model Cluster Level Federations. This initiative aimed to bring quality eye care closer to the community, particularly those associated with the Cluster Level Federations. The camp focused on early detection of eye conditions, timely referrals and increased awareness of preventive eye care, contributing to the larger goal of eliminating avoidable blindness and promoting community health. A total of 1,075 individuals were screened during the camp, receiving much-needed eye check-ups and guidance for further care where necessary.

- During this quarter, 1,680 DPGs were formed across Bihar and 576 DPGs were digitized on the LokOS web portal.
- In Nalanda, an orientation on Social Inclusion was conducted for CLF members and 190 CLF members from Bihar Sharif, Islampur, Katrisarai and Sarmera blocks were oriented on disability inclusion. An eye screening camp was also organized in collaboration with Sightsavers India to raise awareness and improve access to vision screening services. A total of 299 individuals were screened during the camp.
- JEEVIKA and Sightsavers India have taken up an initiative for Cataract Blindness Backlog Free (CBBF) in Silao Block of Nalanda District, which helps provide accessible, affordable, and quality eye care services to women and their family members, particularly those aged 40+ years, to achieve a Cataract Blindness Backlog Free block.
- JEEVIKA and HelpAge India have signed a Memorandum of Understanding (MoU) this quarter to mainstream elderly empowerment across Bihar.

4. JEEVIKA – MGNREGA Convergence

a. Initiation of Village Organization Office Building

JEEVIKA, in collaboration with the Rural Development Department and MGNREGA, is driving rural development in Bihar through the construction of 534 Village Organization office buildings. These offices go beyond infrastructure, symbolizing empowerment, recognition and strengthened local governance. With an investment of ₹80 crore, including ₹32 crore for wage employment under MGNREGA, the initiative stimulates economic activity, creates jobs and enhances grassroots governance. By fostering community participation and leveraging local resources, it promotes sustainable development, strengthens decision-making and empowers rural communities to shape their future.

Table 16: Progress under VO Building Construction

SI.	Particulars	Progress till Sep. 2025
1	Total Land Identified	652
2	Total NOC Provided	243
3	Construction Started	204
4	Finally Constructed	176

b. MGNREGA Mate Empanelment & Deployment

- The empanelment of community members as MGNREGA mates under the JEEVIKA–MGNREGA convergence is a significant milestone. The issuance of guidelines for empanelment marks a structured approach to enhancing community participation in MGNREGA implementation. By involving local stakeholders in the selection process, the initiative promotes transparency, accountability and inclusivity. The provision of additional weightage to members of Self-Help Groups highlights a commitment to empowering marginalized sections. This acknowledges the role of SHGs in fostering social cohesion, economic empowerment and women's leadership at the grassroots level.
- The estimated empanelment of around 80,000 SHG members as MGNREGA mates underscores the scale and potential impact. By leveraging existing community networks and the collective strength of SHGs, the program can effectively address unemployment and promote inclusive rural development. The constitution of a three-member committee—comprising representatives nominated by the Block Project Manager, Mukhiya and Panchayat Raj Institution (PRI)—ensures a participatory decision-making process. By decentralizing mate selection and empowering local committees, the initiative strengthens grassroots governance and fosters community ownership of MGNREGA projects. Involving SHG members not only enhances their socio-economic status but also promotes gender-inclusive development and women's empowerment.

Table 17: Progress under Mahila Mate Empanelment and Development

Mate Applications Submitted	Mahila Mate Registered (R12.12)	Deployment of SHG Mates (MGNREGA MIS)	Deployment (%)	Mahila Mate Trained
69,780	99,414	28,722	39%	95,045

Didi Ki Nursery and Plantation Promotion

- Promotion of Didi ki Nursery in Convergence with the Department of Forest, Environment and Climate Change, Government of Bihar and Mahatma Gandhi NREGA



- With the objective of distributing saplings to community members within a 3-kilometer radius in every corner of Bihar, the "Didi Ki Nursery" initiative is being implemented. The program aims to expand forest coverage and to achieve this, JEEVIKA has collaborated with government departments to develop nurseries and carry out plantation work.
- In convergence with the Department of Forest, Environment and Climate Change, Government of Bihar, JEEVIKA has mobilized "Didis" to develop nurseries under the Didi ki Nursery program, promoting clean and green surroundings. The focus is on conserving local and global bio-diversity through Natural Resource Management (NRM) and water conservation, while also diversifying livelihoods through Nursery Development. Cumulatively, 310 nurseries have been established in collaboration with the Department of Forest, Environment and Climate Change.
- Plantation is a vital task under MGNREGA, enhancing green coverage and promoting livelihoods, benefiting local beneficiaries. High-quality saplings are essential for successful plantation efforts. Therefore, JEEVIKA, in collaboration with MGNREGA, has initiated the establishment of at least two nurseries in each block, led by JEEVIKA didis in various districts of Bihar. In total, 987 nurseries have been established in collaboration with MGNREGA. Cumulatively, over 4.49 crore saplings have been planted under Harit JEEVIKA Harit Bihar.

Table 18 : Status on Number of Saplings Planted

Sl.	Particulars	Achievement
1	Plantation in FY 2025-26	81 Lakh
2	Cumulative achievement till September 2025	4.49 crore

4. Disaster Risk Reduction

Disaster risk reduction plan preparation and mitigation activities must be given top priority because Bihar is susceptible to a number of natural catastrophes such as floods, droughts, earthquakes, cyclones, hailstorms, thunderstorms and fires. In addition to posing immediate threats to lives and livelihoods, the frequent occurrence of disasters hampers the state's overall developmental progress and disproportionately affects vulnerable populations. The emphasis on flood-prone regions, which negatively impact a major section of Bihar's districts, underscores the significance of taking preventative action to reduce risks and increase resilience. To improve their ability to prepare for and respond effectively to flood situations, it is essential to train members of Self-Help Groups, Village Organizations and Cluster Level Federations in these areas. Module-1 training of 38 District SD Managers, 534 Block Project Managers and Area Coordinators of all blocks has been completed between 4th December 2024 and 6th March 2025. They will further extend training to project staff and community professionals, ensuring a comprehensive approach to disaster preparedness and management. These individuals play key roles in facilitating community engagement, providing technical assistance and coordinating training initiatives at the block and district levels.

5. Education Initiatives

Community Library and Career Development Centre (JEEVIKA Library)

- JEEVIKA has set up Community Library & Career Development Centers (Didi Ki Library) in

109 blocks across 33 districts to strengthen CLFs and enable intergenerational mobility through education. These CLCDCs operate 8 hours daily with 6,000+ seating capacity, 1.1 lakh enrolled learners and a daily footfall of 6,000–7,000. CLCDCs function as community-led hubs providing library, career, skilling and entrepreneurial support—especially for girls and first-generation learners—and are operated by CLFs with dedicated Vidya Didis.

- These libraries cater to children, students and youth preparing for competitive exams—offering access to study materials, newspapers, books and digital learning platforms. The centers are managed by Vidya Didis—trained women from SHGs or their family members who function as librarians and career mentors. With increasing footfall and registrations, these CLCDCs have become spaces for intellectual growth, peer learning and aspirational development for rural youth, especially girls. Plans are underway to expand these centers to all blocks, making this a scalable and inclusive model to promote education, digital literacy and career awareness among under served communities.

6. Solar – Renewable Energy

In the year 2020, J-WiRES (JEEVIKA Women Initiative Renewable Energy and Solution Pvt. Ltd) was launched with JEEVIKA's assistance to develop sustainable livelihoods in renewable energy for members of Self-Help Groups. 382 Solar Marts run by women energy entrepreneurs have been developed by J-WiRES in seven districts of Bihar, including Gaya, Nawada and Patna. By increasing access to renewable energy, reducing indoor pollution and encouraging energy-efficient solutions, the project hopes to reach 3,500 solar marts throughout the state.



- **TERI-JEEVIKA Clean Energy Access Project (IDES):** Operating across four districts (Saharsa, Kishanganj, Katihar, Nalanda), the project generated 500 demands, completed 413 supplies and installed 350 units and also generated a micro plan of 50 IDES from Kishanganj in this quarter.
- **IIT Bombay Electric Cooking Supply Chain Activation Project:** Spanning Gaya and Aurangabad, this project raised awareness in 3,500 households, generated demand for 1,215 units and achieved 1,515 sales of Induction plus utensils sets till now.
- **Selco-JEEVIKA Entrepreneurship Project:** 45 micro-enterprises and 6 macro-enterprises have been identified for support, with the goal of providing 400 women in Muzaffarpur and Begusarai with technical and life skills training. In this quarter, 12 entrepreneurs from Muzaffarpur and 4 entrepreneurs from Begusarai received a Branding support fund of ₹40,000 for solar mart establishment.
- **PM Surya Ghar Muft Bijli Yojna (PMSGY):** J-WiRES is empanelled as an authorized vendor for PM Surya Ghar. Till this quarter, under the PM Surya Ghar Yojana, a total of 16 households have been covered, with loans facilitated for 7 customers. The total installed capacity has reached 48 kW. Business worth ₹30.35 lakh has been generated, contributing to a cumulative profit of ₹6.50 lakh so far. Additionally, during the Bihar election period, as per the directives of the Election Commission, 1,300 moon lights were supplied, generating revenue of ₹15.60 lakh to J-WIRES.

Health, Nutrition and Sanitation

During this quarter, JEEVIKA's Health, Nutrition and Sanitation program implemented targeted initiatives to improve the well-being and financial resilience of marginalized communities. The focus was on the SJY-HNS Integration to provide ultra-poor households with essential health safety nets like the Ayushman Bharat Card and access to basic services. Key efforts included a massive Poshan Maah awareness campaign, the Swasth Nari, Sashakt Pariwar Abhiyan for health screenings and the continued success of the Health Help Desk and JEEVIKA-owned Pradhan Mantri Bhartiya Janaushadi Kendras in ensuring affordable healthcare access across Bihar.

1. SJY-HNS Integration Training of Trainers

HNS integration with SJY beneficiaries started with five intensive blocks, one each in the districts of Bhojpur, Nalanda, Patna, Samastipur and Vaishali for the close monitoring of result-driven data. It has been observed that one of the major challenges faced by SJY beneficiaries is their ill-health casualties, which are leading to major Health and Nutrition-related expenses. In such situations, households are left with no option but to sell their meager livelihood assets for medical treatment, thus making them a poorer, vulnerable and marginalized community as they continue to struggle to make ends meet.

The HNS team of JEEVIKA relies entirely on Health Promotion and Health Education to promote social protection and a safety net for rural poor households within the SHG and to integrate the HNS theme into SJY. This integration aims to accelerate the Graduation process, providing essential social protection and ensuring that ultra-poor households will emerge from extreme poverty with sustainable livelihood opportunities.



Areas of Intervention

Under HNS-SJY integration, two types of services are provided to the SJY Households:

a. Access to Basic Health Services : All households selected under the SJY program are 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-HNS and CNRP with the help of MRP-SJY to gain access to toilets. Households already having the toilet facilities will be persuaded by the Community Nutrition Resource Person to use them regularly.
- **Access to Safe Drinking Water:** All SJY households are encouraged to access safe drinking water. The MRP-SJY takes the responsibility for supporting households to get the facility, while the CNRPs promote the good practices for safe drinking 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.

- **Training and Capacity Building under HNS theme**

Training impartation is an essential component of any program. Effective training has the potential to create positive societal change by enabling the systematic transfer of knowledge from one level to another. With this understanding, JEEVIKA conducts regular capacity-building sessions for its cadre, based on emerging needs, to ensure that information is communicated clearly and consistently from the top to the grassroots level. For proper implementation of the program, training was imparted to 315 staff (AC, CC, HN Nodal and CLF-AP), 643 MRPs and 2,558 CNRPs during July to September 2025.

c. Access to Ayushman Bharat Card : Every eligible household will be mobilized to obtain an Ayushman Bharat Card. Households can apply through health facilities with the help of Ayushman Mitra or online via the Ayushman app by entering all required details. This card enables families to access free healthcare services worth up to ₹5 lakh per family per year in hospitals tagged with the Ayushman Scheme. JEEVIKA has mobilized 79 lakhs HH to create Ayushman Bharat Card till September 2025.

2. Family Planning

The JEEVIKA Family Planning Initiative emphasizes the importance of delayed pregnancy to ensure better maternal health and improved child outcomes. Delaying the first pregnancy allows young couples to focus on their physical, emotional and financial readiness, significantly reducing risks such as maternal mortality, low birth weight and neonatal complications. It also provides mothers with sufficient time to recover and rebuild their health before subsequent pregnancies, leading to healthier families overall. Currently operational in five districts of Bihar—Aurangabad, Jehanabad, Lakhisarai, Sheikhpura and Sheohar—the program has mobilized 1,00,829 eligible couples, linking 96,932 couples with ASHA workers for family planning services. Of these, 72,755 couples have adopted modern contraceptive methods, 33,564 members regularly participate in Peer Group Meetings and 15,942 HHs have been visited by JEEVIKA's cadres during the period. By encouraging delayed pregnancy, JEEVIKA is not only addressing health risks but also promoting women's empowerment, better education and improved economic stability. With

expansion planned for additional districts, the initiative aims to create long-term societal benefits through informed reproductive choices.

3. Poshan Maah

Poshan Maah, observed every September in India as part of the POSHAN Abhiyaan, is a month-long campaign aimed at improving nutrition and encouraging healthy practices among women, children and adolescents. Throughout the month, communities, government departments and front line workers work together to raise awareness about key topics such as proper nutrition, breast feeding, complementary feeding, anemia prevention, hygiene and overall maternal and child health.

During Poshan Maah in September 2025, JEEVIKA actively participated by organizing a wide range of awareness activities. These included discussions with rural women through Self Help Group meetings, Village Organization meetings and other community platforms. In total, 5,70,783 events were conducted during the month, helping spread vital health and nutrition messages to communities across the state.

4. Swasth Nari, Sashakt Pariwar (SNSP) Abhiyan

The Swasth Nari Sashakt Pariwar Abhiyan was carried out in continuation with Poshan Maah in September 2025, with the goal of ensuring that women in every family stay healthy and empowered. The campaign focused on screening women for several health conditions such as hypertension, diabetes, oral, breast and cervical cancers, anemia, sickle cell disease, tuberculosis and more. These screening were conducted at Health and Wellness Centers and other designated locations. The program also emphasized maternal and child health checkups and immunization services.

During this campaign, JEEVIKA played a key role by mobilizing women and encouraging them to visit the centers for health checkups. A total of 35,332 health camps were organized, where 8,19,967 JEEVIKA members were screened. Among them, around 17% were found to have one or more of the listed health conditions. These women were advised to visit the nearest government hospital for further examination and complete medical care.

5. Health Help Desk

The JEEVIKA's Health Help Desk—run jointly by JEEVIKA and Health Department (GoB)—is making healthcare more accessible across all 38 districts of Bihar. Set up in Sadar hospitals and medical colleges, the Help Desk ensures that people receive the information and support they need while visiting hospitals. It operates smoothly in two shifts and assists both OPD (outpatient) and IPD (inpatient) patients.



So far, the Help Desk has supported an impressive 2316995 patients across the state. The progress under health help desk is mentioned in table below.

Category	Cumulative till June 2025	FY 25-26 (Q2; July'25–Sept'25)	Cumulative till Sep 2025
IPD	247399	34183	281582
OPD	1814636	220777	2035413
Total (IPD+OPD)	2062035	254960	2316995

A team of 144 committed Swasthya Mitra Didis manages the Help Desks at 45 centers, working in two shifts every day. Overall, the JEEVIKA Health Help Desk is proving to be a vital support system—bringing essential healthcare information closer to communities and helping bridge long-standing gaps in access and awareness.

6. JEEVIKA Owned Pradhan Mantri Bhartiya Janaushadi Kendra (PMBJK)

The use of generic medicines has proven to be a highly affordable and dependable option, especially for rural Self-Help Group households. JEEVIKA, an initiative focused on empowering these communities, is helping promote generic medicines through digital platforms. This effort is being carried out through Pradhan Mantri Bhartiya Janaushadi Kendra (PMBJK) centers in the districts of Gopalganj, Nalanda and Sitamarhi in Bihar.

Working closely with the Health Department, JEEVIKA has set up Cluster Level Federations to support collective procurement and set up the Jan Aushadi Kendra. This approach makes medicines more accessible and affordable for SHG families and the public.

Over the past three months (July, August and September 2025), the initiative has delivered notable financial gains across the three districts. Total sales reached ₹13,94,481 in Gopalganj, ₹8,54,524 in Nalanda, and ₹6,76,346 in Sitamarhi. Among them, Gopalganj achieved the highest margin of ₹3,06,786 followed by Nalanda with ₹1,87,995 and Sitamarhi with ₹1,48,796. Altogether, these districts generated a combined margin of ₹6,43,577 during this period.

Since the start of the PMBJK program in 2023, it has earned a cumulative margin of ₹61,84,146. This clearly demonstrates the initiative's strong impact and success in improving access to affordable healthcare by promoting the use of generic medicines.

District	CLF	Opening Date	Total Sales (July-Sept'25)	Total Margin (July-Sept'25)	Cumulative Sales (till Sept '25)	Cumulative Margin (till Sept '25)
Gopalganj	Vaishno, Sadar	18-Apr-23	13,94,481	3,06,786	1,32,63,758	29,18,027
Nalanda	Shakti, Bihar Sharif	21-Apr-23	8,54,524	1,87,995	79,49,061	17,48,793
Sitamarhi	Bharat, Sadar	14-Apr-23	6,76,346	1,48,796	68,96,937	15,17,326
Total			29,25,351	6,43,577	2,81,09,756	61,84,146

Lohiya Swachh Bihar Abhiyan

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

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, institution 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 and constantly emphasizes sustained behaviour change practices. Depending upon their capacities and community response, districts are taking up ODF-S & ODF Plus activities in their districts.

Table: IHHL status till 30th September 2025

Sl.	Parameter	Target FY – 2025-26	Progress (July – Sept.- 2025)	Cumulative
1	IHHL Construction	16,00,000	45,402	76,305
2	IHHL Payment	18,00,000	69,803	69,803



2. Capacity Building

Total 102 people participated in the SPM NIWAS Training, conducted on both digital and physical platforms. The training aimed to enhance participants' understanding of SBM-G Phase II objectives, equipping them with knowledge and practical skills to achieve the mission's goals effectively.

The Lists of topics covered during the training are:

- Online training on Innovative technology of SLWM.
- Retrofitting of Individual Household Latrines (IHHLs).
- Plastic Waste Management in Rural Area—Planning, Designing, Estimation and O&M of Plastic Waste Management Units, use of waste plastic in road construction.
- Treatment of rural wastewater & reuse—conveyance of wastewater & application of different technologies for treatment.
- Biodegradable waste management.
- GDPD Integration and Village WASH Action Plan Preparation.
- Hands-on training on Designing and Implementing COMBI (Communication for Behaviour Impact) Campaigns for Rural Water, Sanitation and Hygiene.
- Online Training on Waste Management from Rural Small-Scale Industries (Jaggery, oil and Dairy units).
- Online Training on Safety, Dignity and Welfare of Sanitation Workers & POSH Compliance.
- Retrofitting of IHHL and O&M of SLWM Structures.
- Swachh Vidyalaya Campaign: Promoting WASH in Schools through Awareness and Action.
- GOBARdhan: Technological Options and O&M.

Key events organized at the National and State Level

- **Round Table Conference and Dialogue Exchange organized by Department of Drinking Water and Sanitation:** Three participants attended the “Round Table Conference and Dialogue Exchange” held on 1st September 2025 at Bharat Mandapam, Pragati Maidan, New Delhi. The conference aimed to review the progress of States and Union Territories under Swachh Bharat Mission (Gramin) Phase II (SBM-G 2.0) and discuss specific sanitation priorities and challenges to further strengthen the program's implementation.
- **One-Day Orientation on SBM (G) 2.0/LSBA:** A one-day orientation program was organized at the State Office, Patna, with 65 participants. The session focused on key aspects of SBM-(G) 2.0, highlighting critical issues and strategic solutions for effective implementation. All 38 District Directors, DRDA were invited to participate in this orientation to strengthen district-level understanding and coordination.
- **One-Day workshop was organized on “Determine various methods, techniques and IEC materials for community behaviour change communication for the purpose of sustainability of ODF Plus”:** 50 participants participated in the workshop, which was intended to identify and develop effective methods, techniques and IEC materials for community behaviour change communication aimed at ensuring the sustainability of ODF Plus initiatives. Development partners supporting LSBA under SBM-(G) 2.0 participated in the discussion to design impactful communication strategies and IEC tools for greater awareness among stakeholders.
- **One-day workshop on Inauguration of Swachh Survekshan Grameen (SSG) 2025:** A one-day workshop was organized for the inauguration of Swachh Survekshan Grameen 2025, with participation from 60 representatives of district LSBA teams, the State LSBA team and development partners. The workshop outlined key action points and strategies to ensure the successful implementation of activities under SSG 2025.

Total 280 participants participated in different trainings and workshops organized at the State and National Level.



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 19: Progress in CSC construction

Sl.	Particulars	Progress July – September 2025
1	CSC target for FY 2025-26	1,062
2	CSC Completed	56
3	Cumulative Till Now	58

4. IEC Activities

Swachhata Hi Seva 2025: A Statewide Movement for a Clean and Green Bihar

The “Swachhata Hi Seva 2025” campaign in Bihar marked a statewide movement toward cleanliness, sanitation, and environmental awareness. Guided by the vision of a “Clean and Green Bihar,” the campaign involved every district, block and panchayat in coordinated cleanliness drives, awareness events and community participation. It ran from September 17 to October 2, 2025 under the banner of Lohiya Swachh Bihar Abhiyan and the Swachh Bharat Mission (Gramin).

a. Preparatory Meeting and Directives

The campaign began with a high-level meeting on September 12, 2025, chaired by the Chief Secretary of Bihar. Senior officials—including RDD Secretary and Mission Director—outlined the program framework. Departments such as Health, Urban Development, Social Welfare, Industries, etc. participated. This inter-departmental collaboration laid the foundation for a structured and inclusive campaign.

b. State-Level Inaugural Ceremony (17 September 2025)

The campaign was officially launched at the State Mission Office, SBMG/ LSBA by CEO-Cum-Mission Director. State Coordinator, state team and representatives of Development partners like UNICEF, ITC, Water for People, Water Aid, WADS, etc. were present. The event featured the release of several IEC (Information, Education & Communication) materials, including

“Swachhata Ke Saat Vachan” (Seven Pledges of Cleanliness), Swachhata songs, jingles and animated films to engage communities during SHS.

Three “Ganga Utsav Jan Jagrukta Rath” —mobile awareness vans equipped with digital screens—were flagged off by CEO-cum- Mission Director to cover 12 districts along the Ganga River. These raths carried messages on cleanliness and the Ganga conservation with support from ITC.

c. Statewide Cleaning Drives (18–20 September 2025)

Between September 18 and 20, the campaign focused on cleaning legacy waste points and public places like marketplaces, haat bazar, religious places, schools, Roads, Anganwadi centres, health centres and other public spaces. Over 4.66 lakh legacy points were mapped and cleaned in rural areas across Bihar. Officers, employees, sanitation workers and community members participated enthusiastically, turning the event into a people's movement.

The symbolic lighting of lamps, titled “Ek Deep Swachhata Ke Naam,” conveyed a collective message of cleanliness and ODF Plus sustainability.

d. Safai Mitra Suraksha Camps (22–24 September 2025)

From September 22 to 24, Safai Mitra Suraksha Camps were organised at block offices across Bihar for sanitation workers under the Swachh Bharat Mission (Gramin) and their families. These camps provided comprehensive health check-ups, free medicines and on-the-spot access to various government welfare schemes such as household toilets, Pradhan Mantri Awas Yojana, Ayushman Bharat health cards, insurance coverage and LPG connections. In recognition of their vital contribution to maintaining public hygiene, Dignity Cards were also distributed to sanitation workers. The initiative not only ensured their health and social security but also reaffirmed the state's commitment to upholding the dignity and well-being of front line sanitation workers. More than 1.40 lakh Swachh Bharat Mission (Gramin) sanitation workers and their family members benefitted from these camps.



e. “Ek Din, Ek Ghanta, Ek Sath” Mega Shramdaan (25 September 2025)

The most impactful moment of the campaign was witnessed on September 25, when the entire state came together under the slogan “Ek Din, Ek Ghanta, Ek Saath.” From districts to gram panchayats, people simultaneously cleaned schools, hospitals, temples and other public places. Communities across all Gram Panchayats actively participated in shramdaan (voluntary labour). Activities such as Swachhta Chaupals, ODF Plus village declaration aam sabhas, school rallies, and cleanliness pledges were also organised, creating a strong sense of collective responsibility and public participation toward a cleaner Bihar.

f. Community Mobilisation through Jeevika Platforms

A special letter issued by the CEO-cum-Mission Director to Jeevika DPMs to conduct Swachhta Baithaks (community dialogues) aimed at promoting cleanliness and hygiene practices in Jeevika Self Help Groups, Village Organizations and Cluster Level Federations. These Swachhta Ki Charcha sessions became vibrant platforms where women leaders and community members discussed the importance of clean surroundings, waste management and behavioural change for sustained sanitation. Each meeting concluded with the Swachhta Pledge, popularly known as “Swachhta Ke Saat Vachan”—a collective commitment to maintain hygiene at home and in public spaces.

g. Ek Diya Swachhta Ke Naam on ODF Plus Assets

The next phase emphasised cleanliness at Waste Processing Units (WPU), Plastic Waste Management Units (PWMUs) and Gobardhan Units under the Solid and Liquid Waste Management (SLWM) framework.

Community members, students and Jeevika groups participated in shramdaan at these facilities, followed by lamp-lighting ceremonies under the theme “Ek Diya Swachhata Ke Naam.” Vibrant rangolis and art installations reinforced the campaign's message—transforming waste into wealth through collective responsibility.

h. Clean and Green Navratri

During Navratri, the focus shifted to celebrating “Swachh Evam Harit Utsav.” Organisers of pandals and fairs were encouraged to maintain plastic-free and zero-waste zones. Continuous cleaning was undertaken at festival venues, temples and markets. Swachhata songs and jingles—earlier released by LSBA—were broadcast at event venues to remind devotees of their environmental responsibilities.

i. 'Swachh Bharat Diwas' on Gandhi Jayanti (2nd October 2025)

The campaign culminated on October 2, Gandhi Jayanti, with statewide celebrations of 'Swachh Bharat Diwas'. On this occasion, sanitation workers, supervisors, mukhiyas, SBM-G officials, stakeholders, community leaders, school children, and Swachh Pandal committees were felicitated for their commendable contribution to the 'Swachhata Hi Seva' campaign. The event honored their collective efforts in promoting cleanliness and carrying forward Mahatma Gandhi's vision of a clean and healthy nation.

j. “Hamra Gaon Ham Hi Sanwaren” Campaign

Before the launch of Swachhata Hi Seva 2025, an extensive IEC/BCC campaign titled “Hamara Gaon Ham Hi Sanwaren” was conducted from August 1 to October 30, 2025, coinciding with the Chhath Puja festivities. The campaign aimed to instil a sense of ownership and responsibility among villagers toward maintaining cleanliness in their homes and surroundings. Through community meetings, awareness drives and behavioural change activities, people were motivated to take proactive steps for improving village sanitation. Garbage collection points were identified and cleaned by sanitation workers, reinforcing the message that collective effort and civic pride are the foundation of a cleaner, healthier and self-reliant village.

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. Following are the activities that have been completed in the 2nd Quarter of FY 2025-26:

Financial Year 2025-26

Sl.	Parameter	Target	Progress (July – Sept. 2025)	Cumulative
1	No. of GP procurement initiated	22	0	4
2	No. of Wards Where Door-to-Door Waste Collection Started	4,396	0	392

ODF-Plus Declaration of Villages

Sl.	Parameter	Target	Progress (July – Sept. 2025)	Cumulative
1	Villages ODF Plus Declared	4,534	243	2,642

6. Gobardhan

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

Satat Jeevikoparjan Yojana

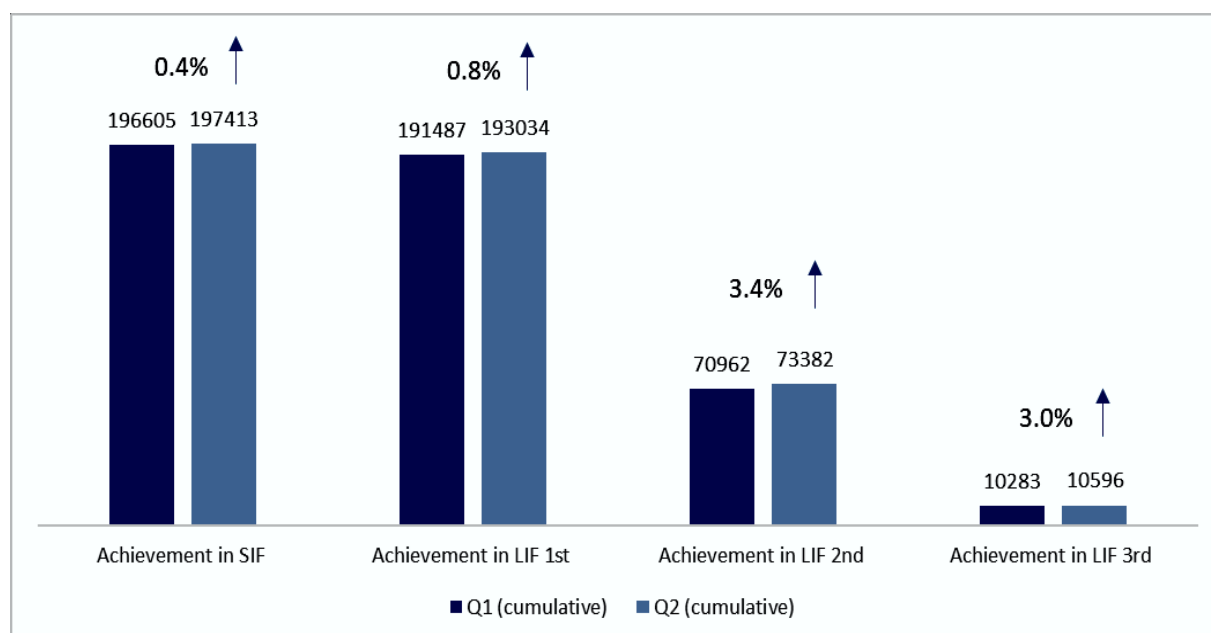
Government of Bihar launched the Satat Jeevikoparjan Yojana in 2018, implementing the globally recognized Ultra-Poor Graduation Approach (UPGA) for the first time at scale through a government agency. Initially targeting 2 lakh ultra-poor households, the program has successfully uplifted over 1.98 lakh households by providing sustainable livelihoods, financial inclusion and social support. Within JEEVIKA's broader economic inclusion strategy, SJY integrates all standard key graduation components, reinforcing Bihar's institutional framework for poverty eradication.

Component 1

1. Increment in numbers of Livelihood

The following illustration demonstrates the Livelihood Financing aspect in the Rural segment of the project (cumulative), compared during the first and second quarter. The illustration records positive growth, particularly in the case of LIF 2nd and 3rd tranches. This indicates further livelihood diversification, which is the consequence of additional livelihood sources.

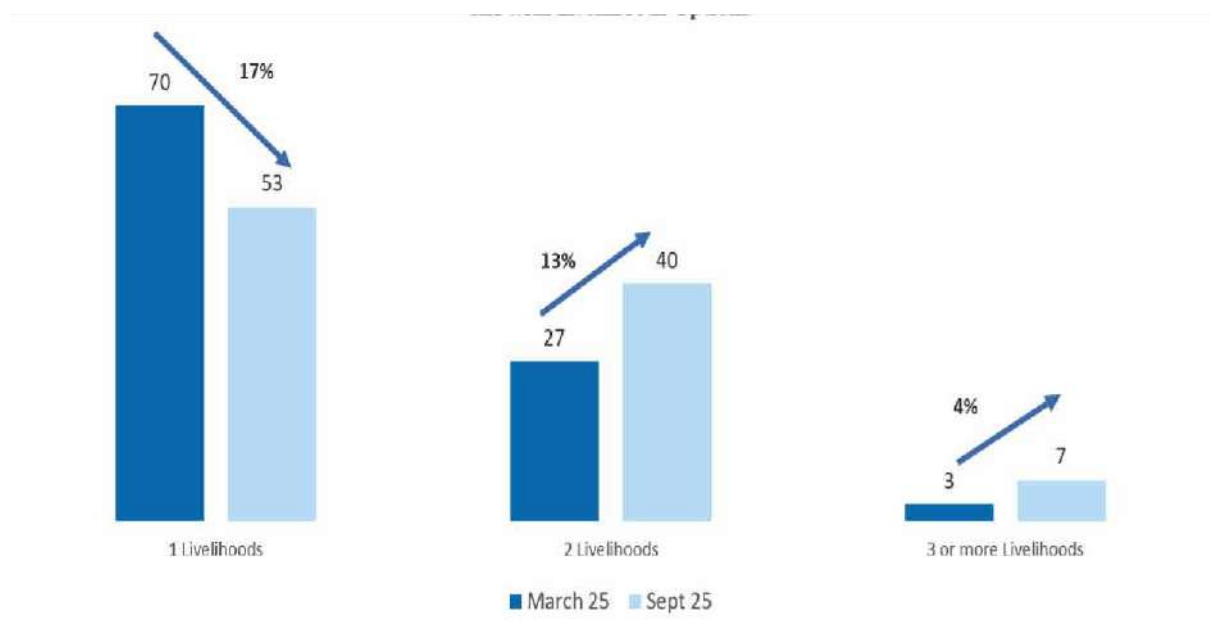
Figure 1: Increment in numbers of Livelihood Financing: Q1 and Q2



2. Diversification of Livelihood options

Selection of alternate sources of livelihoods, present as an option for the Households have led to improvement in the households' income. The following figure depicts the improvement in livelihood options with greater increase in 2 livelihood options and in 3 or more livelihood options. This demonstrates the progress in livelihood diversification for the SJY households.

Figure 2: Options in Livelihoods: Q1 (March) and Q2 (September)



Component 2

1. Strengthening SJY System Capabilities through Training and Support for Sustainable Graduation

A critical component of the strengthening process is to build the capacities of the program's Community Cadres (MRPs). These MRPs play a pivotal role in delivering high-quality handholding support, ensuring that the end participants effectively utilize the resources, skills and knowledge provided under the program to achieve sustainable livelihoods.

The following table illustrates the current situation of MRPs modular training along with the achievement for the quarter. The modular training from M1 to M3 show a tendency towards saturation while the M4 follows closely.

Table 20: MRP Modular Training Status

Particular	Cumulative Progress till Sep' 2025	Achievement (in Percentage)
No. of MRPs Selected	5878	100
Module 1 (Induction & Enterprise Selection)	5878	100
Module 2 (Enterprise Dev. and SJY Books of Records)	5694	96.8
Module 3 (Operational Management and Convergence)	5313	90.4
Module 4 (Refresher)	4650	79.1

The following table illustrates the field implementation status of the SJY project for the first and second quarter of 2025:

Table 21: Field Implementation Status

Particular	Quarterly progress (Apr-June 2025)	Quarterly progress (July-Sep' 2025)	Cumulative Progress till Sep' 2025
No. of Block covered	-	-	534
No. of MRP working	-	-	5,878
No. of SJY households endorsed	-	-	2,01,218
No. of SJY households received Livelihood Investment Fund (LIF)	327	1547 ↑	1,93,034
No. of SJY households received CB training	-	-	1,99,905
No. of SJY households received CBED training	880	3,073 ↑	1,93,905
No. of SJY households received Refresher training	1127	930	1,44,223
No. of SJY households received Graduation training	2309	28	1,12,800
No. of SJY households Graduated	2822	4,100 ↑	1,12,800

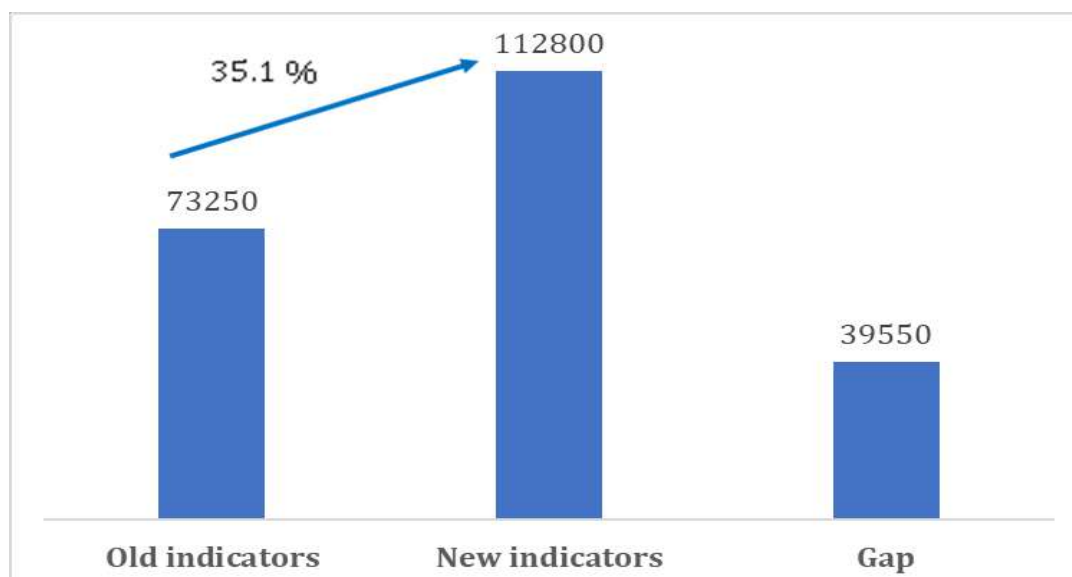
Component 3

1. Improved distribution of Graduated Households under SJY Program

The Satat Jeevikoparjan Yojana is transforming the lives of Ultra Poor Households, enabling them to transition from poverty to sustainable livelihoods. While foundational income levels have shown significant improvement, the program has a promising opportunity to amplify its impact by focusing on sustained growth strategies for post-graduation households.

With respect to the revised graduation indicator of monthly income from Rs. 6,000 to Rs. 8,000, a significant growth of 35.1% has been achieved in the number of Ultra Poor Households (UHP).

Figure 3: Number of Households in criteria as per the old and new indicators



Component 4

1. SJY Urban

The SJY-Urban program is being implemented across 261 Urban Local Bodies (ULBs) across 233 Implementing Blocks, 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:

2. Facilitating the identification of Urban Ultra Poor Households

Through endorsement drives under SJY Urban Program, 2,177 households have been identified from Nagar Nigam, 5,322 HHs from Nagar Parishad and 10,635 HHs from Nagar Panchayat. Of the endorsed 11,989 Urban households, 46.5% are from the Scheduled Caste category, while 41.1% from the other categories including EBCs.

The following table demonstrates the current status (Q2) of households in the Urban segment.

Table 22: Household status in Urban

Household numbers	Q2 Cumulative
Households Endorsed	11989
Number of SC Households	5576
Number of ST Households	275
Number of Other category Households	4927

The following table emphasizes the growth in Livelihood financing in project's Urban segment, which is exponentially increasing.

Table 23: Status of Livelihood Financing in Urban

SJY Urban	Q1 Status	Q2 Status	Growth
Total identified HHs	11989	11989	-
Households received SIF	9284	11309	21.8% ↑
Households received LIF	7131	10102	41.7% ↑
Households opted for ME	5007	6667	33.2% ↑
Households opted for Livestock	1656	3435	107.4% ↑
Households opted for skill base livelihood	191	461	141.4% ↑

3. Community Capacity Development

Coaching plays a critical role in Graduation Programs, as it provides customized and personalized support to Ultra Poor Households specific to the household needs and requirements. Building on the learnings from SJY Rural, the practice of having dedicated Coaches (MRPs) to support SJY households has been continued in SJY-Urban. In urban areas, MRPs have been assigned 40 to 45 households each to provide hand-holding and mentoring support.



JEEVIKA has developed capacity-building content for Area Level Organizations (ALOs). The objective was to integrate SJY-Urban initiatives with the functioning of urban community institutions, enhancing their capacity to manage operations effectively and provide tailored support to associated SJY-Urban households.

4. Livelihood Ecosystem Development

In the quarter 2, the focus persists in continuation of quarter 1 on five key areas:

- i. Assisting Ultra Poor Households through asset transfer using LIFs.
- ii. Identifying and further linking households to skill-based livelihood opportunities.
- iii. Collaborating further with Municipal Corporation to explore livelihood opportunities.
- iv. Livelihood diversification and improvement.
- v. Address and mitigate entitlement gaps by allocating the eligible households.

The following table illustrates the number of cumulative trainings provided during the first and second quarter in the Urban segment of the SJY project:

Table 24: Training status: Q1 and Q2

Skill training	Cumulative Numbers up to Q1	Cumulative Numbers up to Q2
Received training	110	748 ↑
Domain Skilling of BSDM	61	100+ ↑
Skilling in Commercial ventures (Zomato, Haldiram's)	10	30 ↑

Component 5

1. Special Livelihood Activities

The following table records the convergence status in the both quarters under the SJY project. A definite positive growth is evident from the data:

Table 25: Convergence Status

Total operational status	Cumulative up to Q1	Cumulative up to Q2	Growth %
PDS	1,74,343	1,95,108	11.9% ↑
Ayushman card	1,59,864	1,88,771	18.1% ↑
Toilet	68,306	1,03,383	51.4% ↑
Widow Pension	27,015	53,100	96.6% ↑
Disability Pension	11,267	21,510	90.9% ↑
Old age Pension	15,670	22,022	40.5% ↑

2. Jeevika Ujjwala Didi Mini store supported by BPCL LPG division Bihar

During this quarter (July'25 – Sept'25), SJY households were trained and integrated into the micro-agency model of Bharat Petroleum Corporation Limited (BPCL). With this addition, a total of twenty four SJY households are now engaged as BPCL micro-agents, contributing to the livelihood diversification efforts. Role of micro-agents is to provide gas cylinder and other services to those rural households, to whom regular gas agencies of BPCL are unable to provide services at their door steps. These households, working as micro agents earn approximately ₹8,000 per month. Given the increasing demand and positive outcomes, the SJY team plans to expand this initiative to more households in the next quarter.

The following table records the increase in Ujjwala stores in the both quarters under the SJY project. These stores are operational in 11 districts.

Table 26: Number of Ujjwala Stores

Total operational stores	Cumulative up to Q1	Cumulative up to Q2	Growth %
Number of Ujjwala stores	24	30	25% ↑

Resource Cell

The Resource Cell continued its capacity-building and cross-learning initiatives during the quarter, focusing on strengthening community institutions, improving financial inclusion, and enhancing field-level service delivery across multiple states. Several exposure visits, immersion programs, and technical drives were organized to facilitate knowledge exchange among SRLMs. Additionally, significant progress was achieved under the FNHW MoUs through structured home visits, module rollouts and community events.

1. LokOs Transaction Module Drive at Gujarat SRLM

A 45-day LoKOS Transaction Module Drive was successfully conducted at Gujarat SRLM from July 30, 2025, to September 12, 2025. A total of 40 e-Master Trainers (eMTs) were deployed for this initiative in 14 Districts (Sabarkantha, Mahesana, Surendranagar, Banaskantha, Patan, Katchch, Rajkot, Gir Somnath, Junagadh, Botad, Bhavnagar, Amreli, Morbi, Dahod).

During the drive:

- 591 CLF cut-offs were prepared in 14 Districts of Gujarat SRLM by LoKOS E-MTs.
- 515 CLF transaction entries were completed and successfully uploaded/ reflected on the LoKOS portal.

2. IAS Officer Exposure Visit – Nalanda (25 August 2025 to 30 August 2025)

During the visit, 11 I.A.S (Probationers 2024 batch) officers explored key livelihood and JEEVIKA Community Based Organisations in Nalanda district:

- **JEEVIKA Jute Bag Enterprise, Tungi, Biharsharif:** The officers interacted with the entrepreneurs to understand production processes and enterprise sustainability.
- **Satat Jeevikoparjan Yojana, Tungi:** The team engaged with beneficiaries to understand the impact of SJY interventions.
- **CSP at Deepnagar, Biharsharif:** Officers observed financial services being delivered by the Bank Sakhi and discussed operational processes.

The team also visited SHGs, VOs and CLFs to understand the structural framework and livelihoods interventions by members of Community-Based Organizations.

3. IAS Officer Exposure Visit – Kudumbashree, Kerala (14 to 18 September 2025)

A team of 9 IAS officers (Probationer's Batch-2024) visited Kudumbashree, Kerala, to understand the functioning, processes and institutional model of Community-Based Organizations and their convergence with Panchayati Raj Institutions (PRIs).

The team gained valuable insights into various interventions undertaken by Kudumbashree to strengthen PRI convergence, rural development, and women empowerment. The team of probationers I.A.S (2024 batch) visited Alangad Panchayat, Ward No. 8, Neericode West, in North Paravur, Block Alangad, under Kalamsserry, Parliamentary Constituency- Ernakulum District to understand PRI-CBO Convergence Mode. Further, this Gram Panchayat office has

different cells such as MGNREGA, CDS office, Agriculture Dept, Land & revenue department and Records Rooms, Community grievance redressal Mechanism, health & Sanitation, revenue Collection, Social Welfare, Disaster Management & Women & Child Welfare etc. was also working under one umbrella.

a. Powers of Panchayat Committee- All functions related to Project, Budget, Revenue, Tax collection, Audit, General Administration, Special license related application and Complaints of Alangad Gram Panchayat and decisions are taken by standing committee.

b. Interaction with ADS members & Waste management workers- Interaction with the Area Development Society (ADS) and waste management workers was conducted after the CDS (CLF) RGB, where they briefed about their role and responsibility in collecting waste and providing benefit to the community and their CBOs members (ADS).

c. Major Source of Income of Gram Panchayat- Development fund, Maintenance fund, Road maintenance, Central Share, State Share, Finance Commission, Rs. 16.4 CR. Annual Budget.

The Team also visited the Tea Museum and Factory at Kanan Devan Hills, Munnar (Kanan Devan Hills Plantation (KDHP) Private limited), manufacturer of ripple tea. KDHP is known as the largest employee-owned company in the world and is an associate company of Tata Consumer Products Limited. The team observed the processing of various types of quality tea production at the Factory. The team also visited Mettaputty Dam and Alleppey's Back Waters.

Exposure Visits: Bank Sakhi from Assam SRLM – Nalanda (12 to 13 August 2025)

The Bank Sakhis from Assam visited various sites in Nalanda district to understand grassroots financial inclusion efforts:

- **Customer Service Point, Bhui, Rajgir:** Interaction with Bank Sakhi Ms. Soni Kumari on daily operations and the LoKOS transaction module.
- **CSP, Silao:** Interaction with Ms. Nitu Kumari, gaining insights into service delivery and field-level challenges.
- **Nari Shakti CLF:** The team understood CLF functioning, support mechanisms for Bank Sakhis and CBO operational procedures.



Field Visit – Gaya (14 August 2025 and 15 August 2025)

The Assam Bank Sakhis also visited key institutions in Gaya:

- **Aadarsh CLF:** The team observed CLF governance, financial operations and its support role for Bank Sakhis.
- **Manpur- Bank Visit:** Interaction with the Branch Manager to understand coordination with Bank Mitras, transaction flows and monitoring processes.
- **Customer Service Point:** Interaction with a Bank Sakhi to understand ground-level operations, challenges and best practices.

Exposure Visit/Immersion of 64 Women (IDPS) of Manipur SRLM

An immersion exposure visit was organized for 64 women participants (IDPS- Manipur) covering Rajgir, Nalanda and nearby villages in Gaya. The visit provided hands-on exposure to:

- Community governance models (SHG, VO, CLF)
- Sustainable livelihood practices
- Local socio-economic and historical development context
- Participatory engagement approaches implemented by JEEVIKA

The exposure significantly enhanced participants' understanding of community-led development and institution-building processes.

Activities performed under FNHW MoUs at SRLMs

BRLPS, as an NRO, is currently serving in 19 blocks in three SRLM states: Sikkim, Gujarat and Uttarakhand, under FNHW MoUs. Altogether, 19 PRPs are deployed for undertaking FNHW activities as per deliverables under MoUs. The following are the activities/ services conducted by the FNHW PRPs at the three SRLMs:

Quarterly progress in Activities/ Services at three SRLMs by 18 PRPs in 19 Blocks Clusters.

Sl.	A. Home Visit	Sikkim	Gujarat	Uttarakhand	Total & Avg. Service
1	Pregnant Women	5	74	88	167
2	Lactating women (0-6) months	7	36	94	137
3	Lactating women (07-24) months	5	91	110	206
	Total	17	201	292	510@10/PRP/mth.
Sl.	B. Module Roll Out	Sikkim	Gujarat	Uttarakhand	Total & Avg. Service
I	Module-1	NA	16	64	58
ii	Module-2	NA	6	45	51
iii	Module-3	NA	3	12	15
iv	Module-4	47	NA	NA	47
V	Module-5	35	NA	NA	35
vi	Module-6	10	NA	NA	10
	Total	92	25	121	216@4/PRP/mth.
Sl.	C. Community Events	Sikkim	Gujarat	Uttarakhand	Total & Avg. Service
i	Annaprashan Diwas	0	28	60	88
ii	Poshan Abhiyan	333	137	1148	1864
iii	VHSND	46	307	583	937
iv	Meeting With ASHA/AWW	0	9	12	21
v	ICDS Visit	9	2	61	72
	Total	388	483	1864	2982@55/PRP/mth.

Project Management

A.COMMUNICATION

Knowledge Management and Communication theme of JEEVIKA supports in creating, capturing, sharing, distributing, leveraging and archiving knowledge to improve and enhance implementation capabilities and service delivery mechanisms. The knowledge management practices also intend to reach out to a wider domain for effective policy advocacy and facilitate partnerships and convergence for broader knowledge-sharing. It has a vision of establishing JEEVIKA as a Global Community Knowledge Hub by using digital technologies and presenting JEEVIKA Didis as “Change-Makers” in the rural society and economy.

1. Project Intervention

a. YP Programme/ Campus Recruitment and Internship

YP recruitment process for Financial Year 2025-26 has been initiated. A total 80 Positions are vacant. Roster for the same has been approved. For Campus placement recruitment 55 seats have been allocated while for Open Market recruitment 25. In the year 2025, BRLPS has provided offer letter to 52 Young Professionals through Campus Recruitment. Campus recruitment process was conducted in 19 premier institutes and around 650 students participated and, in the recruitment process out of which 290+ were screened for the interview and 52 candidates have been recruited. The selected Young Professionals is from a diverse range of academic backgrounds, reflecting the multi disciplinary approach of the program. 11 wider academic domains are represented. The highest number of professionals have qualifications in MBA (Finance, HR, IT, Marketing, etc.) (12), followed by MSW (8) and Development Management and Rural Management (6 each). Other prominent backgrounds include Agriculture, Technology, Fashion Design and Forest Management. Specialized domains such as Economics, Mass Communication and Dairy Technology are also represented. This diversity strengthens the program's capacity to address rural development challenges with a broad range of skills and expertise. Among the selected Young Professionals, 28 are female and 24 Male Candidates. A total 51 YP has Joined in three batches, their induction, village immersion and posting have been completed.



b. 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 internship. In addition, 18 non-stipendiary students from various reputed institutions have either completed or are currently engaged in their summer internship. This initiative provides young graduating student with hands-on exposure to community-driven development practices, empowering them to contribute meaningfully to rural transformation while gaining valuable field-level experience.

c. Competency enhancement Program

Training and workshop on "Case Study writing, video development and Social Media"

A series of communication and documentation training sessions were conducted in five districts namely Bhojpur, Gaya, Samastipur, Nawada, and Sheohar between July and August 2025. The trainings were facilitated by the social media Team from SPMU and the Manager Communication from respective district. The sessions focused on enhancing the content writing and documentation of case story in field. It also covered area of training like case study writing, video development, and effective writing content for social media platforms for promoting community initiatives. Participants included DPCU and BPIU staff, as well as community cadres such as MBKs, BKs, VRPs, HN-MRPs, CMs and CFs. In total, 200 participants enriched from these workshops & training, which aimed to strengthen grassroots communication, improve field-level content creation and ensure better visibility of JEEVIKA's interventions and success stories.

Date	District	Topic	Participants	Total Numbers
23/07/2025	Bhojpur	Case Study writing, video development and social media	Cader (MBK, BK, VRP, CM, CF)	40
11/08/2025	Gaya		DPCU & BPIU staff	40
22/08/2025	Samastipur		BPIU staff and cadre	40
29/08/2025	Nawada	Case study	BPIU Staff (AC/CC)	30
13/08/2025	Sheohar	Workshop in Communication intervention	DPCU & BPIU staff	50

2. Events & Campaigns

a. JEEVIKA Nidhi Inaugural

In a historic step towards women's economic empowerment, Hon'ble Prime Minister Shri Narendra Modi via video conferencing inaugurated the Bihar Rajya JEEVIKA Nidhi Saakh Sahkari Sangh Limited (JEEVIKA Nidhi) dated 2 Sept 2025. On this occasion, the Prime Minister transferred 105 crore rupees to newly established cooperative institution. The inaugural session was attended by Hon'ble Chief Minister of Bihar Shri Nitish Kumar, Deputy Chief Ministers Shri Samrat Choudhary and Shri Vijay Sinha, Rural Development Minister Shri Shravan Kumar and



government of Bihar official at CM awas. Over 20 lakh JEEVIKA Didis from across districts, blocks and cluster level federation joined the programme online. The institution is backed by contributions from the Government of Bihar, Government of India and member cluster level federations. JEEVIKA Nidhi is expected to significantly reduce women's dependence on high-interest microfinance institutions, promote rural entrepreneurship and strengthen Bihar's rural economy by providing affordable and timely access to credit.

b. JEEVIKA Tableau at Gandhi Maidan

On the occasion of 79th Independence Day at Gandhi Maidan, Patna, JEEVIKA- under the Rural Development Department, Government of Bihar presented the tableau titled “Self-Reliant, Empowered Women: Preparing for a Prosperous Bihar.” The tableau illustrated the two-decade journey of rural women's empowerment through JEEVIKA's initiatives. At forefront(facia) it showcased JEEVIKA Didi using a tablet to provide financial services, symbolizing the fusion of technology and empowerment. The focal of the tableau newly formed “Bihar Rajya JEEVIKA Nidhi Shakh Sahkari Sangh Limited (JEEVIKA Nidhi),” projected to revolutionize financial inclusion which will offer accessible, low-interest credit for rural enterprises. The tableau further showcased enterprises such as JEEVIKA-Didi Ki Rasoi, Didi ki Silai Ghar, Kaushiki Mahila Dugdh Utpadak Company and Samarpan Mahila Producer Company, reflecting the entrepreneurial transformation under Project.



c. Special guest invitation for Independence Day Celebration

Red Fort New Delhi- As a mark of national recognition for women's empowerment and rural transformation, 21 JEEVIKA members- 9 newly formed SHG members, 8 Lakhpati Didis and 4 office bearers from the award-winning Cluster Level Federations (Jeevan CLF Begusarai & Sangam CLF Muzaffarpur) were invited as special guests to attend the Independence Day flag hoisting ceremony at the Red Fort, New Delhi, by the Government of India. On the eve of Independence Day, the Didis attended a felicitation ceremony at C. Subramaniam Auditorium, Pusa, New Delhi, where Bihar's Sangam CLF (Muzaffarpur) and Jeevan CLF (Begusarai) were conferred with the prestigious Atmanirbhar Sangathan Awards 2024 by the Hon'ble Minister of Rural Development, Shri Shivraj Singh Chouhan. The Sangam CLF received the First Prize along with a cheque of 3 lakh, while the Jeevan CLF secured the Third Prize for their outstanding performance under DAY-NRLM. Next day participated in the grand Independence Day celebration at the Red Fort, graced by the Hon'ble Prime Minister. Their participation as special guests filled them with immense pride and motivation, symbolizing the true spirit of Atmanirbhar Bharat, where women are leading the way toward a self-reliant and empowered India.

d. Stall Exhibition at Hotal Taj Patna

A two-day National Conference on Holistic Development of the Districts was organized on 11th and 12th September 2025 at Taj, City Centre, Patna, bringing together policymakers, development practitioners and institutions from across the country to deliberate on innovative models for inclusive and sustainable development. JEEVIKA, participated in the event and presented impactful initiatives of community led Didi ki Rasoi as a model for livelihood generation and nutrition support. Two stalls related to HNS- with focus on food Dietary Diversity and Non-Farm–Shilpgram were exhibited.

e. Awareness Campaign under Mukhyamantri Mahila Rojgar Yojana

The implementation of Mukhyamantri Mahila Rojgar Yojana was crucial for its reach among the masses. JEEVIKA has brought several methods in the awareness campaign organised for the broader outreach of the MMR. The awareness campaign has been taken up through the following ways-





f. Awareness Campaign through 'Jagrukta Rath

The awareness campaign for MMYR was intensively carried out using LED screen-equipped Jagrukta Rath at locations identified by the Cluster Level Federations and major market areas. Informative videos and messages related to the MMYR scheme were broadcast on these LED screens. A fleet of 200 of such vehicles were deployed from 7th September to 1st October, conducting two shows daily. These vehicles covered around 2000 Village Organizations, Cluster Level Federations and major market areas.

- **Awareness through Small Vehicles in Narrow Lanes:** Across the state, small vehicles were deployed to reach narrow lanes and remote areas, ensuring that the campaign messages reached every corner.
- **Samvad Sabha' during Periodic Meetings of CBOs:** Interactive sessions (Samvad Sabhas) were organized during the periodic meetings of Community-Based Organizations (CBOs) to spread awareness about the scheme.
- **Use of Vehicles under the Lohiya Swachh Bihar Abhiyan:** Vehicles engaged under the Lohiya Swachh Bihar Abhiyan were also utilized to raise awareness through audio jingles.
- **E-Rickshaw Campaign:** As part of the block-level mobilization, daily hired E-Rickshaws were used across all 534 blocks of Bihar to enhance visibility and mobilize women beneficiaries for enrolment under the scheme.
- **Newspaper Advertisements, Radio Jingles and social media:** The campaign was further strengthened through newspaper advertisements, radio jingles and social media platforms to ensure wider outreach.

g. Mukhyamantri Mahila Rojgar Yojana Direct Benefit Transfer Event

To strengthen women's economic empowerment and promote self-reliance across Bihar, the Government of Bihar has launched Mukhyamantri Mahila Rojgar Yojana on 29th August 2025. The scheme provides direct financial support to one woman from every household in the state for starting her own business or source of income. MMYR has been inaugurated and implemented in successive tranches. The scheme was inaugurated on 26th September 2025 by Hon'ble Prime Minister Shri Narendra Modi, who transferred 7,500 crores to 75 lakh women beneficiaries, each receiving 10,000 as financial assistance to start her own business. Subsequently, Hon'ble Chief

Minister Shri Nitish Kumar on 3rd October 2025, gave second tranche of 2,500 crore to 25 lakh women across Bihar via video conferencing, marking milestone in extending the scheme's reach. Further, on 6th October 2025, the third tranche was disbursed to 21 lakh households, under the leadership of the Chief Minister, symbolizing the state's sustained commitment to women's empowerment. The event was attended by senior ministers, officials and thousands of women beneficiaries via video conferencing. These events have highlighted the Governments efforts, with over 1.21 crore women already benefited. The MMRV has emerged as a transformative initiative for women's entrepreneurship, household income.

3. Social media Outreach - This quarter, JEEVIKA's social media presence has experienced notable growth across multiple platforms:

- Twitter/X: Followers increased from 39.7K to 80.5 K
- LinkedIn: Followers grew from 25.1 K to 29.9 K
- Facebook: Followers rose from 70.2K to 1.1 L
- Instagram: Followers expanded from 60.1 K to 84.1 k
- YouTube: 42k to 50.1 K Subscriber outreached (Total 801 Videos)

4. IEC, Publications

- **JEEVIKA's Community newsletter-**

To capture stories of women and CBO, the Communication team has published 3 Newsletters- Issue no. 61,62 and 63 Issue edition is in ready to publish. The community newsletter is meant for distribution in CBOs and to make other women aware of JEEVIKA Didi's exceptional performance. The stories are read out in the CBO motivating other members and encouraging them to take up activities in their own areas.

- **Satat Jeevikoparjan Yojna Monthly Newsletter**

This quarter 48th, 49th and 50th Edition of the SJY newsletter were published. Newsletter trying to imbibe the several aspects of ultra-poor families, role of a gradual approach in their life cycle and illuminating pathways to sustainable livelihoods.

- **JEEVIKA's Monthly Newsletter**

Various new initiatives across all the themes and progress made along with the events and programs and inspiring case studies. Three Newsletters for the month of July, August and Sept 2025 has been published with Issue No: 93, 94 and 95.

- **Change maker Quarterly Magazine**

The Change Maker Quarterly Magazine (April -June 2025) has been published. This edition brings a 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 state-wide plantation drive undertaken by SHG members, reflecting their role in environmental and alternate livelihood opportunity. Another article covers the stories the JEEVIKA Nidhi Bank, a women-led cooperative banking institution aimed at strengthening access to affordable credit and promoting financial inclusion. July -sept 2025 draft edition is ready; this edition is covering two-decade journey of JEEVIKA. This issue will cover the journey of 1 SHG to 11 lakh SHG, 10 rupees saving habit to fintech bank (JEEVIKA Nidhi) establishment. Similarly, it also cover the milestone achievement in social development and HNS intervention. Along with insights into grassroots transformation regular section of change maker stories "Didi ki kahani didi ki Jubani" present a powerful narrative

of empowerment, resilience and collective action. Through real voices and lived experiences, Change Maker continues to document the spirit of successful intervention and stories of JEEVIKA.

B. MONITORING AND EVALUATION

The Monitoring and Evaluation (M&E) theme focused on assessing key programs and institutional processes under JEEVIKA. As part of the 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 have been mentioned below.

1. Process Monitoring of Community-Based Organizations

The process monitoring of Community-Based Organizations under BRLPS focused on evaluating the procedural integrity, operational consistency, and adherence to NRLM guidelines in SHGs, VOs and CLFs. The monitoring exercise was designed to provide well-documented, evidence-based insights into field-level practices within these institutions. Data from 456 SHGs, 228 VOs, and 57 CLFs have been collected and further data cleaning and validation are in progress. 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 and Producer Companies

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 2 Producer Companies. The agency has submitted a comprehensive report for FPCs. 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 Micro-enterprise Development Initiative

The enterprise study on Microenterprise Development 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 are to be developed during the quarter.

4. Case Studies

A total of 25 case studies are planned to be developed on enterprises supported under the Lakhpati scheme. Data collection is underway.

5. 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 750 SJY

beneficiaries will be covered. The data collection is in progress. The learnings from the study will be used to inform adaptive measures and convergence strategies for livelihood promotion and household graduation under SJY.

C. MANAGEMENT INFORMATION SYSTEM

1. Development of Mahila Samvad Application 2.0

The Mahila Samvad MIS application features both a web module and a mobile application, both operating online. The web module handles user management, Panchayat Ayojan Dal profiles, VO-Wise roster creation (Samvad Schedule) and dashboard/report viewing and downloading. The Mobile application is for capturing actual Mahila Samvad details on the scheduled date, including creating the Samvad, prioritizing "Akanksha," recording attendance for Samvad Ayojan Dal and VO committees and uploading documents and photos.

Adding New Web Module in Mahila Samvad - Dashboard are Developed

A new web module with an enhanced dashboard has been developed in the Mahila Samvad system to support effective monitoring. The Samvad Calendar provides a monthly visual view of planned and completed events, enabling quick tracking of upcoming activities and schedule adherence. The Schedule by Achievement feature compares scheduled events with those actually completed, serving as a key performance indicator to assess progress against targets at a glance. The Target VO List displays Village Organizations where Mahila Samvad events are planned or pending, along with relevant details, helping identify covered and priority areas efficiently. The Total Geotagged Mahila Samvad section shows the number of events successfully geotagged, ensuring verification of event locations and indicating data authenticity and quality.

2. Special SHG Formation Drive (SSFD)

This application digitizes records of already formed Self-Help Groups in both rural and urban areas while also tracking the progress of the digitization effort. It serves two main purposes: (a) Digital Record-Keeping, by converting existing physical SHG records into a digital format and (b) Monitoring, by enabling regular tracking of the pace and status of the digitization process.

3. Community Grievance

The Grievance Management System application begins with User Registration as its first step. The system's core functionality is to manage the entry, processing, and tracking of grievances. User registration is carried out through Module 1 and is handled by a block-level user identified by the code 50200KHA. Through this module, key office bearers of a group—namely the President, Secretary and Treasurer—along with other required users, are registered in the system.

4. Dairy Co-operative Society (DCS)

a. IDDS Module (Integrated Data Documentation System)

The IDDS Module (Integrated Data Documentation System) is designed to systematically track cattle procurement and related expenditures at the individual household level. It captures key

data points including household identification to specify which family acquired the cattle, confirmation of procurement status, financial details such as insurance cost and expenditure on shed creation, logistics information covering transportation costs and cattle identification details including physical attributes like color and unique tag numbers.

b. Animal Health Camp Module

The Animal Health Camp Module documents the delivery of veterinary services at the local level. It records details of animal health camps organized at the village level, including the date and location of each event, and maintains service records of animal check-ups and medical services provided by doctors during these camps.

4. Didi Adhikar Kendra

The application is designed to manage and track cases under the Didi Adhikar Kendra (DAK) initiative. Its core features include secure access control, a defined user hierarchy, profile management, case registration and visibility of case resolutions, ensuring structured and transparent case handling. The system includes several key modules. The Login module restricts access to authorized users only, ensuring data security. User Types establish a clear organizational hierarchy, covering District, Block, DAC (Didi Adhikar Kendra) and SD (Sakshma Didi) levels. The Profile Creation module enables the creation and management of profiles for the Didi Adhikar Kendra, Didi Area Coordinator and Sakshma Didi.

The Case Registration module allows DAC or SD personnel to officially enter new cases into the system. Finally, the Case Outcome module provides the facility to view the final status or resolution of a case once it has been closed.

5. The Mukhyamantri Mahila Rojgar Yojana

The Mukhyamantri Mahila Rojgar Yojana is a landmark initiative launched by the Government of Bihar (or the respective state) with the primary goal of fostering economic empowerment and self-reliance among women. The scheme specifically targets the Promotion of self-employment and entrepreneurship, particularly in rural areas, to boost family incomes and curb out-migration. The scheme operates on the principle of providing direct financial assistance to enable women to establish or expand their chosen livelihood activities.

Table 27: MM Rural LoKOS Data Verification Workflow

Feature	Description
Name	Mukhyamantri Mahila Rojgar Yojana
Target Audience	One eligible woman member from every family in the state (covering both rural and urban areas).
Nodal Agency (Rural)	Rural Development Department, primarily implemented through JEEVIKA (Bihar Rural Livelihoods Promotion Society) and its Self-Help Group network.
	The assistance is provided as grant/loan to kick start enterprises.
Total Assistance	Up to ₹2,10,000 (₹10,000 initial grant + up to ₹2,00,000 subsequent support).

Table : 28 User Roles and Responsibilities

User Role	Designation/ Level	Primary Responsibility	Verification Task
MIS User	MIS Assistant/Entry Level	Data Validation (Hard Copy)	Validates the raw data by comparing the electronic record against the physical (hard) copies of documents.
BPM User	Block Project Manager (Block Level)	Verification of MIS User Validation	Verifies the data previously validated by the MIS User, ensuring accuracy at the block level.
FM User	Functional Manager/Area Coordinator	Random Sample Verification	Verifies a 2% sample of the data that has already been validated by the BPM User.
DPM User	District Project Manager (District Level)	Random Sample Verification	Performs a final verification on a 1% sample of the data using hard copies. Additionally, the DPM creates and uploads the batch file to the bank server for processing.

The purpose of this application is to facilitate the multi-level verification of data (likely related to beneficiaries or Self-Help Groups, for DBT payments) across different administrative tiers. A distinct user role is created for each level of officer involved in the validation process.

MM Rural Data Entry Application and Aadhaar Verification for SHG Members

The primary function of this application is to enable complete data entry and Aadhaar verification for Self-Help Group members who are not yet integrated into the LOKOS database. It captures comprehensive demographic, financial, and family details of non-LOKOS SHG members and ensures accurate Aadhaar verification, which is a critical requirement for transparency and secure eligibility under Direct Benefit Transfer (DBT).

MM URBAN Data Entry Application SHG Members

The Urban SHG Mahila Rojgar Yojana Data Entry Application (Mukhyamantri Mahila Rojgar Yojana – Urban) is an online data collection and verification system designed to enroll new women applicants in urban areas. It enables individual urban women who are not yet part of any SHG to submit their applications online. The application aims to digitally capture required information for verification, enable OTP-based Aadhaar validation, link women to existing or newly formed SHGs and facilitate Direct Benefit Transfer (DBT) of scheme benefits.

The urban entry form includes structured data fields to ensure accurate and secure enrollment. The Authentication Section captures the applicant's 12-digit Aadhaar number and mobile number, followed by OTP verification to confirm authenticity before proceeding further. The personal details section records essential information such as the applicant's name, father's or husband's name, date of birth or age, gender, caste category and location details including district, city, and ward.

6. Cadre Payment Monitoring

The new Cadre Payment Dashboard and its related reports are to be developed with a strong focus on accountability, transparency, and ease of review for Community Resource Persons and field staff. The main dashboard will provide a high-level snapshot of the financial health of the cadre payment system.

The dashboard will display the total amount disbursed, representing the cumulative value of all successful payments made to cadres such as CRPs and Master Book Keepers during the current

financial year. It will also highlight the payment success rate as a key performance indicator, visualized through a gauge to show the percentage of successful transactions, which should be maintained above 95 percent. A cadre-wise breakup will be presented through a simple bar chart indicating the number of members paid under each cadre type. In addition, the dashboard will clearly show failed or pending payments, providing visible alerts on transactions that require immediate review and re-initiation by the Block or District teams.

7. Insurance Claim Process for SHG Members new Module development

The Insurance Claim Process for SHG Members is a newly developed module designed to initiate insurance claims when an eligible event—such as death, accident, or hospitalization under schemes like PMSBY, PMJJBY or other group insurance schemes—occurs to an SHG member. The claim process is generally initiated at the Village Organization or Cluster Level Federation level after submission of a formal application along with the required death or medical certificate by the member's family or nominee. The necessary details, including member ID, date of incident, type of claim and nominee information, are then digitally entered into the designated platform (such as LOKOS or a dedicated insurance module) to generate a unique Claim ID for tracking and processing.

8. Job Fair Portal new Module Development

The main dashboard will function as the central monitoring screen for all job fair activities across the state. It will display key performance indicators such as the total number of SHG family members registered for job fairs, the cumulative number of candidates placed, and the current status of recent or ongoing fairs, including counts of registered, attended, shortlisted and placed candidates. The dashboard will also highlight the placement rate, showing the percentage of registered candidates who secured job offers. To support quick analysis, visualizations will include a monthly placement trend presented through a line graph reflecting placement growth over the past 12 months, and a sector-wise demand overview displayed as a pie chart showing placements across industry sectors such as apparel, security, retail and BPO.

9. GIS Application Development

GIS is a critical technology used to create, manage, analyze and map all types of data, shifting Planning and monitoring from macro-level to precise, micro-level intervention strategies.

Sl.	Category	GIS Layer Components	Acronyms/Abbreviations
1	Administrative	State, District, Block, Village boundaries.	DPCU (District Project Coordination Unit) and BPIU (Block Project Implementation Unit) Locations.
2	Farm-Livelihood	Community Health Centers and Farmer Producer Companies.	CHC, FPC.
3	Non-Farm-Livelihood	Didi Ki Rasoi and Rural Retail Markets.	DKR, RRM.
4	Live Stock-Livelihood	Fishery and Poultry-related infrastructure/centers.	
5	Community Institutions	Cluster Level Federations, Village Organizations, and Self-Help Groups.	CLF, VO, SHG.

D. HUMAN DEVELOPMENT

During the quarter, BRLPS made significant progress in strengthening its human resources through focused recruitment, onboarding, and capacity-building initiatives. Large-scale recruitment and postings were completed across SPMU, DPCU, and BPIU levels, resulting in a substantial increase in overall manpower strength. Key HR processes, including transfers, deputations, salary fitment, increments, medi-claim settlements, and performance appraisals, were streamlined and implemented effectively. Additionally, extensive training and development programs were conducted to enhance administrative, procurement, financial and statutory compliance capacities across the organization.

1. Manpower Status

The consolidated manpower status of BRLPS shows that out of a total of 10,510 sanctioned positions, 6,678 posts were filled as of 30 June 2025. During the quarter, 174 staff joined while 19 staff left the organization, resulting in a total manpower strength of 6,833 as of September 2025.

Table 29: Manpower Status of BRLPS

Sl.	UNITs	Total Sanctioned Positions	Status as on 30 th June 2025	Progress during		Status till
				Staff joined	Staff Left	30 th September 2025
1	SPMU	150	101	1	0	102
2	DPCU	992	688	24	0	712
3	BPIU	9078	5698	106	6	5798
4	Young Professionals	280	186	43	13	216
5	DDUGKY	10	5	0	0	5
Grand Total		10,510	6,678	174	19	6,833

2. Recruitment and Selection

During this quarter, recruitment drives were initiated for several key roles. Advertisements were released for eight Consultant positions under SJY, six roles in Jeevika Nidhi, and one Consultant for the TASAR Cocoon Bank. Additionally, a large-scale recruitment drive was launched for 2,747 BPIU staff positions, categorized as follows:

Position Name	Vacancies	Position Name	Vacancies
Community Coordinator	1,177	Livelihood Specialist	235
Block IT Executive	534	Office Assistant	187
Area Coordinator	374	Accountant	167
Block Project Manager	73	Total	2747

3. Onboarding and Induction

The HRD department successfully finalized the onboarding process for multiple positions. This includes the induction of 106 Livelihood Specialists (LHS), 43 Young Professionals (YPs), and one District Project Manager (DPM).

Further placements were completed for specialized roles, including 01 PM-Fisheries and 23 Managers (Livestock), 20 general consultants alongside specialists in Art & Craft, District/Regional SJY, Gender, Social Inclusion & Education and Nursery Development.

4. Transfer/Posting/Deputation/Extension

- A total of 96 employees (2 OAs, 4 LHS, and 90 others) have been transferred.
- A total of 5 Accountants were deputed to the SPMU during this quarter.
- The service contracts of 30 YPs who joined in 2022 have been extended for a further period of two years.
- During the quarter, postings of 147 newly joined staff were completed (LHS-104, YP-43). In addition, postings of 20 newly joined Consultants were also completed.

5. HR Entitlements Status

During the quarter, several HR entitlement-related matters were addressed. Requests for bike loans were received from employees and have been processed. Additional responsibilities with administrative and financial powers were assigned to employees as BPM, DPM, or Thematic Manager In-charge as per the Department of Personnel guidelines.

6. Salary Fitment/Slab Fixation and Annual Increment

During the quarter, salary fitment for one Accountant posted at the DPCU/ BPIU level was completed through the relevant office order. Retention benefits were extended to five DDUGKY officials through an office order issued during the period. Emoluments protection for sixteen officials posted at the SPMU, DPCU and BPIU levels was also implemented through an office order. In addition, the annual increment of one hundred sixty-six Young Professionals was completed during the quarter.

7. Medi-claim Benefits and Performance Appraisal

- A total of 165 medi-claim bills have been settled under the Group Medi-claim Policy through SBI General Insurance.
- The performance appraisal for the year 2024-25 has been completed for 30 Young Professionals who joined in 2022.
- The performance appraisal process for the year 2024-25 was rolled out in August 2025.
- Approval has been obtained for online submission of performance appraisal forms for 52 employees for the years 2019 to 2023.
- For employees whose performance appraisals were missed during FY 2021-22, FY 2022-23, and FY 2023-24 due to technical reasons, the submission window has been reopened to receive the forms.

8. Training and Development

- A six-day residential training at BIPARD was conducted for 442 Office Assistants, including 3 Project Associates and 2 Young Professionals from the SPMU. The objective of the training was to build core administrative competencies and enhance efficiency, effectiveness and service delivery across the SPMU, DPCU and BPIU levels.
- A three-day residential training was conducted for Procurement Managers on Procurement Management at BIPARD, Gaya. The objective of the training was to strengthen understanding

of public procurement rules, procedures and systems; build capacity in tender drafting, evaluation, and contract management; and ensure compliance with audit, legal, and ethical standards in procurement.

- In coordination with the IB&CB theme and DNS, an integrated training for a batch of 40 Managers, consisting of Finance Managers, IBCB Managers and Community Finance Managers, was conducted from 21st August 2025 to 23rd August 2025. The objective was to build understanding on CBO registration, conducting audits, and various statutory obligations that need to be followed by all registered CLFs across Bihar.

E. PROCUREMENT

During the quarter, BRLPS undertook extensive procurement activities across goods, works, and non-consulting services to support program implementation and institutional strengthening. Multiple bids, tenders and contracts were issued to enhance infrastructure, logistics, communication systems and event management. These initiatives ensured timely availability of resources and strengthened operational efficiency across various programmes.

1. Goods / works / non-consulting services

- Bids were published in newspapers for hiring a transport service provider for transportation of fabrics and trims to sewing centers across Bihar on behalf of Producer Companies.
- Newspaper advertisements were released inviting proposals for empanelment of a video production agency for event coverage and video production for BRLPS.
- Bids were issued for printing of the *JEEVIKA Diary–2026*.
- Advertisements were published for supply of school uniform accessories on behalf of Producer Companies.
- Tenders were floated for supply, installation and demonstration of hardware and IT infrastructure for the JEEVIKA Command and Control Centre (JCCC).
- An advertisement was issued for hiring an agency to establish the JEEVIKA Command and Control Centre.
- Bid documents were issued for procurement of thirty-eight desktops along with required software under the Communication theme.
- Contracts were signed with M/s Doctor's Planet Global Institute Pvt. Ltd. for furnishing the Guest House at Boring Road, Patna.
- Contracts were executed between M/s Mafatlal Industries Ltd. and Janki Producer Company for supply, cutting and packaging of fabrics for school uniforms.
- A contract was awarded to M/s Shadow Advertising & Communication for organizing Saras Mela–2025 at Gyan Bhawan.
- Purchase orders were issued for printing booklets, supply of cartridges, laptops, tablets and activation of bulk SMS services for BRLPS.
- Work orders were issued for decoration and event management activities related to the launch of the JEEVIKA Nidhi Portal, Mukhyamantri Mahila Rojgar Yojna and Mahila Jagrukta Vahan.
- Work orders were issued for development of short films and animation films for JEEVIKA Nidhi Programme and Mukhyamantri Mahila Rojgar Yojna.
- Purchase orders were issued for supply, installation, and commissioning of video conferencing systems, audio conferencing systems, document signer certificates and storage furniture.

- Letters of Acceptance were issued to selected firms for supply and installation of machines for fabric cutting centres under multiple lots, subject to submission of performance security.
- Letters of Acceptance were also issued for printing and supply of passbooks, transaction books and loan ledgers, pending submission of performance security.

F. FINANCE

During the second quarter of FY 2025–26, BRLPS focused on timely financial reporting, fund utilization, and strengthening financial controls across all implementation units. Key milestones included submission of statutory reports, release of central funds and facilitation of smooth expenditure at the district and state levels.

1. IUFRRs up to 30 June 2025 for NRLM have been submitted to the Ministry of Rural Development (MoRD).
2. The statutory audit for FY 2024–25 has commenced across all DPCUs and the SPMU and is expected to be completed by October 2025.
3. The fund request for release of the second tranche (first installment) was submitted to MoRD along with the Utilization Certificate and the funds have been released by MoRD.
4. Fund limits in the respective SNA and child accounts of the districts have been set for expenditure during the second quarter of FY 2025–26 and the same has been communicated to DPCUs, banks and all other concerned stakeholders.

Table 30: Financial Achievements under Different Projects during 2nd Quarter of FY 2025–26

Sl.	Name of Scheme / Project	Allocation for FY 2025–26	Expenditure during 2nd Quarter	Cumulative Expenditure (FY 2025–26)
		<i>(Amount in ₹ crore)</i>		
1	NRLM and its Verticals	2,958.47	1,252.08	2,332.26
2	SJY	125	37.69	75.4
3	NULM	–	1.34	1.8
4	Mahila Samvad Programme	–	46.16	46.16
5	MMRY	15,020.00	7,478.95	7,478.95
	Total	18,103.47	8,816.22	9,934.57

Progress at a glance

PARTICULARS	Progress till September 2025
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1140250
Number of Village Organizations formed	73515
Number of Cluster Level Federations formed	1684
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1049411
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th +5 th).	2525434
Amount of credit linkage (Rs. in crore)	59156
Number of SHG members insured under PMJJBY	8052047
Number of SHG members insured under PMSBY	9111689
LIVELIHOODS	
FARM	
Number of SHG HHs involved in Paddy Cultivation	2012825
Number of SHG HHs involved in Kitchen Garden	1772541
Number of HHs involved in vegetable cultivation	1161989
LIVESTOCK	
Number of beneficiaries part of Poultry PG	221571
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	146777
Number of beneficiaries part of goat intervention	806865
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	632162
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	455421
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	507342
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	201218





JEEVIKA

Bihar Rural Livelihoods Promotion Society

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