

JEEVIKA

Bihar Rural Livelihoods Promotion Society



Rural Development Department
Government of Bihar

73rd Quarterly Progress Report

Oct - Dec, 2025



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 third quarter, the project witnessed significant progress in women-led enterprise development. Under Mukhyamantri Mahila Rozgar Yojana, 56 lakh women beneficiaries benefited through DBT of Rs. 10,000 each to promote self-employment. Under Satat Jeevikoparjan Yojana, 11,200 households graduated during the quarter, which strengthened the sustainable livelihoods of their families. Fifty-four new women-led Didi Ki Rasoi enterprises were established, and cumulatively 334 units are in operation. Market access for SHG products was strengthened through Bihar Saras Mela, which attracted more than 18 lakh visitors and generated business worth Rs. 32.84 crore for rural entrepreneurs.

Expansion and strengthening of community institutions continued under the Institution Building and Capacity Building (IBCB) component. During this quarter, 57 Cluster Level Federations (CLFs) were registered as cooperatives, leading to a cumulative total of 701 CLFs as legal entities. Institutional governance also progressed, with 614 CLFs conducting Annual General Body Meetings (AGBMs) and 410 CLFs initiating Board of Directors elections. Membership mobilization expanded, with 16.32 lakh SHG members enrolled in primary cooperative societies. Capacity-building programmes were conducted through CMTCs and TLCs to strengthen institutional management, governance, and financial practices among SHG, VO, and CLF members, along with staff and community cadres.

Efforts to deepen financial inclusion continued through Microfinance and Bank Linkages. 1,69,510 SHGs were credit-linked during April–December FY 2025–26, with bank credit exceeding ₹9,431 crore. Along with large-scale credit linkage, 24,563 SHG savings



accounts were opened during the reporting period. Low-cost social security insurance also deepened, with enrolment under PMJJBY and PMSBY crossing 91 lakh secured families. The Bank Sakhi network facilitated transactions worth over ₹1,46,555 lakh, strengthening last-mile banking services in rural areas.

Farming and agri-enterprises were a focal point under the farm sector. Forty-one Farmer Producer Companies (FPCs) reported a cumulative turnover of ₹14.31 crore, while 11,408 new shareholders were mobilized. Farm mechanization services expanded through 520 Custom Hiring Centres (CHCs), benefiting 12,162 farmers. Agri-entrepreneurship also strengthened, with 4,614 AEs actively engaged in business, generating a cumulative transaction value of ₹193.22 crore.

Livestock-based livelihood interventions expanded through the Pashu Sakhi model. Services related to goat rearing and animal health were provided to 5,531 new households. Backyard poultry initiatives benefited 2,672 families through the distribution of 1,62,791 chicks. Meanwhile, 29,566 households were newly linked to Dairy Cooperative Societies for access to organized milk marketing systems.

Entrepreneurship promotion was further supported through initiatives under SVEP, OSF, and MED, along with convergence-based activities such as stitching, sanitation, and laundry services.

Employment initiatives for rural youth were strengthened under the Jobs theme. Through RSETIs, 8,462 candidates were trained, and 7,241 were settled in self-employment or enterprise activities through credit linkage support. Fifty-five Job Fairs were organized, and 1,093 job offers were made by various companies. Out of these, 663 candidates accepted and joined different companies.

Community-led efforts for social protection, gender awareness, and inclusion continued under the Social Development theme. 210 Didi Adhikar Kendras remained operational across 38 districts, supporting women in accessing rights and grievance redressal services. The Nayi Chetna 4.0 campaign was implemented across 5,214 CLFs, 43,389 VO, and 1,43,289 SHGs, promoting gender awareness and women's empowerment. Inclusion efforts also expanded, with over 1.83 lakh persons with disabilities mobilized into SHGs, leading to 14,130 PwD-SHGs.

Steady progress was also made in rural sanitation under Lohiya Swachh Bihar Abhiyan (LSBA). During the quarter, 1,34,424 Individual Household Latrines (IHHLs) were constructed, 6,990 IHHL payments were facilitated, and 56 Community Sanitary Complexes were completed. Additionally, 200 villages were newly declared ODF Plus, supported by statewide behaviour change campaigns such as Swachhta Hi Seva, Hamara Gaon – Hum Hi Sanwaren, and World Toilet Day activities.

Community outreach under the Health, Nutrition, and Sanitation (HNS) continued to promote improved health practices and service access. 17,946 households were



reached through home visits by JEEVIKA community professionals, promoting health awareness, sanitation practices, and access to health services.

Support to ultra-poor households under Satat Jeevikoparjan Yojana (SJY) continued through livelihood financing and capacity building. During the quarter, 523 households received the Livelihood Investment Fund, 14,077 households received refresher training, and 11,472 households received graduation training.

Programme outreach and visibility were strengthened through the Communication theme, which supported large-scale campaigns such as SVEEP and Nayi Chetna Abhiyan 4.0. JEEVIKA's social media presence across platforms including LinkedIn, Facebook, Instagram, and YouTube is helping reach more people and share programme activities widely.

Efforts to strengthen field-level implementation were supported through human resource recruitment. The recruitment examination for 2,747 BPIU-level positions was successfully conducted, receiving 6.95 lakh applications, with over 5.21 lakh candidates appearing for the examination.

Building on the progress made during this quarter, the programme will further focus on strengthening community institutions, expanding livelihood opportunities, deepening financial inclusion, and enhancing service delivery through community-led systems in the coming quarter. Emphasis will be placed on scaling successful initiatives and improving outreach to ensure sustainable and inclusive development outcomes.

Institution Building & Capacity Building

During Q3 (October–December 2025), steady progress was made in expanding SHGs and strengthening federations across the state. The Model CLF network grew to 930, with improvements in cooperative registration and digital monitoring systems. Capacity-building initiatives covered community institutions, staff and cadres at scale. Overall, the quarter focused on institutional growth, better governance, and improved planning processes.

1. Institution Building and Expansion

Substantial progress was made in strengthening the grassroots institutional framework through the expansion of Self-Help Groups (SHGs). Around 4000 new rural SHGs were formed during the reporting period, increasing the cumulative number to 11,44,250 across the State.

The expansion strategy focused on covering previously unreached and socio-economically marginalised habitations. Targeted mobilisation efforts were undertaken in low-coverage Gram Panchayats and among vulnerable communities to ensure inclusive representation, with particular emphasis on women from disadvantaged backgrounds.

The continued formation of SHGs reflects steady institutional growth at the grassroots level, enhancing financial inclusion and expanding women's participation in savings, credit access, and livelihood planning.

Table 1: CBO Formation Status

Particulars	Cumulative Till December 2025
SHGs	11,44,250
VOs	73515
CLFs	1684



2. Strengthening CLFs as Cooperatives

Parallel to the expansion of SHGs, considerable emphasis was placed on institutional consolidation at the federation level through cooperative formalisation of Cluster Level Federations (CLFs).

a. Cooperative Registration

During the quarter, 57 additional Cluster Level Federations were registered under the Bihar State Cooperative Societies (BISCCOS) Act, taking the total number of CLFs registered as cooperatives to 701. Transitioning to cooperative status provides statutory recognition and legal identity, establishes a defined governance structure aligned with cooperative principles, enables access to institutional credit and convergence benefits, and ensures financial accountability through mandatory audit and compliance requirements. This formalization enhances the credibility of federations within the banking and administrative system and strengthens the foundation for sustainable financial intermediation and enterprise development.

b. Annual General Body Meetings (AGBMs)

During the reporting period, 614 eligible CLFs conducted their Annual General Body Meetings (AGBMs) in accordance with cooperative guidelines. The meetings included approval of financial statements, review of activities, and adoption of necessary resolutions. The timely conduct of AGBMs reflects improved governance discipline and adherence to statutory compliance standards.



c. Board of Directors (BOD) Elections

To further strengthen democratic governance, 410 CLFs initiated the process of electing their Board of Directors (BOD). The required documentation was submitted to the State Election Authority through District Cooperative Officers, marking progress toward formally elected leadership structures. The initiation of BOD elections promotes transparency, participatory decision-making, and institutional accountability within federations.

d. Membership Enrolment in Cooperative Structure

A total of 16,32,896 SHG members have been enrolled as members of primary cooperative societies, marking a significant milestone in federated participation. This large-scale enrolment strengthens grassroots representation within CLF governance structures and ensures participatory, member-driven decision-making. It also enhances financial sustainability by expanding the equity base of cooperatives and reinforcing community ownership.

3. Digital Governance and MIS Strengthening

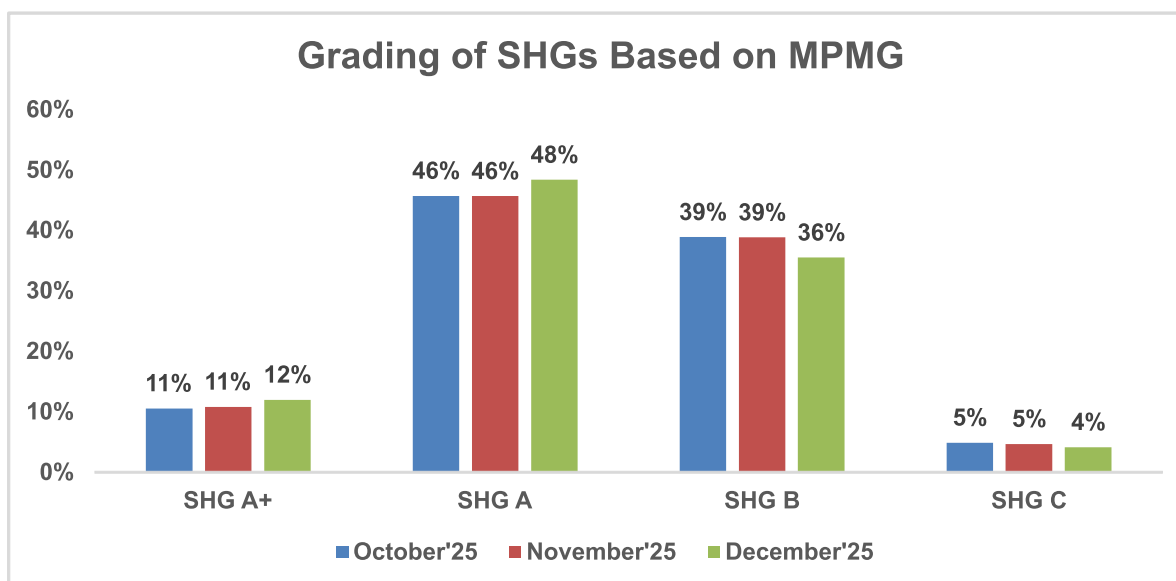
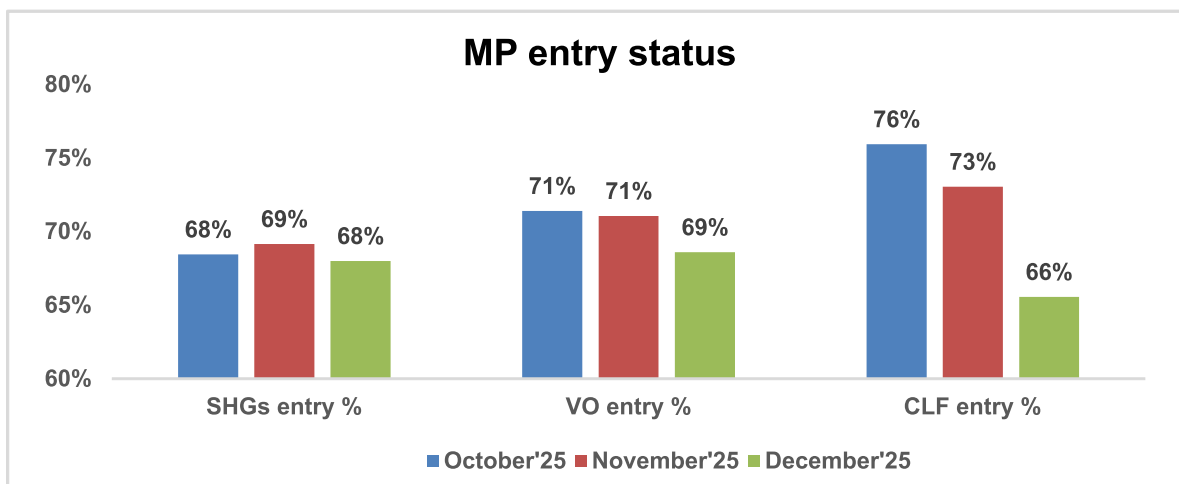
a. Strengthening of Masik Pratedan Compliance

The Masik Pratedan system remains the primary digital reporting platform for SHGs, VOs and

CLFs. During Q3, the focus was on improving the quality, timeliness and accountability of monthly data entry rather than expanding coverage.

Measures undertaken included refresher orientations for district and block teams, reinforcement of guidelines to ensure timely entries by Community Mobilisers through CLF and VO bookkeepers and cluster facilitators, and district-level monitoring to identify lagging blocks.

Reporting performance remained steady during the quarter, though minor fluctuations in entry percentages highlight the need for continued monitoring support.



b. NRLM CLF Web Application – Strengthening Real-Time Monitoring

The dedicated CLF web application continues to function as a centralised digital monitoring platform for Model Cluster Level Federations (MCLFs). During Q3, the focus was on improving data completeness, tracking compliance milestones, and integrating governance indicators, reflecting strong adoption and effective integration of digital monitoring systems.

As of the end of the quarter:

- 930 Model CLFs are registered on the platform.
- All 930 MCLFs have completed their basic profile entries.
- 928 MCLFs have completed cutoff entries reflecting compliance with key governance and functional benchmarks.

The CLF web platform captures key institutional parameters, including training activities (CMTC and other capacity-building programmes), staff master data (CLF Managers, Accountants, MIS Assistants), sub-committee formation and governance structures, automated quarterly grading indicators, immersion site assessment status, submission of Annual Action Plans (AAP) and Business Development Plans (BDP), and State Resource Person (SRP) training status. The integrated design enables structured digital record-keeping at the federation level and facilitates holistic performance monitoring at the state level.

Table 2: Quarterly Progress on MCLF digitization

Month	Number of MCLFs digitization completed
October	900
November	895
December	800

3. Model CLFs Development

a. Visioning, Annual Action Planning and Business Development Planning

During the quarter, emphasis was placed on strengthening the strategic planning capacity of Model CLFs through structured visioning and planning processes. The expected outcome of this initiative is to enable federations to adopt a long-term, growth-oriented approach, improve institutional sustainability, and align annual operations with clearly defined strategic goals.

To scale the process, a four-day Training-of-Trainers (ToT) programme was conducted, resulting in the development of 35 additional resource persons. These facilitators are supporting CLFs across districts in vision-building, preparation of Annual Action Plans (AAPs), and formulation of Business Development Plans (BDPs).

Quarterly Achievements (Q3) – Visioning, AAP and BDP Development:

- 100 newly designated Model CLFs completed structured visioning exercises.
- These CLFs prepared formal Vision Documents outlining long-term institutional goals.
- They finalised Annual Action Plans (AAPs) for FY 2026–27, identifying thematic priorities and measurable targets.
- They developed Business Development Plans (BDPs) to promote livelihood aggregation, financial sustainability, and enterprise expansion.

This structured approach marks a shift from routine administrative functioning to strategy-driven federation management.



b. Governance and Leadership Strengthening

Strengthening federation-level governance remains critical for institutional maturity. During the quarter, targeted leadership development programmes were conducted to enhance the managerial and governance capacities of CLFs, with the objective of building competent leadership to ensure transparency, accountability, effective organisational management and sound financial oversight, thereby reinforcing democratic functioning within federations.

A total of 70 CLFs completed comprehensive governance and leadership training modules covering roles and responsibilities of Board members, cooperative governance principles and statutory compliance, financial oversight and internal control systems, effective meeting management, participatory decision-making, and conflict resolution.

c. Community Managed Training Centres

Community Managed Training Centres (CMTCs) continued to serve as decentralised platforms for institutional strengthening during the quarter. Managed by community cadres, these centres ensure contextual relevance, local ownership, and improved accessibility for grassroots participants while promoting peer-led learning.

Quarterly Achievements under CMTCs:

- 55 CMTCs conducted 365 training units over 913 cumulative training days.
- 12,839 cadre members were trained in areas such as institution building, bookkeeping, financial management, grading standards, and livelihood promotion.
- 10 new CMTCs received establishment support, expanding the district-level capacity-building infrastructure.

The decentralised CMTC model reduces reliance on centralised training systems and strengthens local knowledge ecosystems.

d. Immersion Sites as Centres of Excellence

Immersion Sites continued to promote peer learning and replication of best practices. Selected Model CLFs function as demonstration platforms where other federations can observe strong governance, financial management and livelihood planning practices. A total of 44 Model CLFs have been developed as Immersion Sites, including 10 CLFs under Phase 1 across 4 districts and 34 CLFs under Phase 2 across 34 districts. Following revised guidelines issued by the National Mission Management Unit (NMMU), Training-of-Trainers sessions were conducted to align the development and functioning of Immersion Sites with the updated standards.

Quarterly Achievements under Immersion Sites as Centres of Excellence:

- 36 Immersion Sites were graded under the revised framework.
- Each site was assessed through structured evaluation of 5 VOs and 5 SHGs to ensure comprehensive review.

The revised grading framework improves standardisation and quality bench marking, positioning Immersion Sites as measurable centres of excellence.

e. Expansion of the Model CLF Network

Phase 4 expansion was undertaken during Q3 to strengthen institutional performance across the state.

Quarterly Achievements under Expansion of the Model CLF Network:

- 100 additional CLFs were designated as Model CLFs.
- The total number of Model CLFs has increased to 930.

The newly designated Model CLFs will receive mentoring to meet performance benchmarks and are expected to guide neighbouring federations, promote good governance practices and support livelihood and enterprise activities. This expansion helps spread institutional excellence across districts.

4. Capacity Building and Training

a. Modular Training for SHG, VO and CLF Members

Structured modular training programmes were conducted to strengthen the functional capacity of SHGs, Village Organisations and CLFs. The modules covered group norms and meeting protocols, savings and internal lending, financial literacy and bookkeeping, livelihood planning, governance standards, and institutional grading. The objective was to improve operational clarity, financial discipline, and collective decision-making across all tiers.

Table 3: Q3 Modular Training Coverage Across SHG, VO and CLF Levels

Topic of Training	Participants Trained
SHG modular trainings /refresher (M1-M4)	34,509
VO modular trainings /refresher (M1-M5)	1,797
CLF modular trainings /refresher (M1-M9)	227
Governance / Quality trainings (CLF & VO leaders)	216



b. Staff and Cadre Capacity Enhancement

Given the large institutional base, strengthening field-level staff and community cadres remained a priority to ensure effective handholding, monitoring, and institutional support across SHGs, VOs, and CLFs. The objective of these training is enhancing their technical competence and improving the quality of mentoring provided to community institutions.

Table 4: Status on Staff and Cadre Capacity-Building

Training Type	Unit/ Training Sessions Conducted	Participants Trained	Focus Areas
SHG Concept Training	91	1,521 CMs; 345 Coordinators/ACs	SHG concepts and institutional support
VO Management Workshops	16	155 VO Bookkeepers; 345 Coordinators	Record maintenance, grading, reporting standards
CLF Management Sessions	8	63 CLF Facilitators; 88 Coordinators	Cooperative governance, financial oversight, planning

A total of 2,643 staff members and functionaries were trained during the quarter, reflecting the scale of capacity-building efforts undertaken to support the expanding institutional network.

c. Training & Learning Centres – Structured Capacity Platforms

Training & Learning Centres (TLCs) continued to serve as structured hubs for capacity development, providing standardised infrastructure and ensuring consistent training delivery across districts. Programmes covered livelihood planning and micro-enterprise management, leadership and communication skills, financial management and audit preparedness, cooperative governance and compliance and social inclusion and grievance redressal. Sessions were facilitated by state resource persons and district-level trainers to maintain quality and uniformity.

Table 5: Status of Training through TLCs

Indicator	Achievement Q3	Commulative in FY 2025-26
Training Units Conducted	451	1203
Total Training Days	1,078	2767
Participants Trained	16,754	41568

Financial Inclusion

During the quarter noticeable progress was achieved in financial inclusion and community finance initiatives across the State. Over 1.69 lakh SHGs were credit linked, with bank loans exceeding ₹9,431 crore during the year up to December. Insurance coverage under PMJJBY and PMSBY crossed 91 lakh enrolments, while claim settlement processes were further strengthened. The Bank Sakhi network expanded with new inductions, supporting of over Rs. 4,08,481.30 lakh transactions during the year and ensuring improved last-mile delivery of financial services.

A. MICRO FINANCE

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

The bank linkage of Self Help Groups progressed steadily with strengthened systems for savings account opening and credit linkage. Continuous follow-up was undertaken with banks to ensure the availability of savings and credit linkage forms to facilitate financial transactions. Efforts were also made to sensitize bankers about the scaling-up of NRLM in the State and its potential for group capitalization.

During the period April 2025 to December 2025, a total of 24,563 SHGs opened savings accounts, and 1,69,510 SHGs were credit linked (1st to 5th linkage). The total credit disbursed during this period amounted to ₹9,431 crore.



**Table: 6 JEEVIKA – Bank-wise SHG Credit Linkage and Disbursement Status
(April–December 2025, FY 2025–26)**

Sl.	Bank Name	SHGs Saving A/C Opened	SHG Bank Credit Linkage					Total Credit Linkage (Apr–Dec 2025)	Credit Amount (₹ Crore)
			1st Linkage	2nd Linkage	3rd Linkage	4th Linkage	5th Linkage		
1	Bank of Baroda	1386	1241	2292	3916	1810	76	9335	552
2	Bank of India	1626	1329	2818	4181	2075	20	10423	607
3	Bihar Gramin Bank	9544	7552	19641	26316	5390	59	58958	3244
4	Bihar State Co-operative Bank Ltd.	116	10	0	0	0	0	10	0.15
5	Canara Bank	445	381	1016	1409	362	0	3168	178
6	Central Bank of India	1694	1764	5832	6672	957	0	15225	812
7	ICICI Bank	2	9	77	40	3	0	129	6
8	IDBI Bank	12	10	52	3	0	0	65	2
9	Indian Bank	755	728	1185	1531	600	0	4044	217
10	Indian Overseas Bank	10	5	10	36	8	0	59	4
11	Punjab National Bank	2538	1989	4758	8351	1743	40	16881	983
12	State Bank of India	4657	6075	11404	17015	5014	85	39593	2202
13	UCO Bank	1189	1098	3629	4146	708	0	9581	514
14	Union Bank of India	589	389	620	725	305	0	2039	110
	Total	24563	22580	53334	74341	18975	280	169510	9431

2. Capitalisation from the Project

Capitalisation is a key intervention under the Financial Inclusion theme. It enables SHG members to improve their financial stability by reducing dependence on costly informal loans and by investing in essential household requirements and income-generating activities at both individual and group levels.

During the current financial year (FY 2025–26), the FI theme ensured timely release of Community Investment Funds (CIF) to all eligible CBOs. As a result, during the current financial year up to the end of the 3rd Quarter (FY 2025–26), more than ₹1,900 crore was disbursed.

3. Women-Led Individual Financing for Enterprise Promotion

The project focused on promoting women-led individual enterprises by facilitating access to adequate finance for enterprise expansion.

During the current financial year, around 42,000 applications were generated for individual enterprise financing. Out of these, 20,146 applications were sanctioned by banks, amounting to ₹221.60 crore.

In addition, financing was also extended through the internal funds of CBOs. During FY 2025–26

(up to Q3), 74,639 SHG members received financial support of ₹447.83 crore from CBO funds to strengthen and expand their enterprises.

4. Disbursement

A Help Desk team is functioning at the district level and FI Nodal Officers are in place at the block level to facilitate timely loan disbursement to SHGs from banks.



With continuous coordination and follow-up, smooth credit flow to SHGs was ensured during the year.

By the end of the 3rd Quarter (April 2025 to December 2025) of FY 2025–26, a total of ₹9,300 crore was disbursed by banks to SHGs.

5. Prompt Repayment

To strengthen the culture of regular repayment and adherence to Panchsutra, SHGs were mobilized to engage with banks through the “Bank Samvaad” campaign. Continuous follow-up was undertaken at district and block levels to ensure timely repayment of loans.

As a result of sustained monitoring and coordination, a repayment rate of 98.99% was maintained by the end of March 2025.

6. Financial Literacy

Financial literacy initiatives were undertaken to strengthen financial decision-making among SHG members.

A training programme was conducted at NAR, Hyderabad, in which 23 project staff and 11 bankers from Bihar participated.

In addition, financial literacy training for SHG members was organized in 5 districts during the quarter, and 343 SHG members were trained by the respective RSETIs.

B. COMMUNITY FINANCE

1. LokOS Progress – CBO Approval Status

Progress was made in the validation and approval of SHG, member, VO and CLF profiles under LokOS.

The validation and approval process is progressing steadily, with most profiles approved up to the 3rd Quarter.

Table 7: Approval status of CBOs reflected on the NRLM portal (LokOS Application)

Particulars	Total	Achievement during Q3	Achieved (Cumulative)
SHG Profile Approved by BPM (AC/CC)	10,56,640	13,652	10,35,136
Member Profile Approved by BPM (AC/CC)	1,05,69,365	1,63,282	1,00,54,603
VO Profile Approved by BPM	74,815	43	74,228
CLF Profile Approved by BPM	1,679	2	1,678

2. CLF Transaction Approval & Cut-off Preparation Status (LokOS)

The status of CLF transaction cut-off entries under LokOS is as follows:

Total CLFs (Target)	Total CLF Cut-off Entries Completed
1,667	1,620

During the quarter, districts completed 250 regular CLF entries in October, 213 in November and 160 in December. The cut-off entry process is progressing steadily across districts.

2. Audit**a. Internal Audit Status of CLFs, VOs and SHGs**

During the 3rd Quarter, internal audits of CLFs, VOs, and SHGs were carried out as per the audit plan. The progress is given below. The audit process is progressing steadily, with a significant number of institutions covered during the quarter and cumulatively under the financial year.

Table 8: Status of Internal Audit Coverage for CLFs, VOs and SHGs

CLFs	Total Units (target)	Audited during Q3	Cumulative Audit Completed (FY 2024–25)
CLFs	1,665	1,616	1,616
VOs	73,055	2,956	53,886
SHGs	9,90,589	3,23,090	6,67,328

b. Technological Transition & System Development

Web-based applications for CLF Internal Audit and the VO Internal Audit Module were rolled out at the end of the first quarter. The SHG Internal Audit Module is currently under development and will be launched shortly.

In this quarter, the key focus was the transition from in-house Google Forms to the Odoo

application to handle increasing data volume and improve efficiency. The entry of audit observations of CBOs, earlier managed through Google Forms by the CF team, is now being done through the Odoo platform in coordination with the MIS team.

c. Statutory Audit Status – Registered CLFs

During the 3rd Quarter, substantial progress was made in the statutory audit of registered CLFs.



Table 9: Progress of Statutory Audit and Compliance of Registered CLFs

Particulars	Achievement / Total (Up to 3 rd Quarter)
Audit Completion	602 / 603
PAN Availability	505 / 603
Report Submission (Hard Copies)	349 / 603
ITR Filing Status	330 / 603

Out of 603 registered CLFs, statutory audit has been completed for 602 CLFs during the reporting period. In addition, 505 CLFs have valid PAN cards. Hard copies of audit reports have been submitted by 349 CLFs, and 330 CLFs have filed their Income Tax Returns (ITR). The compliance process is progressing steadily.

3. Training on Books of Records

During the 3rd Quarter, capacity-building activities on Books of Records and financial inclusion components continued for staff and community cadres. The trainings aimed to strengthen record management at SHG, VO and CLF levels.

Table 10: Details of training conducted during the quarter

Category	Level	Number Trained
Community Mobilizers	SHG Books of Records	1,903
Book Keepers	VO Records	694
Master Book Keepers	CLF Records	248

The training activities contributed to improving record maintenance and financial management practices at all institutional levels.

4. Viability Gap Funding under NRLM – Progress Status

Under NRLM, Viability Gap Funding (VGF) is provided to Model Cluster Level Federations (MCLFs) to bridge the gap between operational income and operational costs for a period of three years. A maximum support of ₹20 lakh per MCLF is provided based on financial projections. The fund is released in three tranches: 50% (1st), 30% (2nd), and 20% (3rd).

During FY 2024–25, the 1st tranche was sanctioned to 621 MCLFs in three phases:

- 30 MCLFs in the 1st Phase (September 2024)
- 302 MCLFs in the 2nd Phase (January 2025)
- 289 MCLFs in the 3rd Phase (March 2025)

Out of these, 596 MCLFs disbursed the 1st tranche amounting to ₹56.36 crore.

In the 3rd Quarter, the focus was on completing compliance requirements for the release of subsequent tranches. Compliance processes were undertaken for 313 MCLFs for the 2nd tranche and 133 MCLFs for the 3rd tranche. Additionally, Utilization Certificates (UCs) were compiled and submitted, and demands were raised for 259 MCLFs. The VGF implementation is progressing steadily, with continued follow-up for timely release of remaining tranches.

Table 11: Progress under VGF till December 2025

Particulars	Number of MCLFs	Amount (₹Crore)
1st Tranche Disbursed	596	56.36
2nd Tranche – Compliance Completed	313	—
3rd Tranche – Compliance Completed	133	—
UCs Compiled / Demand Raised	259	—

5. ICF Mapping with CLFs

The Initial Capitalization Fund is invested at the Village Organization level and belongs to the CLF. It is recorded in the CLF books through adjustment entries and is rotated through VOs and SHGs to members, generating revenue at each level. The recording of ICF in the CLF books is termed as “ICF Mapping.”

During the quarter, the Community Finance Team focused on strengthening ICF mapping through regular reviews and discussions at state and regional levels. As a result, ICF mapping in the CBOs MIS increased from ₹6,196 crore (last quarter status) to ₹6,326 crore as of December 2025.

This reflects an increase of approximately ₹130 crore brought under the review system through CLFs, contributing to improved financial discipline within CBOs.

6. ICF Mapping of CLFs through Google Forms

The ICF Management Analysis initiative was introduced to align MIS data with data collected through Google Forms filled by Master Book Keepers (MBKs). The form consists of 10 sections covering 52 question sets related to ICF analysis, general loan tracking, cash and bank balance at CLF level, OTR, OSS and repayment tracking.

The initiative, started in January 2023, continued during FY 2025–26 with regular monitoring and review to improve data accuracy and financial tracking at the CLF level.

Table 12: CLF Form Submission Status

Month (2025)	Total CLFs	CLFs Submitted
October	1,670	690
November	1,670	639
December	1,670	495

Continuous follow-up and support were provided to MBKs to ensure timely and accurate data entry. The initiative strengthens financial monitoring and supports better decision-making at the CLF level.

7. Jeevika Nidhi Formation and Documentation Process

The 3rd Quarter (October–December 2025) focused on post-launch stabilization and operational readiness of JEEVIKA Nidhi. Efforts were directed toward strengthening governance systems, mobilizing share capital, developing digital and operational systems and preparing for pilot implementation in selected districts.

A. Key Progress During October–December 2025

i. Institutional & Operational Progress

- Post-launch operations were stabilized during the quarter.
- Internal systems and work flows were aligned for phased rollout of financial services.

ii. Share Capital Mobilization & Financial Support

- ₹6 lakh mobilized from 100 registered CLFs as initial share capital.
- Government of Bihar grant support of ₹155 crore remained available for institutional strengthening.
- Procedural steps progressed for availing ₹110 crore capital support from NRLM.

iii. Governance & FinTech Partnership

- Axis Bank continued as the FinTech Service Provider.
- Progress was made in operationalizing the ERP system and digital financial architecture under the existing MoU.

iv. IEC, Capacity Building & Documentation

- IEC materials finalized for awareness and institutional communication.
- Training modules prepared for members and institutions.
- Office orders issued for state-level workshops and district-level ToT programmes.



v. *Office Establishment & Infrastructure*

- Office operated from the renovated Parivar Kalyan Bhawan premises.
- Signage and basic infrastructure installed.
- Essential furniture and equipment procured; additional procurement ongoing.

vi. *Policy & Systems Finalization*

During the quarter, key policy and system documents were taken up for finalization. The HR Manual and Finance Manual are currently under development process. In addition, training modules are being developed to support structured capacity building and smooth operationalization of JEEVIKA Nidhi.

vii. CLF Documentation Status (as on 24 December 2025)

- Total documents uploaded: 634
- Registered CLFs: 622

viii. *Human Resource Status*

During the quarter, five deputed district and block-level officials from BRLPS supported the operations of JEEVIKA Nidhi, along with state-level officials holding additional charge. From the Rural Development Department, five out of six deputed officers were in position during the reporting period.

ix. *Capacity Building & Exposure*

- Officials received orientation on the JEEVIKA Nidhi concept, application usage, and operational processes.
- Field immersion conducted in Rajgir Block, Nalanda district.
- Training of Resource Persons (SPMU) conducted for developing ToT modules for district, block, and CLF-level orientation on JEEVIKA Nidhi.

C. Insurance And Alternate Banking

1. Micro Insurance – Building Resilience Through Financial Protection

a. Members' Enrolment

The Micro Insurance initiative, implemented through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), continues to strengthen financial security for rural households. These schemes provide affordable life and accident insurance coverage to SHG members. The initiative protects families from financial shocks and promotes financial inclusion across rural Bihar.

During the third quarter, enrolments and renewals remained steady, reflecting increased awareness and trust among members.

Table 13: Scheme-wise Enrolment Status

Scheme	Renewal Enrolment	New Enrolment	Cumulative Enrolment till Dec 2025 (Renewal + New)
PMJJBY	75,13,252	5,38,795	80,52,047
PMSBY	83,69,439	7,42,250	91,11,689

Awareness and mobilization efforts were intensified to increase participation in social security schemes. Community campaigns, orientation sessions, and information drives were conducted to ensure that eligible SHG members understood the benefits of insurance coverage. Special outreach activities such as *Bima Suraksha Utsav* were organized at the panchayat level in coordination with bank branches.

Bank Sakhis played a key role in facilitating enrolments, assisting with documentation, and guiding members through the process. Their support significantly contributed to higher participation under PMJJBY and PMSBY.

b. Claim Settlement

Timely claim settlement remains a priority to ensure financial relief to affected families and to strengthen trust in the schemes. During the reporting period, coordination among banks, LIC, and JEEViKA teams at state, district and block levels was improved to expedite claim processing.

Regular follow-ups, proper documentation and continuous monitoring helped reduce delays and clear pending cases. These efforts enhanced beneficiary satisfaction and reinforced the credibility of the insurance program.



Table 14: Status under Claim Settlement

Particulars	Cumulative till March 2025	April to June 2025	July to September 2025	Oct to Dec 2025	FY 2025–26 (Apr–Sep '25)
Claims Reported	11,352	236	121	166	523
Claims Settled	9,929	93	47	108	248
Claim Amount (Rs. in Lakhs)	12,541.70	186	94	216	496

c. Bima Sakhi

Bima Sakhi Yojana, launched by the Life Insurance Corporation of India (LIC) in partnership with the Ministry of Rural Development, aims to train SHG women as insurance agents. The initiative supports financial inclusion and self-employment under Deendayal Antyodaya Yojana (DAY-NRLM).

Eligible SHG women (18–70 years), preferably with at least 10th pass qualification, are trained to provide insurance services in rural areas and earn commission-based income.

Coordination meetings were held between the State FI Team and LIC officials to plan

implementation. District-level orientations have been scheduled. The target is 2 Bima Sakhis per block.

Table 15: Status of Bank Sakhis

Particulars	Number
Identified Bima Sakhi	944
Training & Certification Completed	448
Deployment	125

2. Alternate Banking – Facilitating Last-Mile Delivery of Banking Services

The Bank Sakhi model remains a key component of JEEViKA's financial inclusion efforts. Trained women entrepreneurs provide doorstep banking services such as account opening, deposits, withdrawals, fund transfers and enrolment under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), Pradhan Mantri Suraksha Bima Yojana (PMSBY) and Atal Pension Yojana (APY).

Their services ensure last-mile banking access and promote financial awareness among SHG members and rural households. During Q3 (Oct–Dec 2025), 72 new Bank Sakhis were inducted. Regular monitoring and technical support were provided to improve service quality and compliance.

Table 16: Quarterly Performance under Alternate Banking

Parameter	Cumulative till March 2025	Apr'25 – Jun'25	Jul'25 – Sep'25	Oct'25 – Dec'25	FY 2025–26 (Apr–Dec'25)	Cumulative till Sep 2025
Full-fledged Bank Sakhis	2,144	58	38	72	168	2,312
Digipay Sakhis/Payments	4,187	0	0	0	0	4,187
IIBF Certified	6,337	0	172	125	297	6,634
Accounts Opened	10,95,877	58,388	92,182	58,085	2,08,628	13,04,505
No. of Transactions (in Lakh)	364.1	24.01	26.85	27.31	88.17	452.17
Volume of Transactions (in ₹ Lakh)	16,42,745	1,33,154.93	1,28,776.37	1,46,555.03	4,08,481.30	20,51,226.30
Commission Earned (in ₹ Lakh)	4,007.48	310.77	352.04	343.91	1,006.72	5,014.20

Livelihoods Promotion

During the third quarter, notable progress was achieved under the Livelihood Promotion – Farm Interventions component. The quarter recorded growth in FPC business turnover, expansion in shareholder base, increased utilization of CHC services, and higher transaction volumes by Agriculture Entrepreneurs.

A. FARM INTERVENTIONS

1. Productivity Enhancement in Farm Livelihoods

During this quarter, significant progress was achieved under productivity enhancement initiatives in the farm sector through the Kharif season interventions. A total of 58,612 Village Organizations actively participated in various farm livelihood activities, ensuring wide community-level engagement. The initiatives were supported by 13,376 Village Resource Persons (VRPs) who facilitated farm-based interventions at the grassroots level, along with 613 Still Extension Worker (SEWs) serving as master resource persons to strengthen technical guidance and adoption of improved agricultural practices. Additionally, 17,76,321 farmers adopted kitchen gardening practices, contributing towards improved household nutrition, crop diversification and enhanced farm productivity.

2. Custom Hiring Centres

With the objective of enhancing farmers' access to affordable farm mechanization services, reducing input costs, and promoting timely agricultural operations, 520 Custom Hiring Centres (CHCs) have been established across all 38 districts of Bihar in



convergence with the Department of Agriculture, Bihar. These centres aim to support small and marginal farmers by providing access to modern agricultural equipment on a rental basis, thereby improving productivity and efficiency.

To ensure transparency, streamline operations, and enable real-time monitoring of services, a dedicated CHC mobile application has been operationalized. The application facilitates machine booking, tracks the total number of farmers served, records machine utilization, and maintains revenue data, thereby strengthening service delivery and accountability mechanisms.

During the third quarter, significant progress was recorded as mentioned below:

- A total of 12,162 farmers availed services through the CHC mobile application.
- Farmers utilized zero-tillage machines for the tillage and sowing of rice, promoting climate-resilient and cost-effective farming practices.
- The services rendered during the quarter generated a total revenue of ₹62,35,479.

3. Agriculture Entrepreneurs (Aes)

With the objective of promoting rural entrepreneurship, strengthening last-mile agricultural service delivery and enhancing farmers' access to quality inputs, financial services and market linkages, the Agriculture Entrepreneur initiative has been implemented across all 38 districts of Bihar. The programme aims to create a cadre of trained local agri-entrepreneurs who can provide diversified, need-based services to farmers while ensuring sustainable livelihood opportunities for themselves.



So far, a total of 5,302 Agriculture Entrepreneurs have been successfully trained across the state. Out of these, 4,996 AEs are registered on the Agriculture Entrepreneur Application. Additionally, 10,71,570 farmers have been registered with AEs and are availing various services.

Currently, 4,614 AEs are actively engaged in business activities. The cumulative value of transactions undertaken by these AEs has reached ₹193.22 crore. These transactions cover various activities such as agricultural input supply, digital banking, nursery raising, collective marketing, mushroom cultivation, Vermi compost production, cattle feed distribution and farm machinery services, showing the wide range of services provided by Agriculture Entrepreneurs to support farmers.

4. Organic Farming

Focused efforts were undertaken to strengthen capacity building and quality assurance under the organic farming initiative in this quarter. A total of 6,876 farmers mobilised under the programme were provided seasonal training for the Rabi season. The trainings emphasized organic cultivation practices, preparation and use of organic inputs, soil health management and compliance with certification standards to ensure effective adoption during the cropping season. At present, 174 Local Groups (LGs) are functional across 9 districts. These groups have completed physical verification and received C-3 endorsement certification, reinforcing adherence to prescribed organic standards.

As part of quality monitoring during the quarter, residue analysis has been initiated. Samples of 200 grams each have been collected from two farmers per LG, and testing is currently underway to verify compliance with organic norms. Regular training and follow-up support at the Village Organization and LG levels continue to strengthen implementation and maintain certification standards.

5. Integrated Farming Cluster

The Integrated Farming Cluster (IFC) initiative was initiated under the National Rural Economic Transformation Project (NRETP) and continues to operate with the objective of improving, intensifying and integrating diversified farm and non-farm livelihood activities of SHG households. The model focuses on enhancing household income through convergence, better resource utilization and strengthening backward and forward linkages.

Each IFC comprises 2–3 adjoining villages covering approximately 250–300 households, where SHG families are supported in 3–4 livelihood activities to promote sustainable income generation. JEEViKA has operationalized 23 IFCs across 8 districts of Bihar—Gaya, Buxar, Banka, Darbhanga, Aurangabad, Saharsa, Samastipur and Vaishali—covering 17 blocks. Community Level Federations are the implementing agencies, supported by dedicated human resources.

Table 17: Progress under IFC intervention

Sl.	Indicators	Achievement
1	No. of IFCs	23
2	Districts Covered	08 (Gaya, Buxar, Banka, Darbhanga, Aurangabad, Saharsa, Samastipur, Vaishali)
3	Blocks Covered	17
4	Farmers Associated	6,900
5	CRPs Deployed	38
6	Senior CRPs Deployed	18
7	Anchor Persons Recruited	13

Further expansion is being undertaken under the Mahila Kisan Sashaktikaran Pariyojana (MKSP), where 25 additional IFCs will be established covering 30 CLFs and 7,500 farmers in 13 districts, namely Aurangabad, Banka, Buxar, Gaya, Vaishali, Darbhanga, Samastipur, Purnea, Patna, Bhojpur, Nawada, East Champaran and Saharsa.

6. Farm – Producer Companies

a. Strengthening of Human Resources in Farmer Producer Companies (FPCs)

Facilitation support was provided in advertisement, screening and selection of professional manpower for Farmer Producer Companies under the 10K FPO Scheme. This initiative enabled the hiring of Chief Executives (CEs) and Accountants to strengthen governance, improve financial management, ensure statutory compliance and support operational decision-making within the FPCs.

Table 18: The details of manpower hired across various FPCs

SI.	District	Name of FPC	Manpower Hired
1	Saran	Atrayani Ganga FPC	Chief Executive
2	Gopalganj	Sidhwaliya FPC	Chief Executive & Accountant
3	Siwan	Sondhani FPC	Chief Executive
4	Munger	Jayeka FPC	Chief Executive
5	Darbhanga	Mahinam Benipur FPC	Accountant
6	Saharsa	Salkhua FPC	Accountant
7	Madhubani	Uchaith FPC	Accountant

b. MIS Training and Updation

Training was conducted for district and block teams on MIS data entry for the 10K FPCs. The training covered system orientation, data entry protocols, reporting formats and troubleshooting mechanisms. This facilitated timely and accurate updation of MIS data, enabling evidence-based monitoring and tracking of FPC performance at district and state levels.

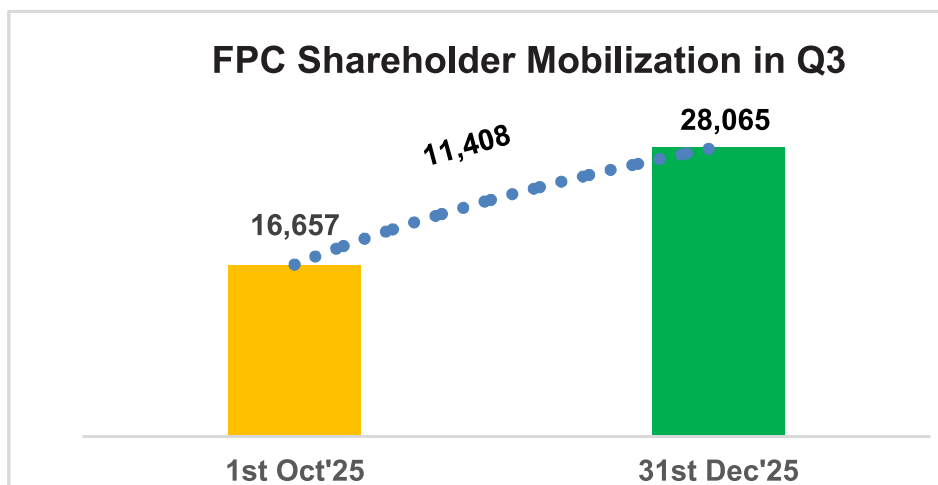


c. Learning Management System Training

Learning Management System (LMS) training was provided to district teams and FPC staff to support structured capacity building under the FPC ecosystem. The training focused on orientation to essential FPO modules, navigation of the digital learning platform, and utilization of self-paced training resources.

d. Shareholder Mobilization

A total of 11,408 new shareholders were mobilized and brought under the FPC fold during the quarter, strengthening farmer participation and ownership in Farmer Producer Companies (FPCs). The total shareholder base increased from 16,657 as on 1st October 2025 to 28,065 as on 31st December 2025, reflecting significant quarterly growth. This expansion is expected to improve farmgate outreach, enhance aggregation volumes, and strengthen collective marketing efforts of the FPCs.



e. Mahananda Tea

During the quarter, significant progress was achieved in strengthening the production, branding, and market linkage of Mahananda Tea. A total of 1,22,875 kg of CTC tea was produced between October and December 2025, generating a turnover of



approximately ₹46 lakh. To enhance market visibility and product identity, branding of the product was undertaken, including the development of a new logo and improved packaging design during the quarter. Further, marketing efforts were strengthened by facilitating new sales avenues through supply of tea to other Farmer Producer Companies (FPCs), Didi Ki Rasoi units, Police Lines, Saras Mela, Grameen Bazaars, and local markets. These initiatives have contributed to expanding market outreach and strengthening the commercial viability of Mahananda Tea.

f. FPC participation in Saras Mela 2025

A total of 18 Farmer Producer Companies participated in Saras Mela 2025, collectively achieving a business turnover of approximately ₹20 lakh during the event. The FPCs showcased and sold a diverse range of locally produced and value-added commodities, including neera gud, tilkut, laddoo, lai, CTC tea, mushroom, jaggery, spices, makhana, marcha chuda, katarni chuda, wheat, maize and multigrain flour, which received strong consumer demand and appreciation. Among the participating FPCs, Samriddhi FPC (Gaya) emerged as the highest seller with sales of approximately ₹5,27,520, followed by other strong performers such as Atrayani FPC (Purnea) and Ujjwala FPC (Darbhanga). The participation in Saras Mela significantly enhanced product visibility, market exposure, and direct consumer linkage, thereby strengthening the brand identity and market outreach of the FPCs.

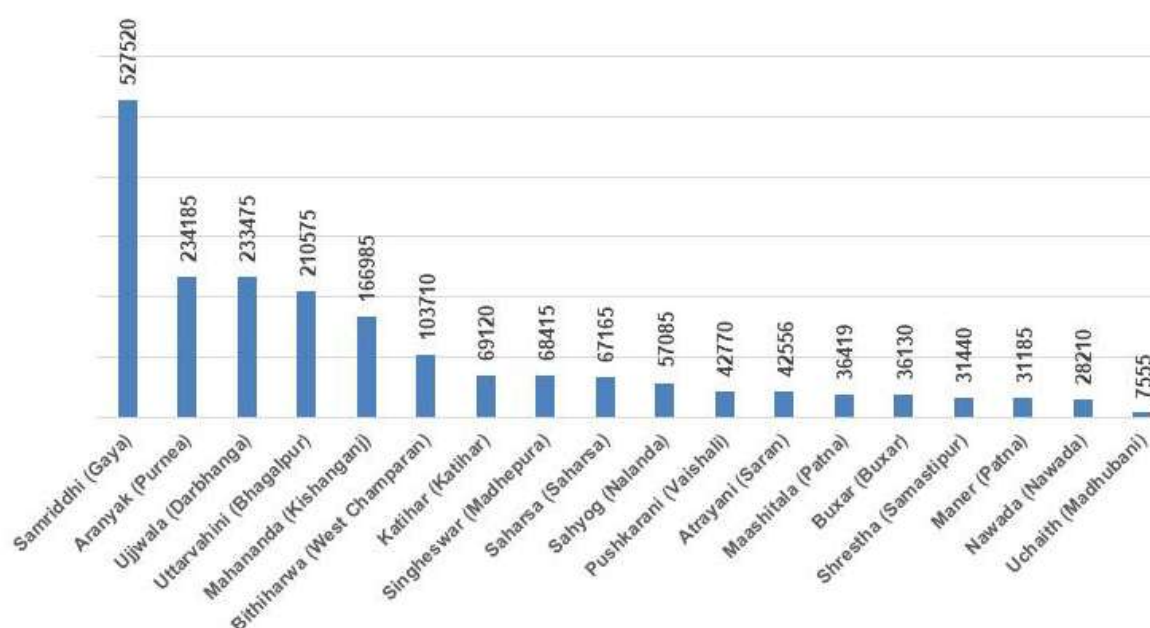
g. DPR Preparation of FPC

A focused training and facilitation drive was undertaken for the preparation of Detailed Project Reports (DPRs) for 50 Farmer Producer Companies (FPCs) to strengthen their business planning and investment readiness. As part of this initiative, around 100 Livelihood Managers–Farm and FPC Chief Executives/ In-charges were trained in Patna in multiple batches. The training covered key aspects of DPR preparation, including business planning, financial projections, market assessment and documentation requirements. This initiative is expected to support FPCs in accessing institutional credit, grants and project-based investments, thereby enabling business expansion and strengthening their financial sustainability.

h. Business Turnover

During the third quarter, a total of 41 Farmer Producer Companies reported a cumulative business turnover of approximately ₹14.31 crore, reflecting strengthened business

Sale by FPCs (in Rs.)



operations and improved market engagement under the Farm Value Chain program. The monthly turnover trends indicate steady growth, with FPCs recording a business of ₹2.82 crore in October 2025, which significantly increased to ₹6.62 crore in November 2025, followed by ₹4.88 crore in December 2025.



The cumulative sales data highlights strong performance by several FPCs. Saharsa FPC emerged as the highest contributor with a turnover of approximately ₹2.96 crore, followed by Sahyog FPC with about ₹2.29 crore and Bithiharwa FPC with around ₹2.05 crore during the quarter. The overall turnover growth reflects improved aggregation volumes, strengthening of value chain interventions, and enhanced market linkages facilitated through the program. The consistent business performance indicates steady progress of FPCs towards financial viability and long-term sustainability.

B. LIVESTOCK

During the quarter, JEEViKA strengthened livestock- and fisheries-based livelihoods across the state. Under goat rearing, Pashu Sakhis provided services to over 5,500 households, with significant inputs delivered for animal health and productivity. The backyard poultry intervention benefited 2,672 members through the distribution of more than 1.6 lakh chicks. Dairy interventions linked nearly 29,600 additional households to organized milk marketing systems. Fishery activities recorded harvests across multiple ponds, contributing to increased fish production and community-based livelihood strengthening.

1. Goat rearing interventions

a. 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 Dec. 2025 is



mentioned in the table below:

Table 19: Progress under Pashu Sakhi Model

Sl.	Indicators	Progress Oct-Dec. 25	Cumulative 25-26
1	Number of Pashu Sakhi developed	0	7781
2	Households covered by Pasu Sakhi	5531	812396
3	Number of Azolla pit developed (Inc. green folder)	412	50535
4	Number of Machan/Shed constructed	42	22011
5	Number of Feeder installed	97	104652
6	Number of Castration done	456	366402
7	Total quantity of Dana Mishran produced (in Kg)	396	295878
8	Number of Deworming doses provided	1454109	7196759
9	Number of Vaccination doses given	0	2111998

b. Goat Producer Companies
• Seemanchal Jeevika Goat Producer Company Limited

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



mobilized in the Producer Company from 27 blocks, with 17 demo-cum-collection centres. The company has initiated business through the sale of inputs to its members and trading of outputs (live goats). The total cumulative turnover stands at Rs. 1,227.32 lakh. One meat retail outlet named “Seemanchal Jeevika Meat Outlet” was established in December 2022 and has achieved a turnover of Rs. 42,78,494 with 6,678.72 kg of meat sales till December 2025.

• Mesha Mahila Bakaripalak Producer Company Limited

Mesha Mahila Bakaripalak Producer Company Limited is a collective enterprise of women goat rearers promoted under a collaborative partnership between BRLPS (JEEVIKA) and the Aga Khan Foundation (India). Established with the vision to empower women and improve incomes from goat rearing, the Producer Company aims to provide comprehensive goat health management support to goat rearers in Muzaffarpur district. It was established in August 2023 and commenced business operations in December 2023. A total of 4,525 members have been mobilized in the Producer Company. The cumulative turnover stands at Rs. 375.10 lakh.

c. Partnership Support in Goat Interventions

The Aga Khan Foundation is supporting JEEVIKA in the development of trained community cadres (Pashu Sakhis) on updated goat-rearing techniques. AKF is also supporting the implementation of the Pashu Sakhi model in Muzaffarpur district under the Mesha project. The

project revolves around rural entrepreneurship and has been successful in generating employment among rural women. A total of 324 Pashu Sakhis have been developed and are providing services to 55,204 households mobilized into 477 goat-rearing groups.

2. Poultry intervention

a. Integrated Poultry Development Scheme (IPDS)

JEEVIKA is implementing the Backyard Poultry Intervention under the Integrated Poultry Development Scheme (IPDS). 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 20: Progress under Backyard Poultry intervention

SI.	Indicators	Oct-Dec. 2025	Cumulative Progress till Dec. 2025
1	No. of Districts	0	38
2	No. of Blocks	5	329
3	No. of members benefitted	2,672	224243
4	No. of Chicks distributed	1,62,791	11259034

b. 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 birds.

3. Dairy Intervention

a. COMFED

JEEVIKA, in collaboration with COMFED, is mobilizing cattle-rearing SHG members to existing Dairy Cooperative Societies (DCSs) and is also organizing new women Dairy Cooperative Societies to link members to the organized milk marketing system. Cumulatively, 1,38,183 households have been linked to DCSs and 1,263 women DCSs have been formed.

Table 21: Progress under Dairy Cooperative Society intervention

Sl.	Indicators	Oct–Dec 2025	Cumulative Progress till Dec. 2025
1	Number of districts covered	0	38
2	Number of blocks covered	0	438
3	Number of women DCSs	0	1,263
4	Number of households linked to DCSs	29,566	1,38,183

b. KMMPC

Kaushikee Mahila Milk Producer Company Limited, which was initiated in December 2017 and currently has 838 functional Milk Pooling Points (MPPs) operational. A total of 35,823 members have been enrolled in KMMPC. Fourteen Bulk Milk Coolers (BMCs) have been installed and the company is procuring 79,379 litres of milk per day. The total cumulative turnover stands at Rs.557.23 crore.



4. Fish Intervention

Ponds identified under the Jal Jeevan Hariyali Abhiyaan are allocated to JEEVI KA VO's and SHG members to undertake fishery activities. The process of identification, allotment and operationalization of ponds is underway in different districts of the state. Harvesting of fish (partial and complete) has been completed in a total of 117 ponds, with 1,32,609 kg of fish harvested. Across the state, 117 Fish



Producer Groups (FPGs) have been formed with the support of 86 Matsya Sakhis. Details of achievements till December 2025 are mentioned in the table below:

Table 22: Progress under Fish Intervention

Sl.	Indicators	Cumulative Progress till Dec. 2025
1	Number of districts covered	34
2	Number of blocks covered	109
3	Number of ponds with fish stocking	117

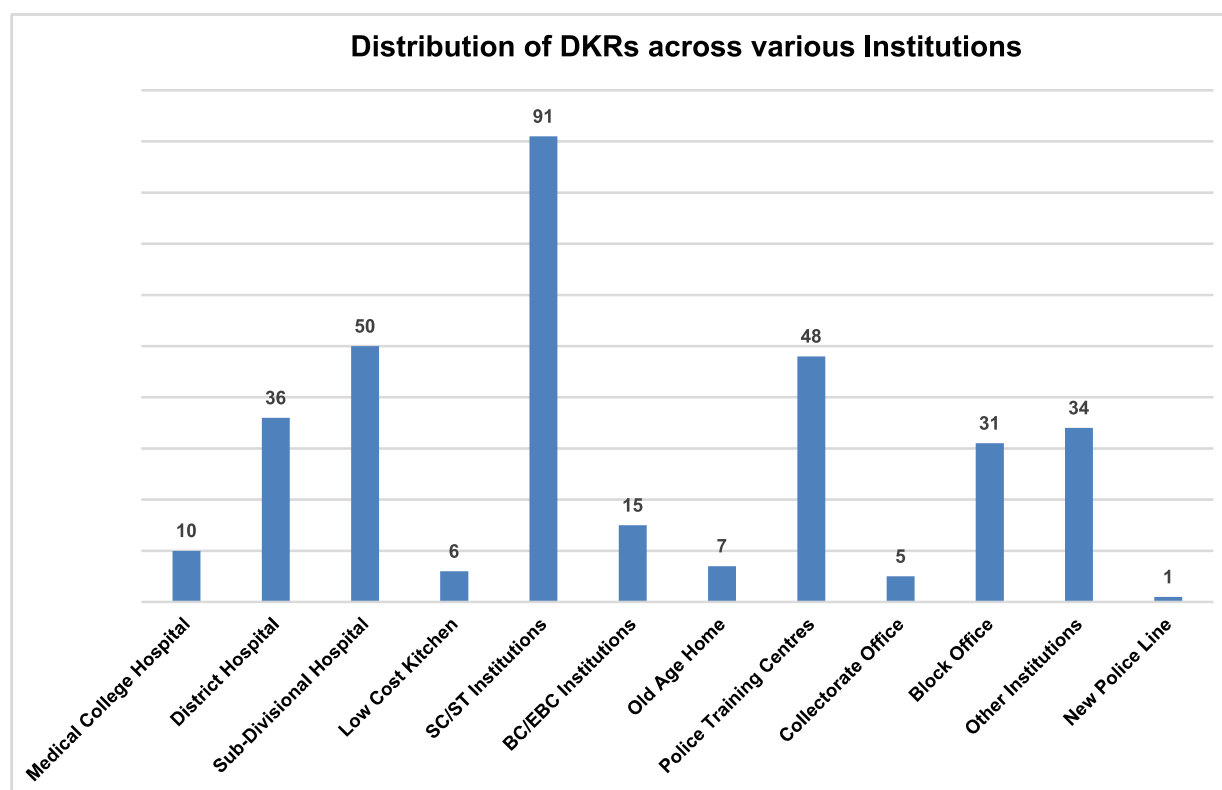
C. NON-FARM INTERVENTIONS

During the quarter, Non-Farm Interventions under Bihar Rural Livelihoods Promotion Society (JEEViKA) continued to strengthen women-led enterprises and service-based livelihood models across Bihar. Key developments included expansion of Didi Ki Rasoi, scaling up of rural entrepreneurship initiatives under SVEP, OSF and MED and convergence-based livelihood models such as stitching, cleanliness, and laundry services. Green mobility initiatives under STREE and rural transport services through AGEY further enhanced income opportunities and last-mile connectivity for SHG members. The quarter also witnessed the successful organization of Bihar Saras Mela, which provided a major platform for market linkage, product showcasing, and promotion of women's entrepreneurship across the state.



1. Jeevika – Didi Ki Rasoi

In this quarter, 54 new Jeevika Didi Ki Rasoi (DKR) units were initiated at different locations, increasing the total number of DKRs to 334 units across Bihar. The initiative continues to strengthen women's livelihoods while ensuring the delivery of affordable, hygienic and quality food services across public institutions.



Additional Developments under DKR

- A project with an approved outlay of ₹14.77 crore was sanctioned by the Rural Development Department for establishment of 100 new DKR units, including provisions for capacity building and branding support.
- Formation of Annapoorna Jeevika Food Products Producer Company Limited to professionalize and scale up Didi Ki Rasoi operations across the state.

2. Stitching Intervention

A Memorandum of Understanding (MoU) between the ICDS Directorate under the Social Welfare Department and the BRLPS for stitching and supply of uniforms to children (3–6 years) enrolled in Anganwadi Centres. Under this initiative, uniforms (summer and winter sets) will be provided twice annually to more than 52 lakh



children across the state. The uniforms are being stitched locally by JEEVIKA Didis, generating large-scale employment and sustainable income opportunities for rural women.

Key Achievements:

- 1.05 lakh members have been registered under the Stitching initiative.
- 45,167 members have been trained in stitching and production processes.
- A dedicated digital application was successfully launched for member registration and monitoring.

3. Cleanliness and Laundry Services

Under the MoU dated 21 December 2023 with the SC/ST Welfare Department, Bihar Rural Livelihoods Promotion Society (JEEVIKA) is providing cleanliness services in 91 SC/ST Residential Schools. Further, under the MoU dated 5 February 2024 with the Health Department, services have been expanded to 54 healthcare institutions for cleanliness and 49 healthcare facilities for laundry services, ensuring the availability of clean and sanitized linens for patients and staff.



In addition, housekeeping services are operational in 53 offices of North Bihar Power Distribution Company Limited (NBPDC) and in over 300 Block Offices across Bihar. Cleanliness services have also been extended to two Minority Residential Schools.

To sustain operations, more than 6,000 households have been mobilized, creating local

livelihood opportunities. Capacity building remains a key focus, with Master Trainers receiving specialized training from the State Health Society on hospital sanitation and infection control protocols. These trainers have further cascaded training to community members to ensure adherence to hygiene, safety and service quality standards.

4. Beekeeping Intervention

During this quarter, most beekeeping members retained their colonies within their villages to utilize local floral sources such as mustard and other seasonal crops. During the quarter, 227 MT of honey was produced, of which 222 MT was sold through various marketing channels, generating a quarterly sales value of ₹3.15 crore. Additionally, 11 beekeepers participated in major fairs, including SARAS Mela and Sonapur Mela, along with other local exhibitions, strengthening market linkages and enhancing product visibility.



5. Saras Mela

Bihar Saras Mela 2025–26 was organized at Gandhi Maidan from 12 December 2025 to 4 January 2026 under the theme “Hunarmand Haathon Se Sajta Bihar.” The 24-day fair was organized by Bihar Rural Livelihoods Promotion Society (BRLPS) under the Rural Development Department, Government of Bihar.



The mela witnessed a total footfall of over 18 lakh visitors and recorded a total sale of approximately ₹32.84 crore, making it one of the most successful editions to date. Over 500 stalls were set up, including more than 200 stalls operated by JEEVIKA Didis, representing all 38 districts of Bihar and 25 other states. The event showcased handicrafts, handlooms, SHG products, producer company products and traditional foods, with special attractions such as *Didi Ki Rasoi*, a medicinal plant nursery, cultural programmes, folk performances, street plays and awareness activities—promoting women's entrepreneurship, market linkage and sustainable livelihoods.

6. Start-Up Village Entrepreneurship Programme

The Start-Up Village Entrepreneurship Programme (SVEP) is a key initiative under the National Rural Livelihoods Mission (NRLM) aimed at promoting rural entrepreneurship and creating sustainable livelihoods. The programme provides financial assistance, capacity building and mentorship support to rural entrepreneurs. In Bihar, SVEP was initiated in 2017 and has expanded across multiple phases. Phases I and II have completed their programme cycle and are now self-sustaining, while Phase III is currently under implementation. Phase IV has recently been approved for expansion.

a. SVEP Phase I & Phase II – Status Overview

SVEP Phase I and Phase II blocks have completed the four-year programme period and are now functioning in a self-sustaining mode through trained cadres and community institutions. Repayments are being made regularly and new business plans are being prepared and approved through monthly PAC meetings.



Table 23: Enterprise Progress – SVEP Phase I & II

Particulars	Cumulative Progress
Total Business Plans Prepared	28,021
Total Enterprises Funded	25,991

b. SVEP Phase III Progress

SVEP Phase III has been operational since April 2023 in 10 blocks across 10 districts, with implementation planned till March 2027. Enterprises have been supported through the Community Enterprise Fund (CEF) and Community Investment Fund (CIF). The progress so far is presented below:

Table 24: Enterprise Targets and Achievements

Particulars	Progress / Status
Enterprises to be Promoted (Target)	18,800
Number of Enterprise Business Plans Approved	13,246
Number of Enterprises Grounded	8,006
Total Funds Received (Amount (₹in Lakh))	1,758.85
Utilization Certificates (UCs) Settled (Amount (₹in Lakh))	1,649.58

Under Institutional Strengthening in Phase III, Block Resource Centres (BRCs) have been established in all blocks to support implementation and coordination. A total of 312 cadres have been trained and are currently working as last-mile enterprise support providers under SVEP. Additionally, product-oriented skill training for 350 entrepreneurs has been completed across all Phase III blocks to strengthen enterprise development and sustainability.

c. Phase IV Expansion

SVEP Phase IV covers 8 new blocks approved in August 2024. Key Progress under Phase IV is as mentioned below:

- The orientation program for BPMs and Non-Farm Managers under SVEP Phase IV was completed in January 2025. This orientation will play a key role in enabling the newly inducted blocks to adopt structured frameworks, strengthen community participation and leverage technical support under the SVEP model.
- Baseline surveys and CRP-EP training have been completed in all Phase IV blocks.
- DPRs for all 8 Phase IV blocks were submitted to NRLM in May 2025.

An MIS dashboard has been developed across all enterprise promotion programmes to strengthen review and monitoring mechanisms. The SVEP dashboard comprises key sections including the Monthly Progress Report (MPR), Enterprise Profile, Enterprise Performance, Repayment Tracking, Cadre Profile and a Monthly Review Format to facilitate structured oversight and data-driven decision-making. Out of 32,374 enterprise profiles, 27,404 enterprises from SVEP Phases I, II and III blocks have been onboarded on the NF ERP Portal.

7. One Stop Facility (OSF)

a. One Stop Facility centers promoted under NRETP

The One Stop Facility Centre component initiated under NRETP supports nano-enterprises with growth potential. The OSF functions as a business facilitation-cum-incubation centre at the block level, providing business development services to both new and existing growth-oriented nano-enterprises.

Currently operational in 40 blocks across 12 districts, a total of 7,298 OSF enterprises have been funded and an amount of ₹32,55,89,657 has been disbursed.

Table 25: Progress under OSF -NRETP program

Sl.	Particulars	Progress Status
1	Operational Coverage	40 blocks across 12 districts
2	Total Enterprises Funded	7,298 enterprises
3	Total Amount Disbursed	₹ 32,55,89,657
4	Enterprises Initiated Repayment	6,454 enterprises
5	Total Repayment Received	₹ 5,98,48,171
6	Business Development Service Providers (BDSPs) Engaged	285 BDSPs currently carrying out OSF activities at the field level
7	Enterprise Registrations	1,745 enterprises registered under Udyam Aadhaar, FSSAI, and GST
8	Bank Loan Facilitation	5,106+ enterprise documents submitted to various banks through BPIU for individual loan financing
9	Enterprises with Monthly Sales above ₹ 40,000- ₹ 50,000	2,146 enterprises
10	MIS Dashboard Development	Dashboard developed covering MPR, Enterprise Profile, Enterprise Repayment Tracking, and Cadre Profile
11	Enterprise Profiles Onboarded on MIS Portal	5,027 out of 6,454 enterprises

b. OSF Phase I & Phase II promoted under NRLM

Under the SVEP Umbrella Project of NRLM -OSF, 23 new blocks across 13 districts have been approved for implementation. The programme guidelines have been finalized and rolled out to ensure streamlined execution and uniformity in implementation.

District and Block teams under Phase I and Phase II have been oriented on implementation modalities and enterprise promotion processes.

In Phase I districts, 90 Business Development Service Providers (BDSPs) have been onboarded, leading to the promotion of 1,270 enterprises during the current period. In Phase II blocks, 117 BDSPs have been selected and trained, resulting in the promotion of 600 enterprises during the reporting period. The selection process for Mentors and Functional Experts is currently underway to further strengthen technical and handholding support.

Against the overall target of 2,800 enterprises, 1,870 business plans have been approved and 625 enterprises have been successfully grounded to date.

Table 26: Progress under SVEP Phase I & Phase II

Sl.	Component	Status / Achievement
1	BDSP Onboarding (Phase I)	90 BDSPs onboarded
2	Enterprises Promoted (Phase I)	1,270 enterprises promoted
3	BDSP Selection (Phase II)	117 BDSPs selected and trained
4	Enterprises Promoted (Phase II)	600 enterprises promoted
5	Mentor & Functional Expert Selection	Selection process ongoing

8. Micro Enterprise Development

Micro Enterprise Development (MED) is being implemented under the SVEP Umbrella Programme to promote non-farm micro enterprises among Self-Help Group (SHG) members. Phase I was approved for 13 blocks across five districts for the period March 2023 to September 2024. The programme focuses on supporting SHG members in establishing and strengthening sustainable micro enterprises in the non-farm sector.

On 3 October 2024, DAY -NRLM approved the expansion of MED to 21 additional blocks under Phase II, which is scheduled to be completed by March 2026.

As of December 2025, 2,841 enterprises have been promoted under Phase I, of which 2,737 enterprises (96.33%) have been onboarded on the MED MIS portal. The repayment process has commenced, with an average repayment rate of 72% against cumulative demand. Under Phase II - 1,974 enterprises have been promoted to date. Capacity-building initiatives have been strengthened with the completion of CRP-EP training under Phase II. Preparatory activities for Phase III are underway and cadre selection is in progress for implementation in 14 blocks.

Table 27: Progress under MED (Phase I & Phase II)

SI.	Component	Status / Achievement
1	Programme Expansion	34 blocks approved across 15 districts
2	Guidelines Rollout	Approved and implemented for streamlined execution
3	Orientation of Teams	District and Block teams oriented under Phase I & II
4	Enterprises Promoted (Phase I)	2,841 enterprises promoted; 2,737 (96.33%) onboarded on MIS
5	Enterprises Promoted (Phase II)	1,974 enterprises promoted and onboarded on MIS

9. PMFME

Under the Prime Minister Formalisation of Micro Food Processing Enterprises Scheme(PMFME), 22,978 SHG members have been selected, out of which 11,884 beneficiaries have been transferred an amount of Rs. 43 crore.

10. Grameen Bazaar

The demand and supply aggregation model under Grameen Bazaar continues to strengthen member Kirana stores by improving procurement systems, market linkages and overall enterprise viability. The Enterprise Promotion Tracking (EPT) application is being used to monitor operational and financial performance of the units.

At present, 107 Grameen Bazars are operational across four zones. Of these, 85 units have been onboarded on the EPT application, while 22 units are yet to be onboarded. Overall, 63 units are operating in profit and 22 units are running at a loss, indicating that 59% of the operational Grameen Bazars are currently profitable.

The Central and North Zones show relatively stronger profitability, while efforts are ongoing in other zones to improve onboarding gaps and enhance financial performance.

Table 28: The zone-wise status of Grameen Bazaar

Zone	Operational GB	EPT Filled	Gap	Profit	Loss	% in Profit
East Zone	21	11	10	6	5	29%
North Zone	14	14	0	10	4	71%
Central Zone	34	31	3	25	6	73%
West Zone	38	29	9	22	7	57%
Total	107	85	22	63	22	59%

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

JEEVIKA and Convergence Energy Services Limited (CESL) signed a Memorandum of Understanding on 14 August 2024 for the supply of 500 e-cycles to community members. The initiative aims to provide green micro-mobility solutions to address the transportation needs of SHG women entrepreneurs under the ADB-GEF Grant (covering 75% of the actual cost) under Deendayal Antyodaya Yojana – National Rural



Livelihoods Mission (DAY-NRLM). Envisioned as a pilot project, the programme involves the deployment of 500 electric cargo cycles for women associated with Self-Help Groups under Bihar Rural Livelihoods Promotion Society. The initiative aligns with the Government's vision of promoting “Lakhpati Didis” by strengthening rural women's entrepreneurship, enhancing socio-economic empowerment and ensuring last-mile connectivity.

The orientation programme for concerned district and block-level staff had been completed earlier through both virtual and physical modes, covering programme objectives, targets, time lines, and implementation strategies. As part of the implementation, 450 e-cycles have been distributed to SHG women in Patna, Muzaffarpur, and Vaishali districts, enhancing their mobility, income-generating capacity, and participation in rural economic activities.

12. Aajeevika Grameen Express Yojana

Aajeevika Grameen Express Yojana (AGEY) scheme aims to provide alternative livelihood opportunities to Self-Help Group members under Deendayal Antyodaya Yojana – National Rural Livelihoods Mission. The scheme enables SHG members to operate public transport services in backward rural areas, ensuring safe, affordable, and community-monitored connectivity to markets, education, healthcare and other essential services, thereby promoting overall economic development.

AEGY Phase – I, was launched in FY 2017–18 and implemented in six districts of Bihar—Darbhanga, Gaya, Muzaffarpur, Nalanda, Patna and Vaishali—covering 17 blocks, with a provision of up to six vehicles per block. Interest-free loans of up to ₹8 lakh were extended to eligible SHG members through Cluster Level Federations or Nodal Village Organizations,



repayable over six years in 72 monthly instalments. A total of 92 vehicles were provided under this scheme with a budget allocation of ₹8.16 crore.

AEGY Phase - II is being implemented in 23 districts across 60 blocks, with a target of 60 vehicles. The orientation programme has been completed, and fund disbursement will commence soon upon receipt of funds. As of this quarter, 12 vehicles have been procured under Phase II against the approved target.

12. Food Fortification Unit

The Global Alliance for Improved Nutrition (GAIN) and Nidan, in partnership with Bihar Rural Livelihoods Promotion Society (JEEVIKA), are supporting small-scale Food Fortification Units (FFUs) to enhance nutritional security and promote rural livelihoods. Managed by community-based organizations with active participation of SHG women, the units produce Wheatamix, a fortified blended food for women and children, across two districts.

Under the open market initiative, two products—Bhuja and Nutri Bar—have been developed, with machinery procurement, cost assessment and branding completed. Previously non-functional units in Muzaffarpur and Khagaria have been revived and necessary licenses obtained.

For Take Home Ration (THR), Integrated Child Development Services (ICDS) has initiated sensory evaluation processes at district-level Anganwadi Centres and follow-up is ongoing to secure approvals for rollout.

13. Brass Cluster, Pareb (Bihta)

The Brass Common Facility Centre (CFC) at Pareb, Bihta, has been developed by IDA under the Chief Minister's Micro & Small Cluster Development Programme, with an approved project cost of ₹9.6 crore. The primary objective of the CFC is to provide shared infrastructure support to brass artisan groups, thereby enhancing production efficiency, improving product quality, and strengthening livelihoods.

During the quarter, progress was made in operationalizing the facility; however, certain gaps remain. Pending civil works include the entry partition walls, testing/laboratory facility and storage area, which IDA has assured will be completed at the earliest. The 4Hi Cold Rolling Machine is yet to be installed, with the supplier committing completion within one month. Installation of the solar power system is pending, and the requirement of a Variable Frequency Drive (VFD) was discussed to ensure efficient power management and operational stability.

Skill Development & Placement

The Ministry of Rural Development, Government of India, has introduced the *DDU-GKY & RSETI Guideline 2.0*. This new guideline, which supersedes the previous DDU-GKY guidelines issued in July 2016, became effective on April 1, 2025. It applies to all new projects approved and commenced from that date onward. The updated guidelines aim to enhance skill development and self-employment opportunities for poor rural youth across India.

1. Deen Dayal Upadhyaya - Grameen Kaushalya Yojana

DDU-GKY (Deen Dayal Upadhyaya Grameen Kaushalya Yojana): This program is a skill-building 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 a decent wage. The program follows a three-tier implementation model involving the DDU-GKY National Unit at the Ministry, State Skill Missions and Project Implementing Agencies (PIAs).

JEEVIKA has been acting as the nodal agency for the implementation of DDU-GKY 2.0 and the RSETI Training Program in the State of Bihar. The program is being implemented in partnership with various agencies across the state. The SRLM team coordinates with Project Implementing Agencies (PIAs), RSETI Directors and District Managers (Jobs) to monitor the quantitative and qualitative progress of the projects in achieving the ultimate objectives of the DDU-GKY and RSETI Training Programs. As of 31st December 2025, cumulatively, 84,590 candidates received training from PIAs across different trades and 61,812 candidates received appointments in various organizations, including under the DDU-GKY and Roshni projects.



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

FY	Trained	Appointed	Placed	Assessed	Certified
Till 31st December 2025 (Cumulative)	84,590	61,812	46,240	78,641	66,773
FY 2024–2025 (1st April 2025 to 31st December 2025)	101	163	276	223	205
1st October 2025 to 31st December 2025	32	18	44	0	0

2. Rural Self-Employment Training Institutes (RSETIs)

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 for unemployed youth (aged 18–50 years) interested in self-employment. A key feature of RSETIs is the provision of handholding support for a minimum of two years to ensure that trainees successfully establish their micro-enterprises.



JEEVIKA 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 (MoRD), 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 the completion of training, rural youth are also extended credit support to initiate enterprises.

As of 31st December 2025, all 38 Rural Self-Employment Training Institute (RSETI) centres were engaged in enhancing the skills of rural youth and promoting self-employment. During the third quarter, 8,462 candidates received training from RSETIs across different trades and 7,241 candidates were settled.

Table 29: Status of Training through RSETIs

Particulars	1st October 2025 to 31st December 2025
Number of trainings conducted	268
Number of candidates trained	8,462
Total settled	7,241
Settled – self funding	5,611
Settled – bank finance	1,630

3. Job Fair and Direct Placement

To provide job opportunities to unemployed rural youth through direct placement in various companies, Job Fairs are organized at the district and block levels, wherein companies are invited for direct recruitment. Subsequently, YMDs and CMDs are organized to identify eligible candidates for further selection and joining. During the third quarter, 663 candidates were placed in different organizations through Job Fairs.

Table 30: Status of Placement of Youth through Job Fairs

Particulars	October 2025 to December 2025
Job Fairs organized	55
Offered jobs (Job Fairs)	1,093
Joined jobs	663

4. Training and Workshops

a. Coordination & Support for Orientation on DDU-GKY 2.0

A two-day workshop was conducted on the DDU-GKY 2.0 and RSETI 2.0 Guidelines and the future course of action for the implementation of DDU-GKY and RSETI training programs for Managers (Jobs). The workshop was held at the Conference Hall, Vidyut Bhawan, Patna, on 25th and 26th November 2025, under the supervision of the COO-DDU-GKY, Assistant Director, NIRDPR and SRLM officers. The training focused on showcasing Bihar's 10+ years journey under DDU-GKY, along with presentations on the DDU-GKY and RSETI Guidelines (rationale and approach). It also included detailed presentations on project implementation flow, monitoring mechanisms and compliance, placement aspects and the financial framework and funding norms as per the guidelines.



The training focused on detailed discussions on the UNNATI 2.0 guidelines, RSETI guidelines, and the credit linkage procedure for RSETI beneficiaries.

b. Coordination & Support for MoRD Team Visit at RSETI Nalanda

The Jobs Team coordinated and supported the team from the Ministry of Rural Development (MoRD), Government of India, during their visit to the RSETI Training Centre and interaction with beneficiaries trained in Nalanda. The MoRD team visited on 5th December 2025 to review the RSETI training program being implemented in Nalanda District, Bihar, with a focus on quality parameters and expenditure incurred during the period. The purpose of the visit was to assess the standard of training, verify detailed records and review the flow of funds supported by work details, vouchers and related documentation to ensure effective discharge of duties within the stipulated time frame.

Social Development

During this quarter, JEEVIKA made strategy progress across social protection, livelihoods, renewable energy, gender justice, disaster preparedness and environmental sustainability. Key achievements included expanded outreach of the Vulnerability Reduction Fund, strengthening of community-based education and renewable energy enterprises, large-scale mobilisation under gender and social inclusion initiatives and steady advancement in Village Prosperity Resilience Planning. Convergence with flagship programs such as MGNREGA, PM Surya Ghar Yojana and forestry initiatives further reinforced livelihoods, institutional capacity and climate resilience across rural Bihar.

1. Vulnerability Reduction Fund (VRF)

Under DAY-NRLM, a corpus fund of up to ₹1,50,000 is provided to each eligible Village Organisation under the Vulnerability Reduction Fund. The fund is intended to address vulnerabilities related to food insecurity, health risks, educational inclusion, gender issues, sudden illness, hospitalization, natural calamities and other emergencies.

The VRF integrates the earlier Health Risk Fund and Food Security Fund. Previously, ₹1,00,000 was provided as FSF and ₹50,000 as HRF.

VRF is a dedicated, inclusive loan product, primarily extended at an interest rate of 0.75% per month, for vulnerable households of Self-Help Group members, including ultra-poor households (SJY HHs), widows, persons with disabilities (PwDs), SC/ST households, migrant labourers, single mothers, and disaster/ emergency-affected families. In VOs where at least 40% of households belong to the SC/ST category, ₹1,00,000 out of the total ₹1,50,000 is earmarked as



the Food Security Fund, in accordance with earlier guidelines, while the remaining corpus is managed as a VRF credit facility.

Cumulatively, 60,675 VOs have received VRF and have effectively utilized the fund to benefit SHG members. The VRF corpus mapping exercise has been completed for 65,106 VOs by VO Bookkeepers and has been digitized through the VRF Monitoring and Management system by MBKs.

2. Gender Intervention

a. Gender Integration: Strengthening Institutional Mechanisms for Women's Rights

Didi Adhikar Kendras (DAKs) are community-led, grassroots justice and support centres established to strengthen women's access to rights, entitlements, and grievance redressal mechanisms related to Gender-Based Violence (GBV). 210 DAKs are operational across 38 districts, with one Cluster Level Federation per block designated as the nodal CLF for oversight, while other CLFs function as operational arms. This institutional architecture embeds gender justice within JEEVIKA's community institutions, ensuring ownership and long-term sustainability.

Each DAK is managed by a trained Didi Adhikar Kendra Coordinator and supported by Gender Community Resource Persons (CRPs)/Sakshma Didis, creating a cadre of local women leaders as change agents. These centres function as safe spaces for dialogue and collective action, while also serving as referral hubs for government schemes, legal counselling and psychosocial support.

b. Nayi Chetna 4.0 Campaign

Nayi Chetna 4.0 is a national-level gender campaign initiated under DAY-NRLM and led by the Ministry of Rural Development. Launched annually on 25 November, the International Day for the Elimination of Violence Against Women, the 2025 campaign was implemented from 25 November to 23 December and owing to its strong impact, was extended until 31 January 2026. Now in its fourth year, Nayi Chetna has emerged as a landmark initiative addressing gender-based discrimination and celebrating women's collective resilience against regressive social norms.

Aligned with the national development vision recognising women and youth as key pillars of growth, the theme of Nayi Chetna 4.0 was "Women Leading



the Way: Economic Empowerment for Inclusive Growth towards a Viksit Grameen Bharat.” The campaign examined women's economic empowerment through a gender lens, acknowledging that structural barriers restrict women's choice and agency, thereby constraining livelihood opportunities and increasing vulnerability to discrimination and violence.

The campaign was organised across four thematic weeks:

- Recognising women as economic contributors
- Strengthening women's access to and control over economic resources
- Ensuring safe mobility and increased access to public spaces
- Recognising, reducing and redistributing unpaid care and domestic work

c. Community Engagement and Outreach

A wide range of participatory games and activities were conducted at the district, block, CLF, VO, SHG and DAK levels, including Rangoli, cricket, snake and ladder, kabaddi, rope pulling, tug of war, Kamal–Kamali exercises, Dulha–Dulhan Ki Talash, Achha Kisan Kaun and safety audits. These activities conveyed strong messages on gender equality and women's economic empowerment.

Male community members actively participated through dialogue and awareness sessions, promoting shared responsibility and positive gender norms. Communities collectively reflected on how safe and equitable access to public spaces empowers women and strengthens gender equality.

d. Capacity Building and Advocacy

District-level workshops were organised in coordination with line departments, with participation from District Magistrates, Women and Child Development Corporations (WCDC) and other line departments. These workshops focused on promoting gender equality and women's economic empowerment across sectors such as sports and industry, with the objective of bringing women and girls to the forefront of development and strengthening grassroots-level social transformation.

e. State-level workshop on Gender

Integration under Nayi Chetna 4.0 brought together government departments and partner agencies to strengthen gender-responsive livelihoods in Bihar. Secretary, Social Welfare Development and CEO, BRLPS emphasized the importance of creating equal opportunities and



enabling pathways for the next generation of women through education and inclusion.

Table 31: Key Achievements under Gendre initiative

Component	Achievements
Institutional Mechanisms	<ul style="list-style-type: none"> • 210 Didi Adhikar Kendras operational across 38 districts • One nodal CLF per block for oversight; others as operational arms • 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 established at GP and block levels with PRIs and frontline departments • Sanchalak Samitis formed for DAK performance review • Digital tracking tools and dashboards under development
Virtual Orientation on Domestic Violence Act	<ul style="list-style-type: none"> • 870 DAK Didis participated in online orientation on the Domestic Violence Act and redressal mechanisms
Advocacy & Thought Leadership	<ul style="list-style-type: none"> • Nayi Chetna 4.0 activities conducted at CLF (5,214), VO (43,389), SHG (143,289), and DAK (254) levels • Grassroots women leaders shared field innovations • Bihar selected for experience sharing during the Nayi Chetna 4.0 inaugural programme in New Delhi
Impact Outlook – Cases	<ul style="list-style-type: none"> • Entitlements: 8,965 reported; 6,202 resolved • Violence Against Women: 300 reported; 152 resolved
Specific Gender Issues Addressed	<ul style="list-style-type: none"> • Child marriages prevented – 14 • Widow remarriages supported – 6 • Dowry cases resolved – 1 • Trafficking and education interventions – 2

3. Social Inclusion

JEEVIKA remains firmly committed to building a clear and sustainable pathway for disability-inclusive development as an integral part of its broader poverty alleviation agenda in Bihar. The programme recognises the deeply entrenched cycle in which poverty increases the risk of disability and disability, in turn, pushes individuals and households further into poverty through exclusion, limited access to livelihoods and social marginalisation. This cycle can be effectively broken only when poverty reduction strategies are intentionally designed to include persons with disabilities (PwDs) as active participants and beneficiaries.

JEEVIKA has made consistent efforts to mainstream disability inclusion across its community institutions. More than 1,83,451 persons with disabilities have been mobilised into Self-Help Groups, both inclusive and PwD- exclusive, enabling access to collective platforms for savings, credit, livelihoods and social support. In addition, over 14,130 PwD- exclusive SHGs have been formed and nurtured, providing safe and enabling spaces that address specific needs, strengthen peer support and build leadership and confidence among PwDs. Through these interventions, JEEVIKA has contributed to creating a supportive ecosystem that promotes the social, economic and institutional empowerment of persons with disabilities, while reinforcing the principle that inclusive development is essential for achieving sustainable poverty reduction in Bihar.

a. State-Level Orientation on Accessibility and Inclusion of Persons with Disabilities

A State-Level Orientation Workshop on Accessibility and Inclusion of Persons with Disabilities

was organised on 17th and 18th November 2025 in Patna for SD Managers and Training Officers to strengthen capacities on disability inclusion. The objective of the workshop was to equip managers with the knowledge and skills required to effectively integrate disability inclusion into JEEVIKA's core programmes and activities. A total of 84 participants actively participated in the workshop.



Following the state-level orientation, District-Level Orientation Workshops on accessibility and inclusion of persons with disabilities for all mission staff across 38 districts of the state have been planned. These district-level workshops will further ensure the dissemination of knowledge and promote inclusive practices at the grassroots level.

- **State-Level Programme on Celebration of International Day of Persons with Disabilities**

JEEVIKA, in collaboration with Sight savers India, celebrated the International Day of Persons with Disabilities (IDPD) by organising a State-Level Sensitization Event for Stakeholders on Fostering Disability-Inclusive Societies for Advancing Social Progress on 3rd December 2025 at Patna. The main objective of the event was to sensitize civil society organisations on disability inclusion, enhance understanding of disability and development through a human rights-based approach and provide an overview of national and international frameworks for inclusion, including the SDGs, UNCRPD and the Rights of Persons with Disabilities Act, 2016, along with their key implications. The event also focused on transforming barriers into opportunities and highlighted the role of organisations and institutions in fostering disability-inclusive societies. A total of 35 civil society organisations closely working with BRLPS actively participated in the programme.

- **Eye Screening Camps at Cluster Level Federations**

JEEVIKA successfully conducted an eye screening camp in collaboration with Sightsavers India as part of its ongoing efforts to raise awareness about preventive eye care and improve access to quality vision screening services in under served communities in Silao block of Nalanda district on 24th October 2025. The camp specifically targeted members associated with Cluster Level Federations, with the objectives of facilitating early detection of common eye conditions, enabling timely referrals for further treatment, and promoting awareness on preventive eye care practices.

A total of one camp was conducted, during which 250 individuals underwent comprehensive eye screening. Of these, 80 patients were referred for cataract treatment. Participants received on-the-spot check-ups, counseling and guidance for further care, wherever required.

- **Celebration of International Day of Persons with Disabilities at District and Block Levels**

As part of the global observance of the International Day of Persons with Disabilities (IDPD) on 3 December 2025, the day was commemorated across all districts of Bihar under the theme “Fostering Disability-Inclusive Societies for Advancing Social Progress.” To further amplify its impact, the first week of December was observed as Persons with Disabilities Inclusion Week.

The initiative focused on raising awareness, celebrating the achievements of persons with disabilities, and promoting their full and equal participation in society. Key activities included the Divyang Saathi Award Ceremony, DPG formation drive and awareness sessions on government schemes and entitlements in collaboration with line departments. Through these activities, 12,282 participants were sensitised on disability inclusion.

- **Awareness on Disability Inclusion at SARAS Fair**

To raise awareness about JEEVIKA's initiatives for the inclusion of persons with disabilities, IEC materials were displayed at the SARAS Fair. Informational leaflets outlining the 21 types of disabilities recognised under the Rights of Persons with Disabilities (RPwD) Act were also distributed to visitors, promoting better understanding of disability inclusion and reinforcing the message that no one should be left behind.

- **Consultation Meeting for Drafting Social Inclusion Guidelines for Elder Persons**

A two-day consultation meeting was held on 15–16 December 2025 at the JEEVIKA office with Manager–SD, Block Project Managers and representatives of HelpAge India for finalisation of the Social Inclusion Guidelines for Elder Persons.

- **Village Prosperity Resilience Plan**

December 2025, Bihar has made steady progress in the preparation and consolidation of VPRPs across SHG, VO and GP levels. At the SHG level, 78.71% of SHGs have prepared Entitlement Plans and 62.16% have prepared Livelihood Plans, reflecting strong groundwork for household-level planning. At the VO level, consolidation stands at 54.32% for Entitlement/ PGSRD/SDP and 42.28% for Livelihood Plans. GP-level consolidation remains comparatively lower at 36.06% (ENT/PGSRD/SDP) and 28.79% (LH), indicating the need to accelerate higher-level aggregation. Overall, the pipeline from SHG to VO is robust, while focused hand holding is required to improve GP consolidation. The coming quarter should prioritize low-performing districts and GP-level convergence to translate SHG-level momentum into district-wide outcomes.

Table 32: Bihar – Indicator-wise VPRP Performance (Overall)

Level	Indicator	Total Coverage	Achievement (%)
SHG	SHGs prepared Entitlement Plan	6,12,664 / 7,78,339	78.71%
SHG	SHGs prepared Livelihood Plan	4,83,795 / 7,78,339	62.16%
VO	VOs consolidated ENT, PGSRD & SDP	72,815 VOs	54.32%
VO	VOs consolidated Livelihood Plan	72,815 VOs	42.28%
GP	GP consolidation ENT, PGSRD & SDP	8,255 GPs	36.06%
GP	GP consolidation Livelihood Plan	8,255 GPs	28.79%

4. JEEVIKA – MGNREGA Convergence

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 33: Progress under VO Building Construction

Total number of land identified	Total number of NOCs provided	Construction started	Finally constructed
652	243	204	176

5. Didi Ki Paudhsala

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

To promote clean and green surroundings and conserve biodiversity through Natural Resource Management (NRM) and water conservation, JEEViKA has mobilized SHG members (Didis) to establish nurseries under the Didi Ki Paudhsala initiative. In convergence with the Department of Forest, Environment and Climate Change (DoFECC), 310 nurseries have been established. For FY 2025–26, as per the direction of the Principal Secretary, Environment, Forest and Climate Change Department, Government of Bihar, the final list of 310 JEEViKA Didis has been submitted for approval to establish one Didi nursery in each block across all 38 districts.

b) Convergence with MGNREGA

Plantation is a key activity under MGNREGA that enhances green cover and supports livelihoods. To ensure the availability of quality saplings, JEEViKA has partnered with MGNREGA to establish nurseries managed by Didis across districts. Under this convergence, 640 nurseries have been established. Overall, 789 nurseries have been set up in convergence with DoFECC and MGNREGA, creating livelihood opportunities for Didis while promoting low-cost plantation.

During the quarter, efforts were made to strengthen Didi Ki Nurseries through field visits, technical guidance, and capacity building. Nurseries were assessed for infrastructure, seedling quality, irrigation, shading, and



management practices, and on-site support was provided on bed preparation, potting mixture, watering, spacing, and plant health management. Didis also received exposure and training during Saras Mela at Gandhi Maidan, Patna, on plant identification, display, pricing, packaging, and marketing of ornamental, seasonal, fruit, forestry, medicinal, bamboo, agroforestry, and boundary plantation species, which enhanced their confidence and market understanding.

c) Plantation for FY 2025–26

Bihar has only 7.76% forest cover, highlighting the need to increase green coverage through large-scale plantation. The Government of Bihar has launched a campaign to plant 5 crore saplings across the state. JEEViKA promotes plantation on individual and community land, encouraging community participation and ownership.

Key Indicators	Target (FY 2025–26)	Achievement (FY 2025–26)	% Achievement	Cumulative Achievement
Plantation	97 lakh	88 lakh	90.72%	5.13 crore (including self-plantation)

Over the past three years, JEEViKA Didis and community members have actively participated in plantation drives, contributing to environmental conservation and ensuring better survival of saplings. Under the “Harit JEEViKA, Harit Bihar Abhiyaan,” Didis actively participated in plantation activities during FY 2025–26.

6. Disaster Risk Reduction

Bihar is highly vulnerable to natural disasters such as floods, droughts, earthquakes, cyclones, hailstorms, thunderstorms, and fires, which affect lives, livelihoods, and development, particularly in flood-prone districts. Strengthening disaster preparedness and mitigation is therefore a priority. To enhance preparedness and response, JEEViKA is building the capacity of Self-Help Groups, Village Organisations and Cluster Level Federations (CLFs) in disaster-prone areas. As part of this initiative, Module-I refresher training has been completed for 38 District SD Managers and 534 Block Project Managers. Module-I training for Area Coordinators from 534 blocks is scheduled to begin in February. Extending training to project staff and community professionals will strengthen community engagement, technical support, and coordination for effective disaster preparedness and management at block and district levels.

7. Education Initiatives

Community Library & Career Development Centres (Didi Ki Library)

JEEVIKA has established Community Library and Career Development Centres (CLCDCs), popularly known as Didi Ki Library, in 113 blocks across 33 districts to strengthen Cluster Level Federations and promote inter generational mobility through education. These centres operate for eight hours daily and collectively offer a seating capacity of over 6,000 learners, with more than 1.1 lakh enrolled users and an average



daily footfall of 6,000–7,000.

The CLCDCs function as community-led hubs providing library services, career guidance, skill development, and entrepreneurial support, with a special focus on girls and first-generation learners. The centres are managed by CLFs and operated by dedicated Vidya Didis—trained women from SHGs or their family members—who serve as librarians and career mentors.

These libraries cater to children, students and youth preparing for competitive examinations by offering access to books, newspapers, study materials and digital learning platforms. With increasing enrolments and footfall, CLCDCs have emerged as vibrant spaces for intellectual growth, peer learning and aspirational development among rural youth, particularly girls.

8. Solar – Renewable Energy Initiatives

a. J-WiRES (JEEVIKA Women Initiative Renewable Energy and Solutions Pvt. Ltd.)

In 2020, J-WiRES was launched with the support of JEEVIKA to create sustainable livelihood opportunities in the renewable energy sector for Self-Help Group members. To date, 382 Solar Marts, operated by women energy entrepreneurs, have been established across seven districts of Bihar, including Gaya, Nawada and Patna. By expanding access to renewable energy, reducing indoor pollution and promoting energy-efficient solutions, the initiative aims to scale up to 3,500 Solar Marts across the state.

b. SELCO–JEEVIKA Entrepreneurship Project

Under the SELCO–JEEVIKA Entrepreneurship Project, 45 micro-enterprises and 6 macro-enterprises have been identified for support, with the objective of providing technical and life-skills training to 400 women in Muzaffarpur and Begusarai. During the current quarter, 12 entrepreneurs from Muzaffarpur and 4 entrepreneurs from Begusarai received branding support for Solar Mart establishment.



c. PM Surya Ghar Muft Bijli Yojana (PMSGY)

J-WiRES is empanelled as an authorized vendor under the PM Surya Ghar Muft Bijli Yojana. Till the end of the reporting quarter, 21 households have been covered under the scheme, with loans facilitated for 11 beneficiaries and cash-based installations for 10 households. The total installed capacity has reached 70 kW, generating business worth ₹45.30 lakh and a cumulative profit of ₹9.50 lakh.

Additionally, during the Bihar election period, as per directives of the Election Commission, 1,300 moon lights were supplied, generating revenue of ₹15.60 lakh for J-WiRES.

Table 34: Progress under PM Surya Ghar

Indicators	Progress
Total applications submitted on portal	88
Total households covered	21
Customers availing loans	11
Customers with cash payments	10
Net metering & inspection completed	19
Subsidy released	19
Total installed capacity	70 kW
Districts covered	Gaya, Arwal, Jehanabad, Patna, Nalanda
Total business generated	₹ 45.30 lakh
Total profit earned till date	₹ 9.50 lakh

Health Nutrition and Sanitation

Since its inception in 2013, JEEVIKA's Health, Nutrition and Sanitation program has profoundly transformed rural health landscapes across Bihar, providing a holistic approach to improving well-being among some of the state's most marginalized households. Recognizing the role of health as a cornerstone of poverty alleviation, JEEVIKA developed a comprehensive framework to increase accessibility to critical health, nutrition and sanitation services for millions of individuals in under served communities. A core pillar of the program is its Behaviour Change Communication (BCC) strategy, which has been instrumental in educating and empowering local populations to embrace practices that support maternal and child health, nutrition and overall hygiene.

Seeing the success of JEEVIKA's approach, the government started the Satat Jeevikoparjan Yojana for ultra-poor households to provide inclusive and sustainable livelihood options while mainstreaming the most marginalized communities in Bihar.

1. SJY HNS Integration

HNS integration with SJY beneficiaries started in five intensive blocks (Bhojpur, Nalanda, Patna, Samastipur and Vaishali) for close monitoring of result-driven data. It has been observed that one of the major challenges faced by SJY beneficiaries is ill-health, which leads 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 poorer, vulnerable and marginalised as they continue to struggle to make ends meet.

“Health is Wealth.” Considering this eternal adage, the Health, Nutrition and Sanitation team of JEEVIKA focuses entirely on health promotion and health education. The HNS team works tirelessly to promote social protection and a safety net for rural poor households within SHGs and to integrate the HNS theme into SJY.



This remarkable integration aims to accelerate the graduation process by providing essential social protection and ensuring that ultra-poor households emerge from extreme poverty with sustainable livelihood opportunities.

Areas of Intervention

Under HNS-SJY integration, two types of services are provided to SJY households

a. Access to Basic Health Services: All households selected under the SJY program are supported in accessing basic health services:

- **Access to Toilet Facilities:** Households without access to any form of toilet facility— individual, community, or joint family toilets—will be mobilised by the MRP-HNS and CNRP, with the help of MRP-SJY, to gain access to toilets. Households already having toilet facilities will be encouraged by the Community Nutrition Resource Person (CNRP) to use them regularly.
- **Access to Safe Drinking Water:** All SJY households are encouraged to access safe drinking water. The MRP-SJY takes responsibility for supporting households in obtaining this facility, while the CNRP promotes 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 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.

- **Access to Ayushman Bharat Card:** Every eligible household will be mobilised to obtain an Ayushman Bharat Card. Households can apply through health facilities with the help of an 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 empaneled under the Ayushman Scheme. JEEVIKA has mobilised ₹ 79.43 lakh households to create Ayushman Bharat Cards by December 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 2,20,085 eligible couples, linking 2,05,793 couples with ASHA workers for family planning services. Of these, 1,02,062 couples have adopted modern contraceptive methods, 77,911 members regularly participate in Peer Group Meetings and 17,946 households have been visited by JEEVIKA 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. Health Help Desk

The JEEVIKA Health Help Desk—run jointly by JEEVIKA and the 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.



Table 35: Status on services provided under Help Desk Centres

Category	Cumulative till Sep 2025	Oct. 25–Dec. 25	Cumulative till Dec 2025
IPD	281582	32999	314581
OPD	2035413	190715	2226128
Total (IPD+OPD)	2316995	223714	2540709

A team of 144 dedicated Swasthya Mitra Didis manages the Help Desks at 45 centres, 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.

4. JEEVIKA-Owned Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK)

The use of generic medicines has proven to be a highly affordable and dependable option, especially for rural Self-Help Group households. The program focuses on promoting the use of generic medicines among these communities through digital platforms. This effort is being carried out through Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK) centres 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 establish the Jan Aushadhi Kendras. This approach makes medicines more accessible and affordable for SHG families as well as the general public.

Since the start of the PMBJK program in 2023, it has earned a cumulative margin of ₹68,00,798. 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 ₹ (Oct-Dec '25)	Total Margin ₹ (Oct-Dec '25)	Cumulative Sales ₹ (till Dec '25)	Cumulative Margin ₹ (till Dec '25)
Gopalganj	Vaishno, Sadar	18-Apr-23	13,71,676	3,01,769	1,46,35,434	32,19,795
Nalanda	Shakti, Bihar Sharif	21-Apr-23	9,73,331	2,14,133	89,22,392	19,62,926
Sitamarhi	Bharat, Sadar	14-Apr-23	4,57,957	1,00,751	73,54,894	16,18,077
Total			28,02,964	6,16,653	3,09,12,720	68,00,798

Lohiya Swachh Bihar Abhiyan



Swachh Bharat Mission Gramin

Swachh Bharat Mission–Gramin (SBM-G) Phase II, a Centrally Sponsored Scheme, is being implemented in the rural areas across all districts from 2020–21 to 2026–27, with a focus on sustaining the Open Defecation Free (ODF) status of villages and ensuring universal coverage of Solid and Liquid Waste Management (SLWM) to transform villages from ODF to ODF Plus. During the third quarter of FY 2025–26, significant progress was achieved under the mission, including the construction of 1,34,424 Individual Household Latrines (IHHLs) and facilitation of 6,990 IHHL payments, along with the completion of 56 Community Sanitary Complexes (CSCs). Large-scale behaviour change and awareness campaigns such as “Hamara Gaon – Hum Hi Sanwaren,” Swachhta Hi Seva 2025 and World Toilet Day mobilized communities across the state and reinforced ODF Plus sustainability. Under SLWM interventions, procurement processes were initiated in 8 Gram Panchayats, door-to-door waste collection was operationalized in 521 wards and 200 villages were newly declared ODF Plus, taking the cumulative number to 2,842 villages.

1. ODF-S & ODF Plus Activities

After achieving ODF status in Bihar, the focus has shifted to ODF-S (Sustainability) and ODF Plus activities. Solid and Liquid Waste Management (SLWM) is one of the key components that can help improve the overall quality of life in rural areas of Bihar. To maintain the ODF status of villages and Panchayats, the State Government is ensuring regular toilet usage, safe hygiene practices and cleanliness at the household level through the effective operation and maintenance of WASH assets at household, institutional and community levels to ensure continued functionality and usage.

The theme also focuses on other ODF Plus interventions such as solid waste management, wastewater management, plastic waste management, Gobardhan, menstrual hygiene

management and continuous emphasis on sustained behaviour change practices. Depending on their capacities and community response, districts are undertaking ODF-S and ODF Plus activities.

Table 36: IHHL Status till 31st December 2025

Sl.	Parameter	Target FY – 2025-26	Progress (Oct – Dec. 2025)	Cumulative in FY 2025-26
1	IHHL Construction	16,00,000	1,34,424	2,10,729
2	IHHL Payment	18,00,000	6,990	76,793

2. Capacity Building

As part of ongoing efforts to strengthen sanitation systems and reinforce the objectives of Swachh Bharat Mission (Grameen) Phase II, a series of structured capacity-building initiatives were undertaken during the quarter. These programmes were designed to enhance technical understanding, operational efficiency and field-level implementation capabilities across districts and Gram Panchayats.

a. SPM Niwas Training Programme

A total of 28 participants took part in the training sessions conducted through both digital and physical platforms. The programme was designed to deepen participants' knowledge of SBM-G Phase II components, with a focus on practical strategies for effective planning, implementation, and operation and maintenance (O&M) in rural sanitation systems.

The training curriculum included a comprehensive set of modules addressing critical thematic areas:

- **GOBARdhan: Operation & Maintenance (O&M)** Emphasis was placed on management protocols for community-based GOBARdhan initiatives.
- **Use of Waste Plastic in Road Construction** Training focused on approved technologies and procedures for repurposing plastic waste in rural road development.
- **Plastic Waste Management and Rules** Orientation was provided on statutory requirements, compliance mechanisms, and environmentally sound disposal practices.
- **Planning and O&M of Plastic Waste Management (PWM) Units in Rural Areas** Detailed guidance was provided on infrastructure planning, resource management and sustainable unit operations.

These capacity-building sessions aimed to empower field officials to effectively translate technical knowledge into grassroots-level action.

b. State-Level Training of Trainers (ToT)

A major highlight of the quarter was the State-Level Training of Trainers organized at the LSBA State Office for identified Master Trainers. The ToT followed a cascading training approach, ensuring that Master Trainers are fully equipped to orient Sanitation Supervisors and sanitation workers at district, block and Gram Panchayat levels. A total of 110 participants attended this state-level programme, which emphasized hands-on learning, field-linked demonstrations and

standardized modules curated for uniform dissemination across the state. This initiative is expected to significantly enhance the quality and consistency of capacity-building efforts across the rural sanitation ecosystem.

3. Community Sanitary Complex

In villages/Gram Panchayats (GPs) where land is not available for individual families/households, especially in Mahadalit Tolas and among poor families, Community Sanitary Complexes (CSCs) can meet sanitation needs. LSBA has already prepared a model with specifications for the construction of community toilets in such habitations where the availability of land is a constraint. The theme facilitated the construction of these toilets.

Table 37: Progress in CSC Construction

Sl.	Particulars	Progress (October – December 2025)
1	CSC Target for FY 2025-26	1062
2	CSC Completed in FY 2025-26	56
3	Cumulative CSC Constructed in FY 2025-26	70

4. IEC Activities

Under the Information, Education and Communication (IEC) component of the Lohiya Swachh Bihar Abhiyan, several major campaigns and outreach initiatives were organized across the state during the third quarter of 2025–26. These efforts focused on strengthening ODF Plus sustainability, promoting behaviour change, improving sanitation infrastructure and deepening community participation.

Major IEC Campaigns during the Quarter

- “Hamara Gaon – Hum Hi Sanwaren” IEC Campaign (August–October 2025)
- “Swachhta Hi Seva” Nationwide IEC Campaign (17 September–02 October 2025)
- World Toilet Day (19 November 2025)
- “Hamara Shauchalay – Hamara Samman” BCC Campaign (November–December 2025)
- Exhibition of SBM(G)/ODF Plus at Saras Mela (12 December 2025 to 4 January 2026)

a. “Hamara Gaon – Hum Hi Sanwaren” IEC Campaign

Strengthening ODF Plus through Community Participation

The “Hamara Gaon – Hum Hi Sanwaren” campaign, conducted from August to October 2025, was designed to reinforce ODF Plus sustainability through collective action and behaviour change activities at the village level. The campaign emphasized community awareness, ownership, sanitation asset functionality and sustained hygiene practices.

The campaign followed a two-session daily activity model. The morning sessions focused on practical sanitation work, including cleanliness drives, shramdaan, waste management, drain cleaning and clearance of legacy waste. Monitoring of open defecation hotspots was carried out regularly, while sanitation assets such as compost pits, soak pits and other facilities were made

functional.

The afternoon and evening sessions were dedicated to community mobilization and awareness generation. Activities included ward and tola meetings, household visits, group discussions, rallies, sanitation pledges and evening chaupals. Behaviour change messages related to toilet usage, waste segregation, composting and grey water management were widely disseminated.



A structured weekly calendar guided the campaign across public institutions, markets, schools, water bodies and residential areas. Special attention was given to schools, Community Sanitation Complexes (CSCs), Waste Processing Units (WPU), Plastic Waste Management Units (PWMUs) and Gobardhan units to ensure their cleanliness and functionality.

Coordination meetings were organized at district, block and Gram Panchayat levels with elected representatives, government officials, sanitation workers, Jeevika institutions and frontline staff. Legacy waste sites were identified and cleared using Gram Panchayat funds and 15th Finance Commission resources.

Festivals, fairs and religious gatherings were promoted as Zero Single-Use Plastic events, integrating sanitation messages and waste management arrangements.

Through continuous monitoring, field visits and weekly reviews, the campaign successfully created a people's movement for sanitation, strengthened waste management systems and reinforced ODF Plus outcomes across the state.

b. Swachhta Hi Seva 2025

A Statewide Campaign for Collective Action

The Swachhta Hi Seva (SHS)–2025 campaign was implemented across Bihar from 17 September to 2 October 2025, as per the directions of the Department of Drinking Water and Sanitation (DoDWS), Ministry of Jal Shakti, Government of India, with the objective of strengthening sanitation, waste management and community participation.

Preparatory activities included mapping targeted sanitation units (legacy waste points), geo-tagging and coordination with Panchayati Raj Institutions and line departments. A high-level meeting chaired by the Chief Secretary of Bihar provided strategic direction, with a focus on legacy waste clearance and promoting clean, green festivals.



The campaign was formally launched on 17th September 2025 by CEO cum Mission Director, BRLPS. On this occasion, audio-visual IEC materials, community triggering toolkits and Ganga Jan Jagran Rathes were inaugurated to promote ODF Plus awareness in Ganga districts. Each rath was equipped with a large LED screen and travelled across Gram Panchayats located along the banks of the Ganga. This initiative was carried out with the support of development partner ITC.

During the launch, State Coordinator, LSBA highlighted the achievements under the mission and strategies for achieving ODF Plus goals were outlined. Representatives of development partners such as UNICEF, Water for People, WaterAid, ITC and AKF were present during the state-level inauguration.

From 18 to 25 September, intensive cleanliness drives were conducted at markets, schools, hospitals, religious sites and river ghats. Large-scale shramdaan witnessed active participation from officials, sanitation workers, students and local communities. Repair and beautification of sanitation assets were also undertaken. Safai Mitra Suraksha Shivirs were organized to provide health check-ups and social security support to sanitation workers and their families.

On 25 September 2025, the statewide event “Ek Din, Ek Ghanta, Ek Saath” mobilized communities across all Gram Panchayats for mass shramdaan, sanitation pledges and awareness rallies. The campaign concluded on 2 October 2025, Gandhi Jayanti, with cleanliness drives, tributes to Mahatma Gandhi and the felicitation of sanitation workers. The initiative significantly strengthened community ownership and ODF Plus sustainability.

c. World Toilet Day 2025

Promoting Dignity, Functionality and Sustainability

On the occasion of World Toilet Day (19 November 2025), a statewide campaign was launched under the theme “Hamara Shauchalay – Hamara Bhavishya.” The campaign ran from 19 November to 10 December 2025 across all districts.

The campaign was inaugurated by CEO cum Mission Director, BRLPS and focused on the maintenance and functionality of sanitation facilities, including Individual Household Latrines (IHHLs) and Community Sanitation Complexes (CSCs). A special drive was undertaken to motivate left-out families to construct toilets. Particular emphasis was given to SC/ST tolas, where uncovered households were identified and encouraged to construct IHHLs. Households were also encouraged to beautify their toilets, promoting dignity, respect for sanitation and sustained behaviour change.

On 10th December 2025, a statewide felicitation ceremony was organized, during which outstanding households and community institutions were honored by district authorities.

d. SBM(G)/LSBA Exhibition at Saras Mela 2025

Showcasing Sanitation Innovations to the Public

The Saras Mela-2025, organized by the Rural Development Department, Government of Bihar, was held at Gandhi Maidan, Patna, from 12th December 2025 to 4 January 2026. The fair was inaugurated by the Hon'ble Minister, Rural Development, who visited various stalls, including the Swachh Bharat Mission (Gramin) / Lohiya Swachh Bihar Abhiyan stall.

A major attraction at the stall was the display of models and products showcasing ODF Plus best practices, including Solid and Liquid Waste Management models, Plastic Waste Management initiatives, Gobardhan-based interventions, waste-to-art products from Vaishali such as hats, purses, shopping bags and household items made from water hyacinth, plastic granule manufacturing models and PWMU examples from Supaul and bags, diaries, purses, visiting card holders, passport holders and backpacks made from multilayer plastic snack pouches with support from ITC. The stall also showcased branded organic manure products from various districts. Another key feature of the stall was the Sanitation Clinic, which provided quality materials for toilet construction and repair, services of trained masons and toilet cleaning services by sanitation workers.

5. Solid & Liquid Waste Management

Lohiya Swachh Bihar Abhiyan (LSBA) has initiated interventions to support districts and blocks in the planning and implementation of Solid and Liquid Waste Management (SLWM) activities.

Table 38: Progress under SLWM in Financial Year 2025–26

Sl.	Parameter	Target in FY 2025-26	Progress (Oct – Dec. 2025)	Cumulative progress in FY 2025-26
1	Number of GPs where procurement was initiated	22	4	8
2	Number of wards where door-to-door waste collection started	4,396	129	521

Table 39: Status of ODF-Plus Declaration of Villages

Sl.	Parameter	Target in FY 2025-26	Progress (Oct – Dec. 2025)	Cumulative progress in FY 2025-26
1	Villages declared ODF Plus	4,534	200	2,842

6. Gobardhan

Under the Swachh Bharat Mission (Grameen) Phase II, the Gobardhan initiative aims to positively impact village cleanliness and generate wealth and energy from cattle dung and organic waste. The primary focus of GOBAR-Dhan is to maintain village cleanliness, enhance the income of rural households and generate energy and organic manure from cattle and agricultural waste.

Table 40: Progress on Status of Gobardhan

Sl.	Target in FY 2025–26	Construction in Progress	Completed
1	2	0	2

Satat Jeevikoparjan Yojana

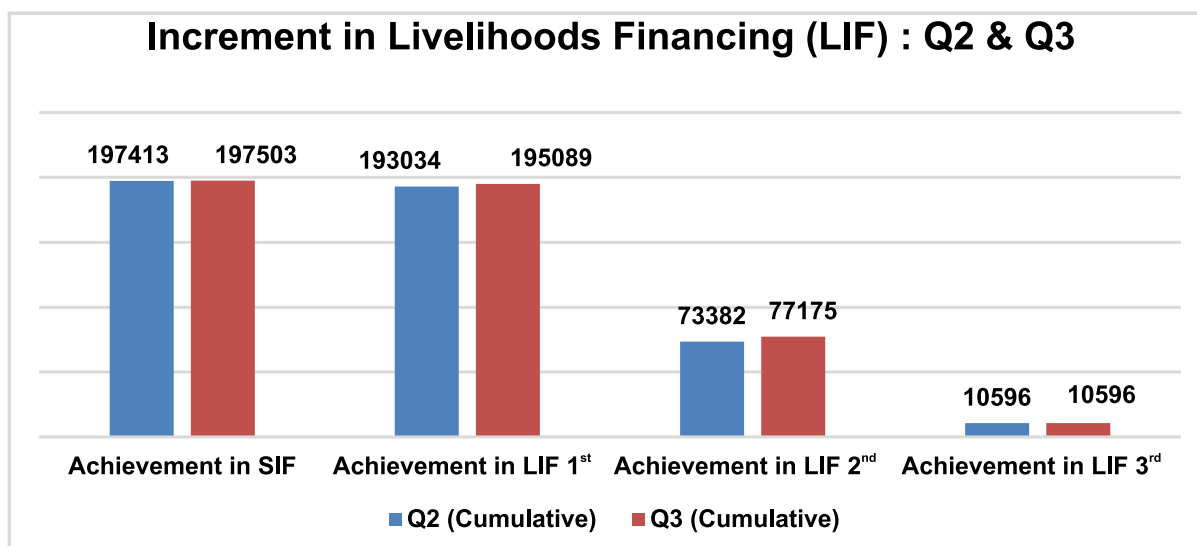
The Government of Bihar launched the Satat Jeevikoparjan Yojana (SJY) in 2018, marking the first large-scale implementation of the globally recognized *Ultra-Poor Graduation Approach (UPGA)* through a government programme. Initially planned to cover 2 lakh ultra-poor households, the programs has successfully helped more than 1.98 lakh households gain stable livelihoods, access financial services and receive social support. As part of JEEVIKA's wider economic inclusion efforts, SJY includes all key graduation components and strengthens Bihar's system for reducing poverty. As a flagship initiative of JEEVIKA, SJY mainly supports ultra-poor households engaged in liquor and toddy tapping and continues to receive strong support from the State Government.

Component - 1

1. Sustained Livelihood Financing in SJY

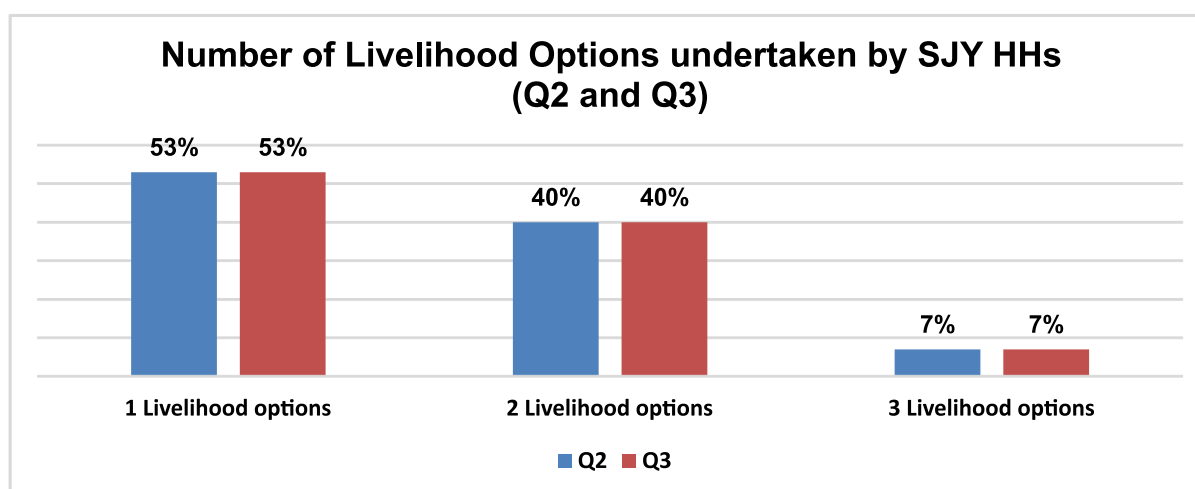
The Livelihood Financing segment of the project, when compared between the second and third quarters, recorded positive growth in the case of SIF and the first and second tranches of LIF. LIF up to the second tranche is being disbursed in an even manner and livelihood diversification is a result of advanced livelihood financing, which is currently focused on LIF first and second tranches.





2. Diversification of Livelihood Options

The selection of alternative livelihood sources available to households has led to improvement in household income. The number of households with one or more than one livelihood option remains almost identical in Quarters 2 and 3. In comparison with the last quarter and the quarter preceding it, where there was a significant increase in the “more than one livelihood option” category, this quarter shows an overall equalization and stabilization between the one and more than one livelihood option categories. Livelihood diversification is a core progress indicator for SJY and is regularly reviewed in all meetings.



Component – 2

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

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

The current status of MRPs' modular training (Q3), along with the achievements for the quarter, is illustrated below:

Table 41: MRP Modular Training Status

Particular	Cumulative Progress till Dec. 2025	Achievement till Q3
Number of MRPs Selected	5878	100%
Number of MRPs Trained on Module 1 (Induction & Enterprise Selection)	5878	100%
Number of MRPs Trained on Module 2 (Enterprise Development and SJY Books of Records)	5694	96.80%
Number of MRPs Trained on Module 3 (Operational Management and Convergence)	5313	90.40%
Number of MRPs Trained on Module 4 (Refresher)	4650	79.10%

The following table illustrates the field implementation status of the SJY project for the third quarter of 2025, along with the progress:

Table 42: Field Implementation Status (Q2 and Q3)

Particular	Quarterly Progress (Sep.–Dec. 2025)	Cumulative Progress till Dec. 2025
No. of Blocks covered	-	534
No. of MRPs working	-	5,675
No. of SJY households endorsed	-	2,01,218
No. of SJY households that received Livelihood Investment Fund (LIF)	523 ↑	1,95,089
No. of SJY households that received CB training	N/A	1,99,905
No. of SJY households that received CBED training	607 ↑	1,93,905
No. of SJY households that received Refresher training	14,077 ↑	1,58,300
No. of SJY households that received Graduation training	11,472 ↑	1,24,272
No. of SJY households Graduated	11,200 ↑	1,24,000

Component – 3

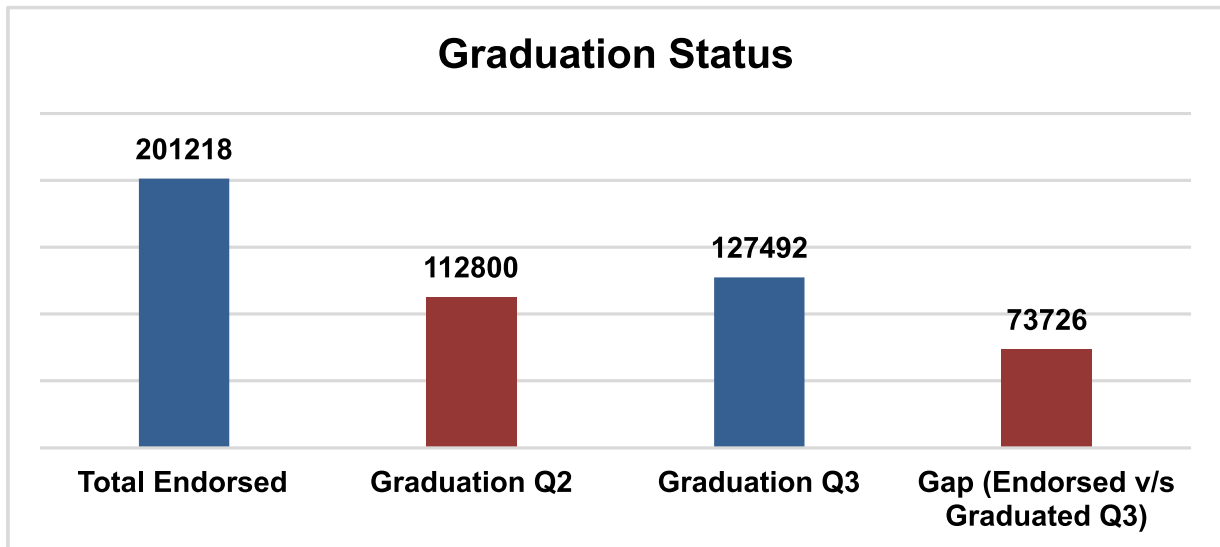
1. Improved Distribution of Graduated Households under the SJY Program

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

With respect to the graduation of SJY project households, around 63.4% of households have been successfully graduated. The graduation numbers increased by 13.02% in Q3 as compared



to Q2. The project closed Q3 with a graduation count of 1,27,492, reflecting a significant surge in the number of graduated households.



Component – 4

1. Training and Capacity Building

The following table illustrates the cumulative number of trainings provided during the second and third quarters of the SJY project. The overall status of skill training has improved significantly from the previous quarter, with more than double (approximately 100%) growth in Q3. Various skill training initiatives have shown improvement, with around 20–30% growth in both Bihar Skill Development Mission (BSDM) and commercial ventures.

Table 43: Training Status (Q2 and Q3)

Skill Training	Cumulative Numbers up to Q2	Cumulative Numbers up to Q3	Growth
Received training	748	1,760+	+135% •
Domain skilling under BSDM	100+	120+	+20% •
Skilling in commercial ventures (Zomato, Haldiram's)	30	40+	+33% •

2. Special Livelihood Activities

The following table compares the convergence status during the third quarters under the SJY project.

Table 44: Convergence Status

Total Operational Status	Cumulative up to Q3
PDS	1,95,108
Ayushman card	1,88,771
Toilet	1,03,383
Widow Pension	53,100
Disability Pension	21,510
Old Age Pension	22,022

Resource Cell

During the third quarter of FY 2025–26, the Resource Cell demonstrated significant progress in strengthening cross-state capacity building and knowledge exchange under the LoKOS and FNHW components. Key achievements included refresher and advanced trainings for e-Master Trainers, development of a dedicated LoKOS Resource Pool and facilitation of multiple inter-state exposure visits, thereby reinforcing institutional capacities and promoting the replication of best practices across SRLMs.

1. Refresher Training for e-Master Trainers (e-MTs)

To ensure effective and uniform implementation of the LoKOS Transaction Module across SRLMs, a three-day refresher training programme was organized for the selected e-Master Trainers (e-MTs) prior to their deployment to UPSRLM.

The refresher training was conducted from 8th to 10th December 2025. The programme focused on revisiting key transaction work flows, addressing common field-level challenges, discussing system updates, and strengthening the trainers' facilitation and troubleshooting skills. This pre-deployment exercise helped enhance the readiness and confidence of the e-MTs for smooth field implementation under the LoKOS component.

2. Training for LoKOS Resource Pool Development

As part of the long-term capacity-building strategy, a five-day intensive training programme was organized for the development of a dedicated LoKOS Resource Pool. The training aimed to build a cadre of skilled resource persons capable of independently supporting the LoKOS rollout, handholding and troubleshooting across SRLMs.

During this programme, NIRD Resource Persons actively participated in both the training and the screening and assessment process of the e-MTs. Based on defined performance criteria and evaluation outcomes, approximately 40% of the trained e-Master Trainers (e-MTs) were finalized for further deployment and advanced responsibilities.





3. Exposure Visit of Chhattisgarh SRLM Team

An exposure visit was organized for the Chhattisgarh SRLM officials and the PRADAN team to BRLPS with the objective of understanding community-based organization interventions and best practices.

The visit was conducted from 14th to 20th December 2025. During the exposure, the visiting team interacted with SHGs, VOs and CLFs in Nalanda and Gaya and gained insights into institutional strengthening, financial management systems, and other interventions. The exposure facilitated cross-learning and the replication of successful models within Chhattisgarh SRLM.

4. Exposure Visit of Odisha SRLM Community Team

An exposure visit (16th to 22nd December 2025) was undertaken by community representatives from Odisha, along with Odisha SRLM officials, to BRLPS. The purpose of the visit was to understand the livelihood interventions and community-led implementation models adopted by BRLPS.

The visit enabled participants to gain practical exposure to the role of cadres in strengthening and managing CBOs, livelihood planning, convergence mechanisms, and the role of digital platforms in strengthening CBO operations. The learnings from this visit are expected to contribute to improved programme implementation in Odisha.

5. Training of Trainers at Sikkim SRLM under the FNHW Component

A Training of Trainers (ToT) was conducted from 10th to 12th December 2025 at the request of Sikkim SRLM under the Food, Nutrition, Health and WASH (FNHW) MoU Capacity Building NRO Support component. The training was facilitated by two representatives from BRLPS.

The ToT focused on clarifying the roles and responsibilities of SACs (Social Action Committees) in WDS (Ward Development Society) and BDS (Business Development Services) within the FNHW framework. The programme aimed at strengthening institutional mechanisms and enhancing the capacity of state-level trainers to effectively roll out FNHW interventions at the

Project Management

A. Communication

During the quarter, significant progress was made across human resource strengthening, competency enhancement, financial inclusion and large-scale community mobilisation initiatives. Key milestones included successful Young Professional recruitment and internship completion, major DBT disbursements under livelihood schemes and effective implementation of statewide campaigns and events. The organisation also expanded its outreach through social media growth, publications and flagship events such as Bihar Saras Mela and Nayi Chetna Abhiyan 4.0.

1. Project Intervention

a. YP Programme – Campus Recruitment

The Young Professional recruitment process for the Financial Year 2025–26 was initiated against a total target of 80 positions, with 55 allocated for Campus Recruitment and 25 for Open Market Recruitment.

The campus recruitment process was conducted across 19 premier institutes, with approximately 650 students participating. More than 290 candidates were shortlisted for interviews and 52 Young Professionals were offered positions.

The selected candidates represent 11 academic domains, with the highest number holding MBA degrees (Finance, HR, IT, Marketing, etc.) (12), followed by MSW (8) and Development Management and Rural Management (6 each). Other backgrounds include Agriculture, Technology, and related development disciplines.

Among the selected candidates, 28 are female and 24 are male. A total of 51 Young Professionals have joined in three batches and their induction, village immersion and postings have been completed.



b. Open Market Recruitment

The recruitment of 25 Young Professionals through the open market was undertaken through a web-based advertisement, which received 568 applications. After scrutiny as per the approved eligibility criteria, 375 candidates were shortlisted for the Group Discussion and Personal Interview (PI) conducted in December 2025. A total of 143 candidates participated in the selection process, and based on merit and overall performance, 23 candidates were selected.

c. Internship Programme (Summer & Winter)

Under the “Internship programme” in BRLPS, 20 candidates were selected for the Winter Internship 2025 based on merit and demonstrated interest. The selected interns will undertake a structured internship of up to 10 weeks in the coming quarter. All interns will be inducted through ISB for structured guidance and support in internship report writing.

During the current financial year, 11 interns successfully completed their paid Summer Internship. In addition, 39 non-stipendiary students from reputed institutions have completed their internships in this financial year. The internship initiative provides young graduates with hands-on exposure to community-driven rural development initiatives, enabling practical learning and meaningful field-level engagement.

2. Competency Enhancement Programme

a. Training and Workshop on “Case Study Writing, Video Development and Social Media”

During the quarter, communication and documentation training sessions were conducted in Lakhisarai and Khagaria districts to strengthen field-level documentation and digital outreach capacities. The sessions were facilitated by the social media Team from SPMU along with the District Manager–Communication.



The training focused on improving case study writing, video development and effective content creation for social media platforms to enhance the visibility of community initiatives and success stories. A total of 101 staff from district and block (DPCU and BPIU) as well as community cadres such as MBKs, BKs, VRPs, HN-MRPs, CMs and CFs participated in the training.

Table 45: Training Details

Sl.	District	Topic	Participants Category	Total
1	Lakhisarai	Case Study Writing, Video Development & Social Media	Community Professionals (MBK, BK, VRP, CM, CF)	35
2	Khagaria	Case Study Writing, Video Development & Social Media	Staff & Community Professionals	33
3	Khagaria	Case Study Writing, Video Development & Social Media	Staff & Community Professionals	33

3. Events & Campaigns

a. Mukhyamantri Mahila Rozgar Yojana (MMRY) – DBT Transfers

During the quarter (October–December 2025), multiple Direct Benefit Transfer (DBT) disbursement events were organized under the Mukhyamantri Mahila Rozgar Yojana (MMRY) to provide financial assistance of ₹10,000 per beneficiary to women across the state. The initiative aims to promote self-employment, support small business activities and strengthen women's economic empowerment.

The financial assistance was transferred directly to the bank accounts of beneficiaries through DBT in three phases during the quarter. In addition to the transfers, the Hon'ble Chief Minister interacted with women beneficiaries through video conferencing and reiterated the government's commitment to strengthening women-led livelihood initiatives.



These phased disbursements significantly contributed to enhancing women's access to capital for livelihood and entrepreneurial activities across Bihar.

For maximum outreach of the Mukhyamantri Mahila Rojgar Yojana, JEEVIKA conducted an awareness campaign through LED-equipped Jagrukta Vaahan across state. 200 vehicles were involved in this quarter was conducting daily two shows per Jagrukta Vaahan at Village Organisation & major market areas through identification of Cluster Level Federations. Informative videos and key messages related to the MMRY scheme were displayed through LED screens, helping the campaign reach around 11700 VOs and market locations across the state.

Table 46: Details DBT transfers during the quarter

Date	No. of Beneficiaries (in lakh)	Amount per Beneficiary	Total Amount Disbursed (Rs. crore)
3-Oct-25	25 lakh	₹10,000	2,500 crore
6-Oct-25	21 lakh	₹10,000	2,100 crore
28-Nov-25	10 lakh	₹10,000	1,000 crore

c. Bihar Saras Mela 2025–26: A Grand Celebration of Rural Enterprise and Culture

The Bihar Saras Mela 2025–26 was held at Gandhi Maidan, Patna, from 12 December 2025 to 4 January 2026, on the theme “Hunarmand Haathon Se Sajta Bihar.” This was organized by the Bihar Rural Livelihoods Promotion Society under the Rural Development Department,



Government of Bihar. The 24-day fair witnessed an overwhelming response, attracting more than 18 lakh visitors and generating a business turnover exceeding ₹32.84crore, making it one of the most successful editions to date.

Over 500 stalls showcased handicrafts, handlooms, traditional foods, folk arts and products made by women entrepreneurs and Self-Help Groups from all 38 districts of Bihar and 25 other states. More than 200 stalls were operated by JEEVIKA Didis, highlighting women's entrepreneurship, self-reliance and sustainable livelihoods.

Special attractions included Didi Ki Rasoi, a medicinal plant nursery, producer company products, and a food court offering regional delicacies. Cultural programmes, folk dances, street plays, seminars, and awareness activities further enriched the event.

5. Social Media Outreach

During this quarter, JEEVIKA's social media presence recorded notable growth across multiple platforms:

- Twitter/X: Total followers reached 29.4K.
- LinkedIn: Followers increased from 25.1K to 29.9K.
- Facebook: Followers increased from 1.1 lakh to 1.4 lakh.
- Instagram: Followers grew from 84.1K to 110K.
- YouTube: Subscribers increased from 50.1K to 97K, with a total of 879 videos uploaded.

6. IEC and Publications

a. JEEVIKA's Community Newsletter

To capture the stories of women and CBOs, the team published three newsletters—Issue Nos. 64, 65, and 66. The community newsletter is distributed among CBOs to make other women aware of JEEVIKA Didis' exceptional achievements. The stories are read out in CBO meetings, motivating other members and encouraging them to undertake similar activities in their own areas.

b. Satat Jeevikoparjan Yojana Monthly Newsletter

During this quarter, the 51st, 52nd and 53rd editions of the SJY newsletter were published. The newsletter aims to highlight various aspects of ultra-poor families, the role of a gradual approach in their life cycle and pathways to sustainable livelihoods.

c. JEEVIKA's Monthly Newsletter

The newsletter covers new initiatives across all themes, progress made, events and programs and inspiring case studies. Three newsletters for the months of October, November and December 2025 were published—Issue Nos. 96, 97 and 98.

d. Change Maker Quarterly Magazine

The Change Makers Quarterly Magazine of this quarter focused on the 20-year journey of JEEVIKA and its key intervention milestones. It showcased the inspiring journey of women-led transformation in Bihar through the JEEVIKA movement, tracing how a modest beginning with a single Self-Help Group evolved into one of the world's largest community-driven women's collectives, empowering over one crore rural women.

The magazine highlights the strength of collective institutions—SHGs, Village Organizations and Cluster Level Federations—in advancing financial inclusion, livelihoods, leadership and social inclusion, especially among marginalized communities. It also narrates JEEVIKA's shift from a livelihoods-focused approach to holistic development, covering health, nutrition, sanitation, climate-resilient livelihoods, renewable energy and disaster preparedness. Flagship initiatives such as Model CLFs, community-led training centres, Didi Adhikar Kendras and the Mukhyamantri Mahila Rozgar Yojana illustrate the transition from welfare to enterprise and rights-based empowerment.

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, structured studies and field assessments were conducted to generate evidence-based insights for strengthening implementation, ensuring compliance, and supporting informed decision-making. The key findings are presented below.

A. Process Monitoring of Producer Companies formed under JEEVIKA

The process monitoring exercise reviewed the institutional functioning, governance mechanisms, financial management systems, statutory compliance, and business operations of two Producer Companies (PCs) promoted under JEEVIKA—Seemanchal Jeevika Goat Producer Company Ltd., Araria and Buxar Jeevika Mahila Kishan Producer Company Ltd., Buxar. The assessment aimed to evaluate their operational performance, identify systemic gaps, and recommend measures to strengthen institutional systems and ensure long-term sustainability.

1. Seemanchal Jeevika Goat Producer Company Ltd., Araria

Seemanchal Goat FPC has emerged as a comparatively stable and structured institution with an established operational base. Key observations are as follows:

- **Membership & Resource Base:** The company has a strong membership base and diversified financial resources, supporting its operational activities.
- **Business Planning:** Annual business plans are prepared; however, closer alignment between projections and actual performance is required to improve execution outcomes.
- **Governance & Reporting Systems:** Board meetings, periodic reporting, and digital accounting practices are in place, contributing to structured management processes.
- **Institutional Systems:** Committee structures, documentation, and compliance procedures require further strengthening to enhance governance effectiveness.
- **Capacity Requirements:** Continued leadership development, staff capacity building, and improved compliance management will support sustained growth.

Overall, the company demonstrates steady progress and would benefit from focused institutional strengthening and improved operational efficiency.

2. Buxar Jeevika Mahila Kishan Producer Company Ltd., Buxar

Buxar Mahila Kishan FPC is in an earlier stage of institutional development and requires structured support for strengthening governance and business systems. Key observations include:

- **Emerging Financial & Business Systems:** The company is operational with project support; however, structured business planning and financial diversification require further strengthening.
- **Governance & Monitoring Systems:** Statutory processes are being followed, but reporting, internal monitoring and committee systems need to be formalized and streamlined.
- **Financial Documentation:** Strengthening accounting records, register maintenance and reconciliation practices will enhance transparency and financial control.
- **Human Resource & Capacity Gaps:** Key functional roles need to be stabilized and systematic training of Board members and staff is required.
- **Regulatory & Compliance Processes:** Certain registrations and operational compliance are under process and need timely completion.

The company requires focused mentoring support in governance systems, business planning, compliance management, and institutional capacity building to ensure sustainability.

Key Cross-Cutting Recommendations for Producer Companies

The monitoring exercise indicates that Producer Companies under JEEVIKA have strong potential to enhance farmer incomes and promote collective enterprises. However, long-term sustainability depends on:

1. Strengthening governance structures and committee systems
2. Realistic and data-driven business planning
3. Robust financial management and compliance systems
4. Regular monitoring and performance review mechanisms
5. Intensive capacity building of Boards and professional staff

B. Process Monitoring of CBOs formed under JEEVIKA

This summary presents key findings from the process monitoring of 450 SHGs, 228 VOs, and 57 CLFs across 19 districts. The assessment covered governance practices, financial discipline, fund utilization, record maintenance, and institutional strengthening.

1. Self-Help Groups

- **Federation Linkages:** All SHGs are federated into higher-tier institutions, ensuring access to institutional benefits and financial services.
- **Savings Discipline:** Savings practices are largely regular and consistent across most SHGs. Minor gaps were observed in a few locations, requiring supportive supervision.
- **Record Maintenance:** Core records are generally available; however, timely updation of financial registers requires closer monitoring and handholding support.

Overall, SHGs demonstrate strong savings culture and federation integration, with scope for improvement in documentation practices and utilization of support funds.

2. Village Organisations

- **Federation Structure Functional:** SHGs are effectively integrated into VOs, strengthening the institutional architecture.
- **Fund Intermediation Role:** VOs continue to play a critical role in fund flow and credit intermediation. Variations in fund access suggest the need for improved coordination and outreach.
- **Vulnerability Fund Coverage:** Awareness and last-mile facilitation for HRF and VRF require strengthening to improve coverage.
- **Governance Practices:** Regularity of meetings, leadership rotation and participatory processes require standardization across locations.
- **Documentation & Reporting:** Financial reporting systems are functional but need consistent updating and periodic review.

VOs are operational and structurally integrated, with further strengthening required in governance consistency and documentation practices.

3. Cluster Level Federations (CLFs)

- **Registration Status:** A majority of CLFs are registered, while newer institutions are progressing toward formal registration.
- **Governance Systems:** Governance structures, including Representative General Bodies and Boards of Directors, are largely in place.
- **Fund Flow Management:** While ICF distribution is functional, variations in other fund flows indicate the need for improved equity and timely disbursement.
- **Audit Compliance:** Most registered CLFs have completed statutory audits, demonstrating improving compliance culture.
- **Financial Record Updation:** Timely updating of financial records and reconciliation processes requires strengthening to enhance transparency.

CLFs show improving governance and financial systems, with focused support needed for newer federations and documentation compliance.

C. Management Information System

During the quarter October–December 2025, the MIS theme strengthened digital governance and monitoring systems through the integration of new reporting modules, web applications, and mobile-based platforms across key programme vertical. Major enhancements included upgrades in MMRV reporting, Fishery and Cadre Payment systems, SLWM mobile application modules, and Web GIS development, improving transparency, real-time tracking and data-driven decision-making across districts and blocks.

1. MukhyaMantri Mahila RojgarYojana

The Chief Minister's Women Employment Scheme is a landmark initiative launched by the Government of Bihar (or the respective state) with the primary goal of promoting 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.

A new module has been integrated into the MMRV Reporting System:

- **Verify failed payment:** This report indicates that the members/beneficiary bank account is not linked to members Aadhaar for Direct Benefit Transfer (DBT) via Aadhaar Seeding/Mapping. The same report also facilitates the reopening of the payment process once the Aadhaar seeding is completed.
- **Re Open, Rejected by BPM/FM/DPM:** This section of the report facilitates the rejection remarks of members list by BPM/FM/DPM. Additionally, it allows for the payment process to be reopened once the member's verification has been successfully completed.
- **Aadhar verified, but not approved Till:** This section of the report lists members whose Aadhaar has been verified but who are still awaiting official approval at all levels.
- **Check current status of beneficiary Aadhar:** This process involves verifying the current status of the fund transaction of the beneficiary, including the specific bank name and account number.
- **Application for Downloading MMRV beneficiary Data:** This application serves as a dedicated tool for users to export and save comprehensive records of all beneficiaries, including both successful and failed transaction status.

2. New Report Integration: Fishery Web Application

A comprehensive tracking tool designed to compare month-over-month progress of Fishery Producer Groups (FPGs).

3. A New Application Developed in Cadre Payment System

This new MIS serves as a central platform to manage cadre profiles and monitor monthly payment records. It allows users to view data at the district level and generate various specialized reports, ensuring transparency and accuracy in the cadre payment process. Jeevika manages nearly 1.5 lakh cadres across various themes in Bihar. Due to the high volume, manual payment tracking is difficult; therefore, a unified monthly payment system has been implemented to manage and track records for all cadres efficiently.



4. Mobile Application developed for Solid and Liquid Waste Management (SLWM)

Various modules have been developed within the mobile apps:

a. Profile & User Management

- **Update Supervisor Profile:** This application allows the editing of details for the designated SLWM supervisor (e.g., name, contact, assigned wards).
- **Ward Profile:** A detailed entry for each ward within the Gram Panchayat (GP), including the number of households (HH), commercial shops, and geographical boundaries.
- **GP Profile:** The master profile of the Gram Panchayat, including total population, total wards, and administrative heads.
- **Change Password:** A standard security module to update the login credentials for the portal.

b. Worker & Salary Management

- **GP and Ward Level Worker:** This module is for registering the workforce (Swachhagrahis or Safai Karmis) and tracks assignments to specific wards.
- **Salary for GP Worker / Ward Level:** These modules manage the payroll, track attendance, and generate payment vouchers for sanitation staff.

c. Waste Collection & Operations

- **Garbage Collection:** Tracks the daily/weekly routine of door-to-door waste collection, including logs for vehicle movement.
- **HH Entry:** Used to register every single household in the system to ensure complete collection coverage.
- **Nali Cleaning:** Specifically tracks the cleaning schedule and completion of open drains (Nalis) to prevent overflow.
- **Waste Processing Unit (WPU):** Manages data for the central facility where waste is sorted and processed.

d. Financial & Fund Management .

- **User Charges Entry/Collection:** Records fixed fees for waste collection and logs actual payments received from residents to track outstanding dues.
- **Income from Other Sources:** Tracks revenue from the sale of processed waste (compost/manure) or dry recyclables.
- **GP Fund Received:** Logs funds allocated by the government or the 15th Finance Commission specifically for SLWM.
- **GP Project Cost:** Tracks expenditure on infrastructure like compost pits, tricycles, or the WPU.

e. Monitoring & Field Work

- **Dashboard:** A visual summary showing key performance indicators like waste collected, funds and worker attendance.
- **Survey Entry:** Used to input data from baseline surveys or periodic inspections, often including geo-tagging of assets like soak pits or dustbins.

5. WEB GIS Development

Geographic Information System (GIS) is a technology used to create, manage, analyze and map location-based data, enabling scientific and location-specific planning and monitoring. During the quarter, it facilitated block-wise tracking of CLFs, VOs and SHGs, along with geotagging of FPCs, Didi Ki Rasoi (DKR), and Rural Retail Marts (RRM) for improved oversight. The GIS dashboard maps Farm, Non-Farm, Livestock and IBCB interventions to identify underperforming geographies requiring focused support. It also enables tracking of DPCU office locations and block-level DKR status, strengthening data-driven monitoring and decision-making.

D. Human Resource

1. Consolidated Manpower Status of BRLPS

As of 31st December 2025, BRLPS has 6,776 personnel in position against 10,510 sanctioned posts across SPMU, DPCU, BPIU and Young Professional units. During the quarter, 57 staff exited the organization and recruitment processes are underway to strengthen overall manpower deployment.

Table 47: The manpower status as of 31st December 2025

Sl.	Units	Total Sanctioned Positions	Status as on 30th September 2025	Staff Left	Status till 31st December 2025
1	SPMU	160	107	0	107
2	DPCU	992	712	1	711
3	BPIU	9078	5798	41	5757
4	Young Professionals	280	216	15	201
	Total	10510	6833	57	6776

2. Recruitment

During the quarter, a large-scale recruitment examination was successfully conducted for multiple Block Project Implementation Unit (BPIU) level positions. The response was substantial, reflecting strong interest among candidates.

Table 48: Status of Recruitment Examination (BPIU Level)

Sl.	Position Title	Sanctioned Positions	Applications Received	Candidates Appeared	Exam Date
1	Block Project Manager	73	1,13,229	80,091	22–26 Nov 2025
2	Livelihood Specialist	235	18,416	13,854	21-Nov-25
3	Area Coordinator	374	1,82,559	1,39,587	26 Nov–03 Dec 2025
4	Accountant	167	28,138	19,867	19-Nov-25
5	Office Assistant	187	8,471	6,140	22-Nov-25
6	Community Coordinator	1,177	3,31,678	2,52,645	03–15 Dec 2025
7	Block IT Executive	534	13,420	9,325	20-Nov-25
	Total	2,747	6,95,911	5,21,509	Nov–Dec 2025

Additionally:

- Applications were invited for 14 Domain Expert Consultant positions, 8 Consultant positions under SJY and 3 State Anchor Person positions.
- Interviews were conducted for key consultant roles including Media & Communications, MIS, Mobile Application Development, Financial Inclusion, and Internal Audit & Compliance.
- Terms of Reference (ToR) were prepared for various SPMU positions.
- One Consultant – TASAR Cocoon joined during the quarter.

3. Transfer / Posting / Deputation / Administrative Deployment

Administrative actions were undertaken to ensure optimal workforce deployment and smooth programme implementation:

- Selected staff were deputed at various levels to strengthen programme delivery.
- 101 BRLPS staff were assigned as observers for BPIU-level recruitment examinations.
- Transfers and postings were carried out across positions including BPMs, Area Coordinators, Accountants, Community Coordinators, Office Assistants, Livelihood Specialists, Managers, Training Officers and Young Professionals.
- 35 newly joined Livelihood Specialists and 8 Young Professionals were posted during the quarter.

These measures ensured administrative continuity and operational efficiency.

4. Grievances and Statutory Matters

Cases received under grievance redressal mechanisms, legislative references, and statutory provisions were addressed as per prescribed timelines. All departmental and appeal cases received during the quarter were processed in accordance with established procedures. Oath-related matters are under procedural completion as per norms.

5. HR Entitlements and Administrative Services

During the quarter, various employee service-related matters were processed in accordance with HR policies and financial norms. These included settlement of self-learning claims, child education allowance claims, motorbike loan/advance requests, TA/DA claims, laptop allowance, and transfer allowance cases. Leave applications and earned leave (EL) encashment cases were examined and disposed of as per rules. No Objection Certificates (NOCs), experience letters, and relieving letters were issued to eligible staff in a timely manner. Additionally, digitization and systematic updating of scanned personal files were undertaken to strengthen record management and improve administrative efficiency. These efforts ensured smooth service delivery and enhanced transparency in HR processes.

6. Administrative and Compliance Review

Administrative review mechanisms continued during the quarter. Matters relating to service discipline and attendance were examined as per established procedures and necessary actions were taken. Previously pending cases were also reviewed and progressed as per norms.

Absentee-related cases were examined and appropriate decisions were taken in accordance with HR policy provisions.

7. Salary Fitment and Retention Measures

- Salary fitment was completed for one PM–Fisheries (SPMU level), three DPMs and two Accountants (DPCU/ BPIU level).
- Retention benefits were provided to 399 DPCU and BPIU staff to support motivation and workforce stability.

8. Right to Information (RTI) and Appellate Matters

RTI applications and First Appellate Authority (FAA) cases received during the quarter were addressed as per statutory timelines. Matters relating to the State Information Commission were also disposed of in accordance with due process.

9. Medi-claim and Employee Welfare

A total of 105 medi-claim bills were settled under the Group Medi-claim Policy through SBI General Insurance, ensuring timely support to employees.

10. Separation Management

During the quarter, 111 Last Pay Certificates (LPCs) were received, out of which 94 cases were processed and closed. Full and final settlement processes were undertaken as per policy provisions.

11. Six-Day Residential Training Programme for Block Project Managers (BPMs)

During the quarter (October–December 2025), BRLPS–JEEVIKA conducted a Six-Day Residential Training Programme on Functional Competencies and Digital Learning for Block Project Managers (BPMs) at BIPARD, Gaya, in collaboration with PCI India. The programme was designed based on a structured competency assessment to strengthen managerial effectiveness and improve field-level implementation.

A total of 534 BPMs were covered through seven cohorts comprising thirteen batches, with most

sessions completed during the quarter. The training followed a residential format combining classroom sessions, practical exercises and peer learning.

The programme focused on leadership development, workplace effectiveness, task planning, conflict resolution, compliance processes and people management. Dedicated sessions on the BRLPS Management Information System (MIS) enhanced participants' skills in data management and reporting. BPMs also received hands-on exposure to digital tools such as MS Word, Excel and PowerPoint, along with an introductory orientation on Artificial Intelligence tools to improve documentation and operational efficiency.

Overall, the training strengthened functional competencies and digital capabilities, supporting improved programme implementation at the block level.

E. Procurement

During the quarter, significant progress was made in procurement and contracting across goods, works and non-consulting services. These actions were undertaken to support programmatic and operational requirements, with a focus on strengthening livelihood interventions, institutional systems, and service delivery across the state.

GOODS/WORKS/NON-CONSULTING SERVICES

- An agreement was executed with M/s Mehala Machines India Limited for the supply and installation of machinery (Lot-I) for one Fabric Cutting Centre.
- Supply and installation of machinery (Lot-II) for the Fabric Cutting Centre were finalized with M/s Rama Electric & Machinery Store.
- M/s Gopsons Printer Pvt. Ltd. was engaged for printing and supply of SHG passbooks.
- Printing and supply of SHG Books of Record were entrusted to M/s Impact Communication Pvt. Ltd.
- M/s Shree Kelajee was selected for printing and supply of transaction books.
- The agency M/s Jagaran Solutions was engaged for organizing Bihar Saras Mela 2025 at Gandhi Maidan, Patna.
- Printing and supply of BRLPS Diaries (2026) were awarded to M/s Viba Press Pvt. Ltd.
- An agreement was entered into with M/s Reliance Jio Infotech for providing internet leased line services through fibernet.
- Janki Jeevika Mahila Producer Company Limited executed agreements with M/s Shree Shine System Pvt. Ltd., M/s Harsh Vardhan and M/s Wintex Apparel for supply of various accessories for the School Uniform initiative.
- Transportation of fabrics with trims to various stitching centres across Bihar for School Uniform production was entrusted to M/s Doctor's Planet Global Institute Pvt. Ltd.
- A separate agreement was also executed with M/s Doctor's Planet Global Institute Pvt. Ltd. for transportation of fabrics for School Uniforms on a per-kilometre cost basis.
- Empanelment letters were issued to six agencies for video production and event coverage for a period of two years covering nine activities.
- Purchase orders were issued to M/s Royal Print Technology and M/s Lakhmani Infotech for the supply of OEM cartridges.
- M/s Intenext Solutions Pvt. Ltd. was issued a purchase order for activation of bulk SMS services for BRLPS.

- A purchase order was issued to M/s Bihar Se Hai for development of intervention reels (up to two minutes) across 32 districts of Bihar.
- Bids were issued for hiring a Technical Support Agency (TSA) for farm sector initiatives aimed at enhancing sustainable income of JEEVIKA's farm communities.
- A bid document was released for hiring an agency to provide Mobile Device Management (MDM) software for approximately 4,000 tablets for a period of two years.
- Bids were floated for empanelment of Event Management Agencies for Bihar Rural Livelihoods Promotion Society.
- Bid documents were issued for procurement (rate contract) of food items for Didi Ki Rasoi.
- Advertisements were published in newspapers for hiring of a Technical Support Agency for farm sector initiatives.

F. FINANCE

During the third quarter of FY 2025–26, the Finance Theme undertook key financial management and compliance activities to ensure timely reporting, fund flow, and regulatory adherence.

1. IUFRRs up to 30th September 2025 under NRLM have been submitted to the Ministry of Rural Development (MoRD).
2. The Statutory Audit of the Society for FY 2024–25 has been completed. The audit report has been received, and the Action Taken Report (ATR) has been prepared. The financial statements have been approved by the Executive Committee (E.C.) and adopted by the General Body of the society.
3. The fund request for release of the 1st tranche (2nd installment) has been submitted to MoRD along with the Utilization Certificate. The proposal is under process for release.
4. Fund limits in the respective SNA/Child accounts of districts have been fixed for expenditure during the 3rd quarter of FY 2025–26 and communicated to DPCUs, banks, and concerned stakeholders.

Table 49: Financial Achievement under Different Projects during 3rd Quarter FY 2025–26 (Amount in ₹ Crore)

Sl.	Name of the Schemes/Projects	Allocation for FY 2025–26	Expenditure during 3rd Qtr. FY 2025–26	Cumulative Expenditure FY 2025–26
1	NRLM and its Verticals	2958.47	172.7	2504.96
2	SJY	125	37.94	113.35
3	NULM	–	1.23	3.03
4	Mahila Samwad Program	–	42.83	89
5	MMRY	21050	7030.73	14509.68
	Total Amount	24133.47	7285.43	17220.02

Progress at a glance

PARTICULARS	Progress till December 2025
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1144250
Number of Village Organizations formed	73515
Number of Cluster Level Federations formed	1684
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1061487
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	2604343
Amount of credit linkage (Rs. in crore)	65006
Number of SHG members insured under PMJJBY	8052047
Number of SHG members insured under PMSBY	9111689
LIVELIHOODS	
FARM	
Number of SHG HHs involved in Kitchen Garden	1776321
LIVESTOCK	
Number of beneficiaries part of Poultry PG	224243
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	174006
Number of beneficiaries part of goat intervention	812396
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	632162
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	463915
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	516733
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	201218





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