JEEVIKA

Bihar Rural Livelihoods Promotion Society

Rural Development Department
Government of Bihar

74th Quarterly Progress Report

Jan - Mar, 2026

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 Organizations 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 programs 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

The fourth quarter of FY 2025–26 (January–March 2026), Bihar Rural Livelihoods Promotion Society (BRLPS–JEEVIKA) continued to strengthen CBOs, enhance livelihood opportunities, promote financial inclusion, improve access to social development, health and sanitation services across the state.

As part of Institution Building and Capacity Building efforts, JEEVIKA expanded its outreach through the formation of 43,880 new SHGs, taking the cumulative number to 11.88 lakh SHGs. Institutional sustainability was further strengthened by the registration of 873 CLFs as cooperatives. The cumulative number of registered CLF cooperatives increased to 1,517, collectively serving and supporting 16.33 lakh SHG members.

Financial Inclusion efforts have enhanced access to formal financial services through regular savings, account opening, credit linkage, and improved banking access through CSPs. During this quarter 28,661 SHGs opened savings accounts, increasing the cumulative savings linkage to 10.90 lakh SHGs. Access to institutional credit continued to strengthen during the period, with 1,41,063 Self-Help Groups linked to bank credit across various loan cycles, mobilizing a total credit amount of Rs. 4,520 crores. This sustained momentum in financial inclusion and livelihood financing contributed to a cumulative achievement of 27,45,406 credit linkages, with total bank credit mobilized reaching Rs. 69,526 crores as of March 2026.

Along with strengthening access to financial services to SHGs, project has continued the financial sustainability and institutional resilience of community institutions. Under the Viability Gap Funding initiative, support was extended to Model Cluster Level Federations, with 284 MCLFs receiving the second tranche and 461 MCLFs receiving the third tranche of funding during the quarter. Further, JEEVIKA Nidhi mobilized Rs. 17.03 crore as share capital and received Rs. 208 crore from the Government of Bihar to strengthen its operations and outreach.

Efforts to improve last-mile financial inclusion also gained momentum through the Alternate Banking initiative implemented under the Bank Sakhi model. During the quarter, 233 new Bank Sakhis were onboarded, increasing their cumulative strength to 6,732 across the state. Acting as trusted community-based banking correspondents, Bank Sakhis facilitated the opening of 83,010 bank accounts and enabled financial transactions worth Rs. 1,709.36 crore. Their services not only improved access to formal banking in rural areas but also generated livelihood opportunities, with Bank Sakhis collectively earning commissions amounting to Rs. 4.53 crore during the period.

Farm interventions continued to focus on agricultural productivity and climate-resilient livelihood activities, with 12.46 lakh farmers adopting the System of Wheat Intensification (SWI) and 18.74 lakh households practicing kitchen gardening to improve food and nutritional security. Complementing these efforts, Farmer Producer Company initiatives strengthened collective farming, aggregating produce and market linkages by mobilising 13,386 new shareholders and enabling 55 FPCs to generate a combined turnover of Rs. 12.87 crore, thereby improving farmers' access to markets and income opportunities.

Livestock-based livelihood interventions continued to diversify income opportunities for rural households through community-led service delivery mechanism. During this quarter, 378 new Pashu Sakhis were onboarded, extending livestock support services to 24,981 households. Backyard poultry promotion under the Integrated Poultry Development Scheme benefitted 11,893 members by distribution of 4.68 lakh chicks. In the dairy sector, 3,985 households were newly linked to Dairy Cooperative Societies. 136 Animal Health and Awareness Camps reached 23,528 households, improving access to veterinary care, productivity enhancement and dairy-related services.

Efforts under the Jobs & Skills theme strengthened livelihood opportunities to rural youth through skill development employment and self-employment initiatives. During the quarter, 13,481 candidates received training under 429 RSETI programmes, with 12,925 successfully settled in self-employment or bank-supported livelihoods. Additionally, 52 Job Fairs facilitated 2,129 job offers, resulting in 1,780 youth getting opportunities for wage employment.

Social development interventions continued to strengthen social protection, inclusion, and women's empowerment across the state. This quarter witness disbursement of the Vulnerability Reduction Fund to 2,039 Village Organizations. enabling support to marginalized families during times of hardship. Women's access to rights, entitlements, and grievance redressal was enhanced through 325 operational Didi Adhikar Kendras across 38 districts. Other initiatives focusing on persons with disabilities, elderly care, renewable energy promotion and community awareness further advanced inclusive and equitable development.

Health and Nutrition initiatives continued to promote preventive healthcare, community awareness, and convergence with public healthcare systems. During the quarter, JEEVIKA organized the Community Voices Conclave and played a key role in supporting the Filaria Mega campaign Drive mobilizing over 1.09 crore SHG members and their family members to support mass drug administration efforts aimed at eliminating filariasis and improving community health outcomes.

ODF Plus initiatives continued to strengthen rural sanitation and solid waste management systems through door-to-door waste collection services operationalized in 80,916 wards. An additional 114 villages achieved ODF Plus status, raising the cumulative total to 2,956 villages. Complementing these efforts, the Jal Mahotsav campaign generated widespread community awareness on water conservation and greywater management.

The Resource Cell continued its digital transformation drive and institutional capacity-building efforts by facilitating LoKOS trainings, deploying e-Master Trainers in other states, and organizing cross-learning and exposure visits. These initiatives enabled knowledge sharing, strengthened implementation capacities, and showcased innovative models to a wider audience.

In addition, JEEVIKA continued to showcase its achievements and promote community led development through major state and national events such as the DBT Transfer Programme under Mukhyamantri Mahila Rozgar Yojana, Republic Day celebrations, International Women's Day, Bihar Diwas 2026 and national-level showcases of women-led enterprises and community achievements.

To support effective programme implementation across thematic areas, human resource strengthening remained a priority during the quarter. A total of 41 professionals and 22 Young Professionals joined BRLPS, while recruitment processes for 2,747 BPIU-level positions and 110 additional Young Professionals progressed to support programme implementation across the state.

Overall, JEEVIKA continues to undertake diverse activities across thematic areas to strengthen community institutions, enhance livelihoods, promote financial inclusion, improve access to social development services etc. Building on the achievements of FY 2025–26, JEEVIKA will continue to strengthen community-led development and expand its outreach and impact in FY 2026–27.

Institution Building & Capacity Building

1. Institution Building and Expansion

43880 new SHGs were formed during Q4, raising the cumulative total to 1188130 SHGs across Bihar. Outreach into unserved and marginalised areas ensured diversity in membership and sustained inclusion.

Table 1: SHG formation — Q4 FY 2025–26

Category	Q4 (Jan–Mar 2026)	Cumulative
SHGs (NRLM)	43,880	1188130

2. Strengthening CLFs as Cooperatives

The formalisation of Cluster Level Federations as cooperatives under the BISSCOS Act is one of the most significant institutional milestones of the JEEVIKA programme. It transforms CLFs from programme-supported bodies into legally recognised, self-governing cooperative institutions with statutory rights, financial access and democratic governance.

873
New CLFs registered under *the BISSCOS Act*

1,517
Total *cooperatives Cumulative*

1,632,964
SHG members enrolled *In cooperatives*

a. What Registration Means for a CLF

Before Registration
- Community body under programme governance
- Cannot hold assets independently
- Leadership facilitated by programme
- No access to cooperative credit lines
- Legally non-existent as an entity

After Registration (BISSCOS)
- Legal cooperative with statutory identity
- Can own land, buildings, equipment
- Democratically elected Board of Directors
- Access to NABARD credit and government grants
- Subject to statutory audit and member accountability

b. Cooperative Registration Process — Five Stages

1	**Documentation Preparation** The CLF compiles its membership register, proposed by-laws, list of founding office bearers, proof of functioning, and geographic coverage details. BRLPS district teams provide handholding to ensure completeness before submission.
2	**Submission to District Cooperative Officer (DCO)** Documents submitted to the DCO are reviewed for completeness and statutory compliance, any discrepancies are resolved, and then are forwarded to the State Cooperative Department.
3	**Scrutiny and Verification** The State Cooperative Department scrutinises the application — verifying membership size, geographic coverage, fund management records, and by-law adequacy. Clarifications may be requested.
4	**Registration Certificate Issued** On approval, the CLF receives an official certificate with a unique cooperative number. This triggers the opening of a cooperative bank account and commencement of statutory compliance obligations.
5	**Post-Registration Compliance** Registered CLFs must conduct an AGM each year, submit to statutory audit, file annual returns, and hold BOD elections within the prescribed tenure cycle.

c. Member Enrolment

1,632,964 SHG Members Now Formal Cooperative Owners

With over 16.3 lakh women enrolled as cooperative members, each holding formal shares and voting rights, Bihar's CLF cooperatives represent one of the largest women led cooperative movements in India. Every enrolled member can vote at General Body meetings, contest BOD elections, and access cooperative financial services — a shift from beneficiary to owner.

d. Board of Directors (BOD) Elections

20 CLFs initiated formal BOD elections during Q4 by submitting documents to the State Election Authority via DCOs. This marks the transition from programme-appointed to democratically elected, legally constituted leadership.

Under BISSCOS, a cooperative operating without a constituted BOD is in statutory non-compliance and risks loss of registration. Elections are a binding legal requirement — not an administrative choice.

Table 2: Cooperative registration progress — Q4 FY 2025–26

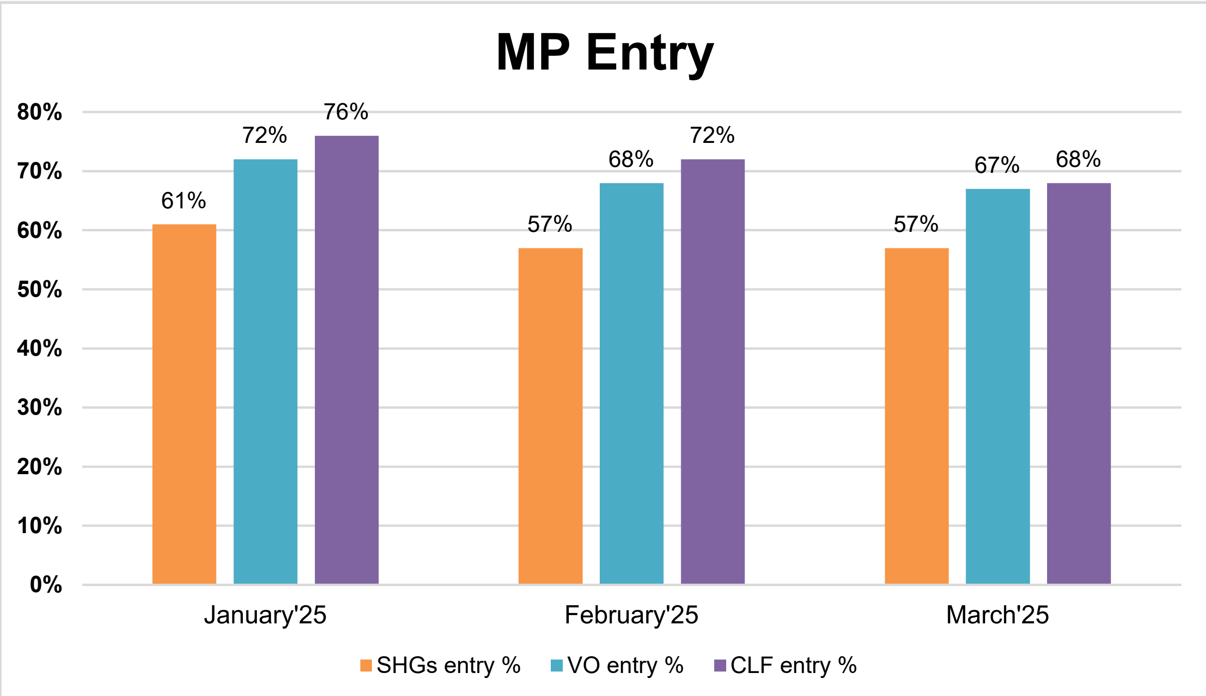
Indicator	Q4 FY 2025–26	Cumulative	Remarks
CLFs registered under BISSCOS	**873**	**1,517**	~90% of all CLFs
SHG members enrolled in cooperatives	—	**16,32,964**	All 38 districts
BOD elections initiated	**20 CLFs**	**20 CLFs**	Via DCOs to Election Authority
Districts with active registration	**All 38**	**All 38**	Full state coverage

4. Digital Governance and MIS Implementation

Digitisation of governance processes was a key focus this quarter. Two complementary platforms — the Masik Prativedan MIS and the NRLM CLF Web Application — together provide end-to-end digital visibility of community institution performance across all 38 districts.

a. Masik Pratividan MIS

All 38 districts have operationalised the web-based Masik Pratividan system for monthly SHG/VO/CLF reporting. District staff and Community mobilizers ensured the regular entry of Masik Pratividan. Month wise progress of Masik Pratividan entry of CBOs is mentioned in graph below :



b. NRLM CLF Web Application — Real-Time Monitoring

930 MCLFs registered on platform *Full coverage of Model CLFs*	**930** *Basic profiles completed* *100% completion rate*	**930** Cutoff entries completed *Compliance benchmarks met*

The CLF web platform tracks comprehensive institutional parameters, including: training activities (CMTC sessions), staff master data (CLF Managers, Accountants, MIS Assistants), sub-committee formation, grading indicators with automated quarterly updates, immersion site assessment, AAP and BDP submissions, and SRP training status.

c. Monthly Reporting Compliance — Q4

Table 3: Monthly MCLF reporting compliance

Month	MCLFs Submitted	Note
Jan-26	**920**	Highest compliance in quarter
Feb-26	**917**	Sustained compliance
Mar-26	**900**	Slight decline due to web portal technical error

d. Staff Master Data Entry Status

- CLF Accountant entries: Strong compliance observed across districts. Data is being used for accountability tracking.
- MIS Assistant entries: Moderate coverage; targeted district-wise follow-up initiated to close gaps.
- CLF Manager entries: Require further strengthening; focused effort planned for Q1 FY 2026–27.

e. Impact of Digital Strengthening

Monitoring Improvements

- Improved transparency in institutional performance monitoring
- Real-time visibility of grading and compliance indicators
- Data-driven identification of weak performing federations

Planning Improvements

- Strengthened accountability at district and state levels
- Enhanced evidence-based planning for capacity-building
- Strategic deployment of trainers to low coverage areas

5. Model CLFs Development

Strengthening of Model Cluster Level Federations (MCLFs) remained a strategic priority during Q4. Focused investments were made to enhance governance capacity, planning ability, livelihood orientation, and peer-learning infrastructure. The quarter witnessed significant progress in expanding the Model CLF pool while deepening institutional maturity through structured interventions.

100	678	44
New MCLFs designated (Phase 4) *Total no. 930 statewide*	CLFs completed governance trining *Across all districts*	Immersion sites graded *Revised NMMU framework*

a. Visioning, AAP and Business Development Planning

A four-day Training-of-Trainers (ToT) programme produced 35 additional resource persons supporting CLFs in vision-building, Annual Action Plan (AAP) preparation, and Business Development Plan (BDP) formulation.

Visioning Module 1	Visioning Module 2	Vision Docs Finalised
100	**20**	**5**
MCLFs completed structured visioning exercises and prepared formal Vision Documents outlining long term institutional aspirations.	MCLFs completed the second visioning module with refined institutional strategy and operational targets.	MCLFs finalised complete Vision Documents, AAPs for FY 2026–27, and BDPs for livelihood and enterprise expansion.

b. Governance and Leadership Strengthening

678 CLFs completed comprehensive governance and leadership training covering: roles and responsibilities of Board members, cooperative governance and statutory compliance, financial oversight and internal control, effective meeting conduct and participatory decision-making, and conflict resolution within federations.

c. Community Managed Training Centres (CMTCs)

CMTCs continued to function as decentralised institutional strengthening platforms operated and managed by community cadres, ensuring contextual relevance and grassroots ownership of the capacity-building process. 10 new CMTCs were inaugurated in this quarter.

Table 4: CMTC performance

Indicator	Cumulative FY 2025–26	Q4 Progress
CMTCs operational	55	10
Training units conducted	1716	988
Cumulative training days	3,600	1604
Cadre members trained	81,099	55,206

d. Immersion Sites as Centres of Excellence

44 Model CLFs developed as Immersion Sites serve as demonstration platforms for peer learning and institutional replication. Following revised NMMU guidelines, all 44 sites underwent grading with structured assessment of 5 VOs and 5 SHGs per site.

Table 5: Immersion sites — Q4 FY 2025–26

Phase	CLFs	Districts	Status
Phase 1	**10 CLFs**	4 districts	Graded — revised framework
Phase 2	**34 CLFs**	34 districts	Graded — revised framework
Total	**44 CLFs**	**38 districts**	5 VOs + 5 SHGs assessed per site

6. Capacity Building and Training

Capacity development remained a central pillar of institutional strengthening during Q4 FY 2025–26. Multi-tiered training interventions targeted SHG members, VO and CLF leaders, frontline staff and community cadres — delivered through modular sessions, TLCs, CMTCs, and digital monitoring platforms.

a. Modular Training — SHG, VO and CLF Members

48,146 SHG members (M1 - M4)	**5,621** VO members (M1-M5)	**311** CLF members (M1-M9)	**532** Federation leaders

Training modules covered group formation norms, savings discipline and internal lending, financial literacy and bookkeeping, livelihood planning and enterprise promotion and governance standards and institutional grading. Refresher sessions revisited earlier cohorts to reinforce compliance and institutional quality.

b. Training and Learning Centres (TLCs)

TLCs continued as structured hubs for standardised capacity development. This quarter saw the highest quarterly TLC reach of the financial year.

Table 6: TLC performance — Q4 FY 2025–26

Indicator	Cumulative FY 2025–26	Q4 Progress
Training units conducted	**1,854**	**669**
Total training days	**4,214**	**1481**
Participants trained	**75,750**	**32,503**

Topics 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 facilitated by state resource persons and district-level trainers.

c. Staff and Cadre Capacity Enhancement

Table 7: Staff and cadre training — Q4 FY 2025–26

Training Type	Sessions	Participants	
SHG concept training	**87**	2,613 CMs + 339 ACs	Community Mobilisers & ACs
VO management workshops	**21**	165 bookkeepers + 339 coordinators	VO Bookkeepers & Coordinators
CLF management sessions	**13**	83 facilitators + 79 coordinators	CLF Facilitators & Coordinators
TOTAL	**121**	**2,753**	

d. Training Outreach Summary — Q4 FY 2025–26

Table 8: Training of CBOs members and cadre in Q4

Training Focus	Participants
SHG modular / refresher trainings (Modules M1–M4)	**19,879**
VO modular / refresher trainings (Modules M1–M5)	**1,892**
CLF modular / refresher trainings (Modules M1–M9)	**198**
Governance and quality trainings (CLF and VO leaders)	**2,122**
Staff/cadre concept trainings	**2,224**
TLC-based trainings (all cadres and CBO members)	**16,754**
TOTAL	**43,069**

e. Digital Integration in Capacity Building

The Capacity-Building MIS (CB–MIS) was further upgraded to capture training modules delivered, participant categories, district-wise coverage, trainer details, and duration by theme. A new state-level dashboard consolidates district submissions, enabling real-time visibility and identification of thematic or geographic coverage gaps.

Financial Inclusion

A. Micro- Finance and Bank Linkage

During FY 2025–26, the Financial Inclusion theme made significant progress in strengthening access to formal financial services for SHG members across the state. Focused efforts on bank linkage, enterprise financing, capitalization support, financial literacy, and repayment monitoring contributed to enhanced financial inclusion and livelihood promotion among rural women.

During the year, more than 3.10 lakh SHGs were credit linked with banks with a total credit linkage amount of ₹13,950 crore, while over ₹1,997 crore was disbursed under capitalization support initiatives. In addition, sustained efforts in enterprise financing, financial literacy promotion and establishment of Saksham Centres further strengthened the financial ecosystem and institutional capacity of SHGs and their federations.

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

The core objective of savings and credit linkages is to integrate SHG members into formal banking. While savings accounts build financial discipline and institutional identity for Self-Help Groups credit linkages provide affordable bank loans for income-generating activities, reducing dependence on high-interest informal moneylenders. During the quarter, the linkage system was strengthened by streamlining documentation processes and sensitizing banking partners about the capitalization potential of SHGs.

During the financial year 2025-26, a total of 53,224 SHGs successfully opened their savings accounts and 310,843 accounts achieved credit linkages (spanning 1^{st}, 2^{nd}, 3^{rd} and 4^{th} linkages), amounting to Rs. 13,950 crore.

Table 9: JEEVIKA: Bank-Wise SHGs Bank Linkage

Bank Name	SHG Saving Account opening	SHG 1st Credit Linkages	SHG 2nd Credit Linkages	SHG 3rd Credit Linkages	SHG 4th Credit Linkages	SHG 5th Credit Linkages	Total SHGs Credit Linked	SHG Credit Linkage Amount (Rs. in Crore)
April 2025 to March 2026								
Bank of Baroda	2896	2342	2849	7256	4022	465	16934	778
Bank of India	2747	2145	2600	6479	3298	407	14929	680
Bihar Gramin Bank	21494	14307	30036	66495	12323	1980	125141	5640
Bihar State Co-operative Bank Ltd.	384	31	0	0	0	0	31	0
Canara Bank	894	971	1121	2175	656	23	4946	208
Central Bank of India	4467	3359	6072	13924	1912	0	25267	1119
HDFC Bank	0	0	0	0	0	0	0	0
ICICI Bank	3	22	41	93	3	0	159	7
IDBI Bank	12	10	51	14	0	0	75	2
Indian Bank	1672	1261	1357	2271	990	4	5883	242
Indian Overseas Bank	7	9	5	63	5	0	82	4
Punjab National Bank	5657	4446	5662	14761	5534	893	31296	1423
State Bank of India	9169	9587	13560	32537	11514	484	67682	3045
UCO Bank	2551	1971	3843	7951	1242	0	15007	660
Union Bank of India	1271	824	666	1213	708	0	3411	140
Grand Total	53224	**41285**	**67863**	**155232**	**42207**	**4256**	310843	**13950**

Table 10: JEEVIKA-Consolidated Status of Savings A/c opening & Credit Linkage till March 2026

Sl.	Particulars	Cumulative as on Dec 2025	Progress (Jan to March 2026)	Cumulative Progress as on March 2026
1	Total Saving Linkage	1061487	28661	1090148
2	Total Credit Linkage – (1st, 2nd, 3rd & 4th)	2604343	141063	2745406
3	Total Credit Linkage Amount (In Crores)	65006	4520	69526

2. Women-Led Individual Financing for Enterprise Promotion

It has been observed that several members within the SHGs have successfully established enterprises and are now seeking financial support for expansion. However, due to the absence of a streamlined financing mechanism, many members were unable to access adequate credit as per their requirements.

To address this gap and promote women-led individual enterprises, the Financial Inclusion Theme focused on facilitating individual enterprise financing through systematic documentation and credit linkage support. During FY 2025–26, up to the end of the 4th quarter, the FI Theme generated approximately 46,000 applications for individual financing. Out of these, 20,146 applications were sanctioned by banks, with a total sanctioned amount of ₹221.60 crore.

In addition to bank financing, the FI Theme also emphasized enterprise financing through the internal funds of Community-Based Organizations. By the end of the 4th quarter of FY 2025–26, a total of 98,624 SHG members received financial support amounting to ₹542.43 crore from CBO internal funds to strengthen and expand their enterprises.

3. Capitalisation from the Project

Capitalisation support under the Financial Inclusion theme helped SHG members access timely and affordable credit for meeting household needs, reducing high-cost debt and taking up livelihood and other development activities at both individual and group levels. To ensure timely financial support to eligible CBOs, focused efforts were made towards the prompt disbursement of Community Investment Funds. As a result, during this FY, more than ₹1,997 crore had been disbursed cumulatively under the programme.

4. Loan Disbursement and Prompt Repayment

The Help Desk teams at the district level and FI-Nodals at the block level continued to support SHGs in facilitating loan disbursement from banks for meeting social needs, high-cost debt swapping, housing construction/repair, toilet construction, livelihood promotion, and other viable collective economic activities. During FY 2025–26, banks disbursed a total amount of ₹13,949.05 crore to SHGs across the state.

To strengthen financial discipline and promote regular repayment practices, SHGs were mobilized under the “Bank Samvaad” campaign to ensure adherence to Panchsutra principles and timely monthly repayments. The district Help Desk teams and Block FI-Nodals continuously facilitated coordination between banks and SHGs and supported regular follow-up for repayment. Continuous monitoring by the FI Theme at state, district and block levels, along with active engagement of community cadres and SHG members, resulted in maintaining a prompt repayment rate of 98.12% by the end of March 2026.

5. Financial Literacy

To strengthen the capacity of SHG members in making informed financial decisions, Financial Literacy training programmes were organized for project staff and bankers at National Academy of RUDSETI, Hyderabad. A total of 23 project staff and 11 bankers from Bihar participated in the training programme during this quarter.

A pool of 34 new Master Trainers were also developed through specialized training on Financial Literacy conducted by National Academy of RUDSETI. Further, a total of 1,914 Financial Inclusion Community Resource Persons (FI-CRPs) were trained through six-day residential training programmes organized at RSETIs across different districts. The training focused on various aspects of financial literacy and participants were also provided with toolkits to support awareness generation and capacity-building activities among SHG members.

6. Establishment of Saksham Centres

To enhance financial awareness and provide handholding support to SHG members on financial inclusion initiatives, Saksham Centres have been established at the CLF level. These centres facilitate awareness on financial products and services, support individual enterprise financing, assist in document preparation, and ensure effective monitoring and dissemination of financial literacy initiatives.

By the end of FY 2025–26, a cumulative total of 496 Saksham Centres had been established across the state.

B. Community Finance

The Community Finance theme focused on strengthening financial systems, digital processes, and institutional governance across Community-Based Organizations (CBOs) during Q4 (January–March 2026). Major achievements included progress in LokOS profile approvals, completion of internal audits, strengthening of Books of Records through trainings and implementation of Viability Gap Funding (VGF) and Jeevika Nidhi initiatives. Efforts were also undertaken to improve audit management systems, financial tracking and Revolving Fund disbursement in Aspirational Blocks, along with advancement of the Grameen Bureau initiative.

1. LokOS Progress

Approval and validation of Community-Based Organisation profiles under LokOS continued across all levels. A total of 12,55,975 SHG profiles and 1,30,36,974 member profiles have been approved by the Block Programme Managers (AC/CC), enabling their reflection on the NRLM portal. In addition, 75,114 VO profiles and all 1,679 CLF profiles have been approved under the system.

Table 11: CBO Approval Status in LokOS

Particulars	Total Target	Achievement (Jan–March 2026)	Cumulative Achievement till March 2026
SHG Profile Approved by BPM (AC/CC)	12,79,303	2,20,839	12,55,975
Member Profile Approved by BPM (AC/CC)	1,35,02,577	29,82,371	1,30,36,974
VO Profile Approved by BPM	75,645	886	75,114
CLF Profile Approved by BPM	1,679	1	1,679

Under the LokOS transaction cutoff process, cutoff entries were completed for 1,628 CLFs out of 1,667 targeted CLFs, supporting timely updating and streamlining of financial records in the system.

2. Internal Audit System for CLFs, VOs and SHGs

The Internal Audit System continued to strengthen transparency, accountability, and financial governance across Community-Based Organizations (CBOs). Audits supported adherence to financial protocols, timely reconciliation of accounts, and improved institutional management practices.

A total of 1,450 CLFs, 16,854 VOs, and 3,17,640 SHGs were audited during Q4 through coordinated field-level implementation and continuous technical support.

Table: 12 CBO Internal Audit Progress Status

CBO Level	Annual Target (FY 2024-25)	Quarterly Achievement (Q4)	Cumulative Achievement
CLFs	1,665	1,450	1,450
VOs	73,055	16,854	70,740
SHGs	9,86,813	3,17,640	9,84,968

Bank Reconciliation Statements (BRS) were also updated for 1,538 CLFs through regular virtual trainings and handholding support to CLF MBKs.

The Odoo application continued to be used for entry and management of Internal Audit observations of CBOs in collaboration with the MIS Team. The application supported systematic data entry, centralized monitoring, and easier tracking of audit observations.

The focus remained on improving data management and simplifying the user mapping process through standardized CBO codes linked with LokOS IDs, enabling better integration and streamlined management of audit data across platforms.

3. Training on Books of Records

Capacity-building of staff, cadres, and community members on Books of Records and financial inclusion remained a continuous focus area. Training were conducted to strengthen bookkeeping practices and record management across SHGs, VOs and CLFs.

A total of 3,013 Community Mobilizers were trained on SHG Books of Records. In addition, 670 Book Keepers and 203 Master Book Keepers received training on maintenance and management of SHG, VO and CLF Books of Records in this quarter.

4. Viability Gap Funding under NRLM

Under NRLM, Viability Gap Funding (VGF) is being provided to Model Cluster Level Federations (MCLFs) to support financial sustainability during the initial years of operation. Assistance of up to Rs. 20 lakh per MCLF is provided in three tranches based on financial projections and requirements.
In FY 2024-25, the 1st tranche of VGF was released to 621 MCLFs in three phases:

- 30 MCLFs in Phase-I
- 302 MCLFs in Phase-II
- 289 MCLFs in Phase-III

Progress during Q4 focused on execution of official disbursement orders for release of subsequent tranches of VGF support. Under this process, 284 MCLFs received the 2nd tranche and 461 MCLFs received the 3rd tranche. In addition, office orders were issued for release of the 1st tranche to 108 new MCLFs under Phase-IV.

Table: 13 VGF Disbursement Status during Q4

Sl.	Particulars	Achievement during Q4
1	MCLFs provided 1st Tranche (Phase-IV)	108
2	MCLFs provided 2nd Tranche	284
3	MCLFs provided 3rd Tranche	461

5. Jeevika Nidhi Formation and Documentation Process

Progress continued under Jeevika Nidhi in the areas of capacity building, institutional engagement, fund mobilization, and system strengthening. A state-level Training of Trainers (ToT) programme for Managers-CF, TSPs, and Training Officers was conducted at SD Vatika in three batches during January 2026. In coordination with Bank of Baroda, training of Jeevika Nidhi officials on bank processes for individual lending was also conducted.

Key achievements include:

- Staff workshops completed in 37 districts.
- Meetings of registered CLF Presidents completed in 19 districts.

From 1 January 2026 to 31 March 2026, a total of Rs. 17.03 crore was mobilized as share capital and Rs. 6.11 lakh as membership fee from CLFs. In addition, Rs. 208 crore was received from the Government of Bihar.

The Jeevika Nidhi application was hosted at the State Data Centre in March 2026 to strengthen data management and monitoring systems.

C. Insurance and Alternate Banking

1. Micro Insurance – Empowering Rural Communities

The Micro Insurance initiative under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) continued to strengthen social security coverage for SHG households. Focused efforts were made to enhance awareness, improve enrolment, ensure timely claim settlement, and strengthen digitization of insurance records. Bank Sakhis played an important role in mobilizing SHG members, facilitating enrolment, and supporting claim-related processes at the community level.

a. Enrolment Status

Awareness generation activities, training sessions, and Bima Suraksha Utsav events were organized at Panchayat and bank branch levels to encourage enrolment and renewal under PMJJBY and PMSBY. Continuous efforts by community institutions and Bank Sakhis contributed significantly towards achieving the annual targets under both schemes. Under PMJJBY, against the annual target of 80 lakh members, cumulative enrolment reached 80.52 lakh SHG members, including 75.13 lakh renewals and 5.38 lakh new enrolments. Similarly, under PMSBY, cumulative enrolment reached 91.11 lakh SHG members against the target of 87 lakh, including 83.69 lakh renewals and 7.42 lakh new enrolments.

Table 14: Enrolment Status under PMJJBY and PMSBY (FY 2025–26)

Scheme	Target FY 2025-26	Renewal Enrolment	New Enrolment	Cumulative Enrolment till March 2026
PMJJBY	80,00,000	75,13,252	5,38,795	80,52,047
PMSBY	87,00,000	83,69,439	7,42,250	91,11,689

b. Claim Settlement Status

Timely settlement of insurance claims remained a key priority to strengthen trust among SHG members and ensure financial support to beneficiary families. During Q4, 317 claims were reported, reflecting increasing awareness among insured members regarding insurance benefits and claim procedures. A total of 426 claims were settled during the quarter, showing improvement over the previous quarter and ensuring timely financial assistance to affected households. The cumulative number of claims settled reached 10,603 with a cumulative claim amount of ₹13889.7 lakh disbursed to beneficiaries till March 2026.

Table 15: Insurance Claim Settlement Status under PMJJBY and PMSBY

Particulars	Cumulative till March 2025	April–June 2025	July–Sept 2025	Oct–Dec 2025	Jan–Mar 2026	FY 2025-26	Cumulative till March 2026
Claims Reported	11,352	236	121	166	317	840	12,192
Claims Settled	9,929	93	47	108	426	674	10,603
Claim Amount (₹ in Lakhs)	12,541.70	186	94	216	852	1348	13,889.70

c. Digitization Status

Digitization of insurance records continued to be prioritized for improving transparency, monitoring, and faster claim settlement. Continuous field-level verification and data updation efforts resulted in substantial progress under both PMJJBY and PMSBY during FY 2025–26. During Q4, 36,604 PMJJBY and 37,955 PMSBY member records were digitized. Cumulative digitization during FY 2025–26 reached 36.08 lakh members under PMJJBY and 33.59 lakh members under PMSBY, strengthening digital record management and improving accessibility of insurance services for SHG members.

Table 16: Digitization Status of Insurance Scheme Members

Scheme	Apr–June 2025	July–Sept 2025	Oct–Dec 2025	Jan–Mar 2026	Cumulative Digitization FY 2025-26
PMJJBY	72,021	33,08,772	1,91,434	36,604	36,08,831
PMSBY	71,023	30,99,748	1,88,456	37,955	33,59,227

d. Bima Sakhi Initiative

The Bima Sakhi initiative, launched by LIC in partnership with the Ministry of Rural Development, aims to promote financial inclusion and self-employment opportunities for rural women associated with SHGs under DAY-NRLM. Under the initiative, SHG women are trained as insurance agents to facilitate insurance awareness and outreach in rural areas.

During this quarter, coordination meetings were conducted between the State Financial Inclusion Team and LIC officials to strengthen planning and implementation. District-level orientations and coordination meetings between FI Managers and LIC officials were organized to align implementation strategies and streamline communication. The orientations focused on insurance knowledge, community engagement, and financial literacy, enabling Bima Sakhis to effectively support insurance outreach in rural communities. A target of identifying two Bima Sakhis per block was assigned to districts. As of March 2026, a total of 944 Bima Sakhis had been identified across districts, of which 448 completed training and certification, while 125 were deployed in the field to support insurance services and awareness generation activities.

Table 17: Current Status of Bima Sakhi Initiative

Sl.	Particulars	Cumulative Progress till March 2026
1	Identified Bima Sakhi	944
2	Training & Certification Completed	448
3	Deployment Completed	125

2. Alternate Banking – Expanding Access to Formal Banking

The Alternate Banking initiative, implemented through the Bank Sakhi model, continues to improve access to formal banking services in rural Bihar by providing doorstep banking facilities. Bank Sakhis, trained as Bank Correspondents, support rural households in opening bank accounts, conducting transactions, and accessing banking services, thereby strengthening financial inclusion and digital banking.

The onboarding of 233 Bank Sakhis in Q4 reflects a continued focus on expanding grassroots banking infrastructure, taking the cumulative figure to 6,732 across Bihar. This cumulative figure comprises 2,545 Bank Sakhis affiliated with Public Sector and Regional Rural Banks (PSUs & RRBs), 3,000 associated with private and payment banks, and 1,187 Digipay Sakhis operating in remote areas through digital platforms. The consistent increase in the number of Bank Sakhis reflects JEEViKA's strategic focus on expanding financial outreach and ensuring last-mile delivery of banking services.

As per RBI guidelines, Bank Sakhis are required to obtain IIBF certification. During the quarter, 167 Bank Sakhis received certification, taking the cumulative total to 6,701 and improving service quality and compliance.

A total of 468 Bank Sakhi attended the 2-days refresher training organized in coordination with the RSETI/RUDSETI.

Table 18: Progress under Alternate Banking

Sl.	Particulars	April – June 2025	July – Sep. 2025	Oct. - Dec. 2025	Jan. - March 2026	FY 2025-26 (Apr to March 2026)	Cumulative till March 2026
1	Full-fledged Bank Sakhi's	58	38	72	233	401	2545
2	Digipay Sakhis/Payments	0	0	0	0	0	4187
3	IIBF	0	172	125	167	464	6701
4	A/c Opened	58388	92182	58085	83010	291665	1387542
5	No. of Transactions (in Lakh)	24	27	27	32	110	474
6	Vol. of Transactions (in Lakh)	133155	128776	146550	170936	579418	2222163
7	Commission Earned (in Lakh)	311	352	344	453	1460	5467

Livelihoods Promotion

During the fourth quarter of FY 2025–26, significant progress was made under the Farm theme in promoting sustainable agriculture, productivity enhancement, farm mechanization, and diversified livelihoods across Bihar. Large numbers of farmers were covered under agro-ecological practices, kitchen gardening and crop-based interventions, while community-based extension systems were further strengthened. The quarter also witnessed progress in strengthening Farmer Producer Companies (FPCs), Custom Hiring Centres (CHCs), Agriculture Entrepreneurs (AEs), and Integrated Farming Clusters (IFCs) to improve farmers' access to services, markets, and livelihood opportunities.

A. Farm Interventions

1. Farm Based Productivity Enhancement Activity

Under the productivity enhancement interventions of the Farm theme, a total of 42,60,892 households were covered under Agro-Ecological Practices, promoting sustainable and climate-resilient farming practices across programme areas. To strengthen community-based extension systems, 13,376 Village Resource Persons (VRPs) were trained and engaged as Farm Livelihood Resource Persons, while 613 Skill Extension Workers (SEWs) were trained and engaged as Master Resource Persons for farm livelihood interventions.

Under crop-based interventions, 12,45,752 farmers adopted wheat cultivation through the System of Wheat Intensification (SWI) method, covering an area of 5,53,668 acres, contributing towards improved productivity and better crop management practices. In addition, 18,74,290 farmers practiced kitchen gardening over an area of 65,790 acres, supporting household nutritional security and promotion of diversified food consumption.

2. Custom Hiring Centres

At present, 520 Custom Hiring Centres have been established across all 38 districts of Bihar in convergence with the Agriculture Department to improve farmers' access to agricultural machinery and services. A dedicated CHC mobile application is being used for machine booking and service delivery, enabling better monitoring of farmer bookings, services provided and machine utilization. During the quarter, 12,062 farmers received farm based services available at CHCs using the mobile application. These services generated a revenue of Rs. 63,62,675 during the quarter. In addition, all CHCs actively supported farmers in reaping and threshing of Rabi crops during the reporting period.

3. Agriculture Entrepreneurs (AEs)

Under the Agriculture Entrepreneur initiative, a total of 5,302 AEs have been trained across 38 districts till date. Out of these, 4,996 AEs have been registered on the Agriculture Entrepreneur Application, with 10,71,101 farmers linked to them for receiving various services. Currently, 4,614 AEs are actively engaged in livelihood and business activities. During this quarter, the total business transaction carried out by AEs amounted to Rs. 92,17,644. The activities included input supply, digital banking services, nursery development, collective marketing, mushroom cultivation, vermi compost production, cattle feed distribution and machinery services.

The AE mobile application is being used to capture details of AEs and the services provided to farmers. The application supports regular data analysis and helps strengthen the sustainability of service centres operated by Agriculture Entrepreneurs.

4. Integrated Farming Clusters (IFC)

Integrated Farming Cluster (IFC) aims at improving, intensifying, expanding, and integrating diversified livelihood activities of rural households. Under this approach, 2–3 adjoining intervention villages are developed as one cluster covering around 250–300 households, where SHG families are supported in strengthening 3 to 4 farm and non-farm livelihood activities through strong backward and forward linkages. The intervention focuses on creating a sustainable livelihood ecosystem that contributes to enhanced household income.

In line with these objectives, JEEViKA has identified and operationalized 23 Integrated Farming Clusters across eight districts of Bihar. The intervention is being implemented through CLFs with dedicated human resources and financial support. The progress under IFCs during the reporting period is as follows:

Sl.	Indicators	Achievement till March 2026
1	Number of IFCs	23
2	Districts Covered	08 – Gaya, Buxar, Banka, Darbhanga, Aurangabad, Saharsa, Samastipur and Vaishali
3	Number of Blocks Covered under Intervention	17
4	Number of Farmers Associated	6,900
5	Total CRPs Deployed	38
6	Total Senior CRPs Deployed	18
7	Anchor Persons Recruited	13

Further, under the Mahila Kisan Sashaktikaran Pariyojana project, 25 additional IFCs will be established in 30 CLFs to support around 7,500 farmers across 13 districts, namely Aurangabad, Banka, Buxar, Gaya, Vaishali, Darbhanga, Samastipur, Purnea, Patna, Bhojpur, Nawada, East Champaran and Saharsa.

5. Agriculture Immersion Site

The Agriculture Immersion Site project has been developed as a demonstration and learning platform to promote climate-resilient, sustainable and high-income farming practices among small and marginal farmers. The project is currently being implemented across 14 districts through 87 Agriculture Immersion Sites. Each site has been provided project support of ₹2.00 lakh, with a total approved budget of ₹174 lakh along with farmer contribution. The intervention aims to cover around 100–150 farming households per site and is expected to result in a 20–30 percent increase in productivity and 30–50 percent improvement in profitability. The implementation is being carried out in a phased manner through capacity building, regular monitoring, and scaling of successful practices. The major interventions under the project include multilayer farming, vertical trellis systems, vegetable cultivation through grafted seedlings, mixed and intercropping with double-row vegetable cultivation, cultivation of exotic and high-value crops, intercropping in existing orchards, indigenous nursery development, establishment of net-houses, and eco-friendly pest management practices through the use of pheromone and sticky traps.

Table 19: The district-wise progress under the Agriculture Immersion Site

Sl.	District	No. of Immersio Sites	Total Fund Allocate (Rs.in Lakh)	Total Fund Transferre (Rs.in Lakh)
1	East Champaran	4	8	8
2	Gaya	8	16	16
3	Purnea	6	12	12
4	Nalanda	6	12	12
5	Patna	8	16	16
6	Muzaffarpur	6	12	12
7	Khagaria	5	10	10
8	Saharsa	2	4	4
9	Nawada	11	22	18
10	Samastipur	4	8	8
11	Jamui	3	6	6
12	Banka	6	12	12
13	Begusarai	15	30	30
14	Kishanganj	3	6	6
	Total	87	174	170

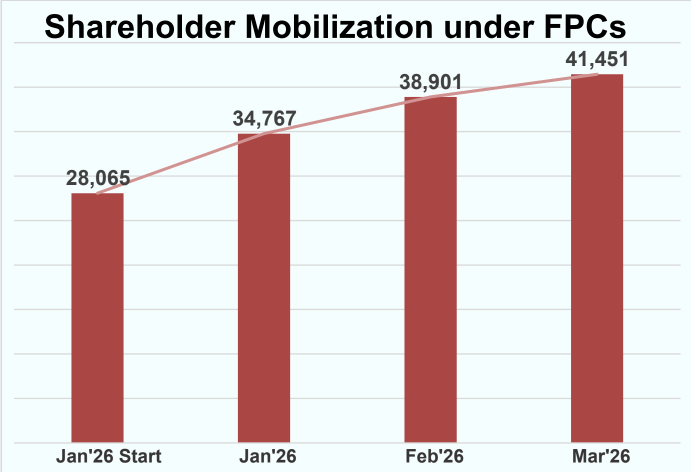
6. Farmers Producer Company

a. Shareholder Mobilization

During the quarter, 13,386 new shareholders were mobilized, increasing the total shareholder base from 28,065 at the beginning of January 2026 to 41,451 by March 2026. This expansion brought more farmers under the FPC fold, strengthening farmer participation and ownership in Producer Companies. The growing shareholder base is expected to further improve farm gate reach, aggregation of produce, and collective marketing activities across FPCs.

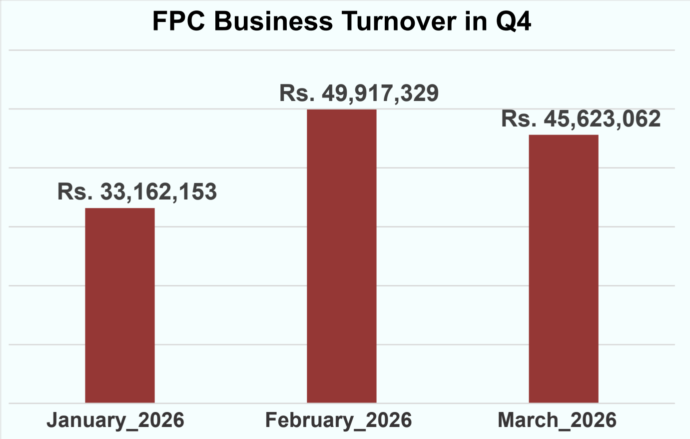
b. Matching Equity Grant Support

To strengthen the financial base of Farmer Producer Companies (FPCs) promoted under the CSS 10K FPO Scheme, Matching Equity Grant support was provided to 10 FPCs during the quarter against the share capital mobilized from shareholder farmers. The grant support helped in improving the capital structure, enhancing working capital availability, and strengthening the overall financial sustainability of the FPCs. During the quarter, one FPC each from Aurangabad, Buxar, Katihar, Lakhisarai, Nalanda, Purnea, Sitamarhi, and West Champaran districts, along with two FPCs from Vaishali district, received support under the scheme.



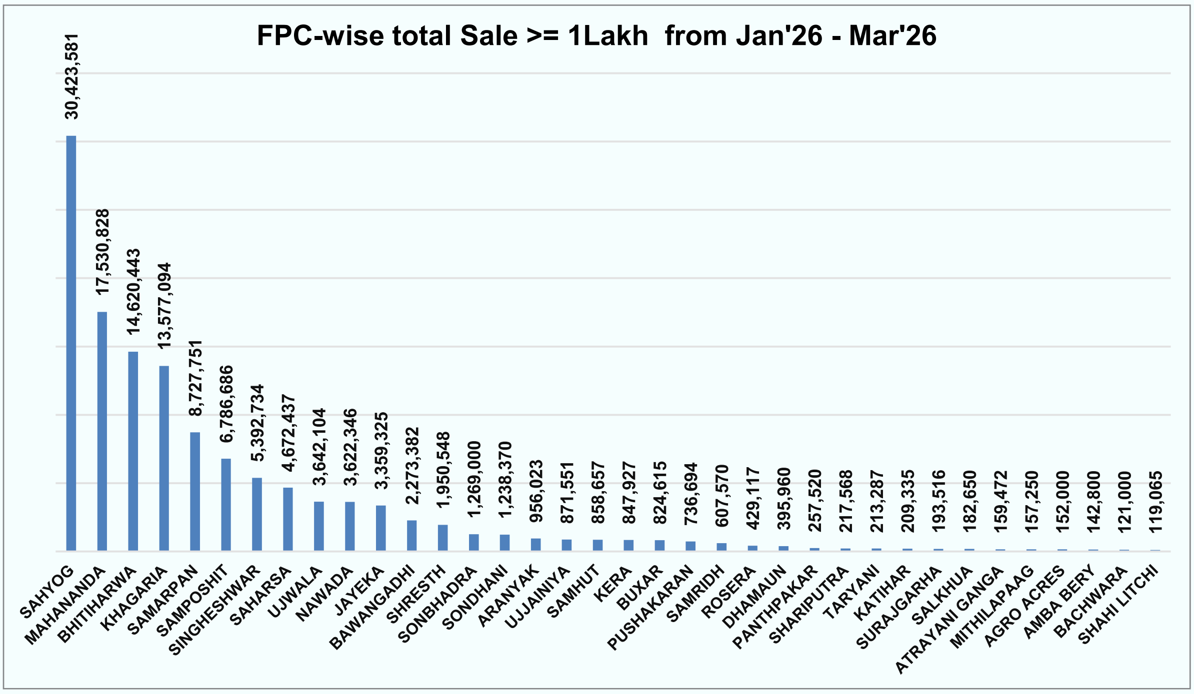
c. Business Turnover

During this quarter, a total of 55 Farmer Producer Companies (FPCs) achieved a cumulative business turnover of Rs. 12.87 crore under the Farm Value Chain programme. The turnover reflects improved aggregation of agricultural produce, strengthening of value chain interventions, and enhanced market linkages facilitated through the FPCs. The overall business performance indicates steady progress towards operational efficiency and financial sustainability of the producer companies.



d. Business Plan Preparation

In line with Office Order No. 3866 dated 09.01.2026 regarding Business Plan Finalization under the CSS 10K FPO Scheme, training programmes on business plan preparation were conducted during the quarter. A focused drive was undertaken to facilitate preparation and finalization of business plans for 50 Farmer Producer Companies (FPCs). The initiative aimed to strengthen business planning capacities of the FPCs and support them in accessing institutional



credit, grants, and project-based investments for business expansion and long-term sustainability.

e. Participation in Bihar Diwas 2026

Seven Farm FPCs participated in the three-day Bihar Diwas 2026 celebration and showcased a range of products developed by the producer companies. FPCs from Darbhanga, Muzaffarpur, Kishanganj, Nawada, Saharsa, Samastipur and Vaishali districts took part in the event. The participation provided an important platform for product promotion, branding, market visibility, and interaction with potential buyers and stakeholders, thereby supporting the marketing efforts of the FPCs.

f. FPC–CHC Linkage

To promote farm mechanization and strengthen farmer engagement with Farmer Producer Companies (FPCs), a pilot initiative was undertaken for operation of Custom Hiring Centres (CHCs) through FPCs. Under Office Order No. 4704 dated 16.03.2026, a total of 36 CHCs were handed over to 36 FPCs across 30 districts of Bihar during the quarter.

Two CHCs each were linked with FPCs in Darbhanga, Purnea, Rohtas, Samastipur, Vaishali, and West Champaran districts, while one CHC each was linked in Araria, Arwal, Aurangabad, Banka, Begusarai, Bhojpur, Buxar, East Champaran, Gaya, Jamui, Jehanabad, Katihar, Lakhisarai, Madhepura, Madhubani, Munger, Muzaffarpur, Nawada, Saharsa, Sheikhpura, Sheohar, Sitamarhi, Siwan and Supaul districts.

The initiative is expected to improve access to farm machinery services and create sustainable business opportunities for FPCs at the block level.

g. Roll-out of PG Policy

To streamline and strengthen farm and livestock-related activities, Office Order No. 4570 dated 05.03.2026 regarding Operational Guidelines for Producer Groups (PGs) was rolled out during the quarter. The guidelines were introduced to facilitate the formation and financing of Producer

Groups at the farmgate level. The policy aims to strengthen farm-level aggregation, improve price realization for farmers, establish decentralized aggregation points, and enhance access to input-output services and small farm mechanization.

h. Human Resource Support

During the quarter, Chief Executives (CEs) and Accountants were selected for 20 FPCs under the CSS 10K FPO Scheme to strengthen professional management, financial systems, statutory compliance and operational decision-making within the producer companies.

Chief Executive positions were selected in FPCs located in Araria, Arwal, Begusarai (2 FPCs), Bhojpur, Katihar (2 FPCs), Rohtas, Saharsa, Samastipur and Supaul districts. Accountant positions were selected in Banka, Begusarai (2 FPCs), Bhojpur, Darbhanga, East Champaran, Katihar, Nalanda, Nawada, Patna, Purnea (2 FPCs), Saharsa and Supaul districts. In several FPCs, both Chief Executives and Accountants were selected during the quarter.

B. Livestock

During the quarter Jan–Mar 2026, significant progress was achieved across livestock interventions under JEEVIKA. Under the Pashu Sakhi model, 378 new Pashu Sakhis were developed, covering 24,981 households, along with large-scale service delivery including deworming (74,000 doses) and vaccination (4.59 lakh doses). In poultry, 11,893 members were supported with the distribution of 4.68 lakh chicks. The dairy sector also saw expansion, with 3,985 households newly linked to Dairy Cooperative Societies and 136 Animal Health Camps organized, benefiting over 23,000 households.

1. Goat Rearing Interventions

a. Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 8,159 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 a sustainable livelihood approach, enabling Pashu Sakhis to earn a regular and steady income throughout the year. Details of the services and achievements till March 2026 are mentioned in the table below:

Table 20: Progress under Pashu Sakhi Model

Sl.	Indicators	Progress Jan–Mar 26	Cumulative Progress till March 2026
1	Number of Pashu Sakhi developed	378	8,159
2	Households covered by Pashu Sakhi	24,981	837,377
3	Number of Azolla pits developed (including green fodder)	647	51,182
4	Number of Machan/Sheds constructed	74	22,085
5	Number of feeders installed	46	104,698
6	Number of castrations done	375	366,777
7	Total quantity of Dana Mishran produced (in kg)	463	296,341
8	Number of deworming doses provided	74,000	72,70,759
9	Number of vaccination doses given	459,434	25,71,432

b. Goat Producer Company

- **Seemanchal Jeevika Goat Producer Company Limited**

JEEVIKA has established the Seemanchal Jeevika Goat Producer Company to provide value chain services to goat rearers in Purnea, Araria and Katihar districts. The company covers 27 blocks with 17 demo-cum-collection centres. It has also initiated business by selling inputs to its members and trading outputs (live goats).

One meat retail outlet, named "Seemanchal Jeevika Meat Outlet," was established in December 2022. It has achieved a turnover of Rs. 87,82,682 with a total sale of 9,758.53 kg of meat till March 2026.

Table 21: Progress under Seemanchal Goat PC

Sl.	Indicators	Progress Jan–Mar 26	Cumulative Progress till March 2026
1	Number of shareholders mobilized	0	19,956
2	Turnover (in lakhs)	227.62	Rs. 1454.94

c. 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 company aims to provide comprehensive goat health management support to goat rearers in Muzaffarpur district. It was established in August 2023 and commenced its business in December 2023.

Table 22: Progress under Mesha Mahila Bakripalak PC

Sl.	Indicators	Progress (Jan–Mar 26)	Cumulative Progress till March 2026
1	Number of shareholders mobilized	0	4,525
2	Turnover (in lakhs)	66.64	Rs. 441.74

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 this period, chicks are provided with proper feed, care and vaccination. To prevent diseases, 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 prevent hatchery-borne infections. The progress of chick distribution in the current quarter is given below:

Table 23: Progress under Backyard Poultry Intervention

Sl.	Indicators	Progress Jan–Mar 26	Cumulative Progress till March 2026
1	Number of districts	0	38
2	Number of blocks	12	341
3	Number of members benefitted	11,893	233,464
4	Number of chicks distributed	467,980	115,64,223

b. Poultry Value Chain Development

To strengthen the poultry value chain, a proposal to establish a Poultry Farmer Producer Enterprise in Nalanda and Gaya districts was approved under the NRETP project. The Poultry FPC will cover a total of 4 blocks and 7,500 households in these districts.

For technical support, the Foundation for Development of Rural Value Chain (FDRVC) has been assigned as the Technical Support Agency (TSA), and the MoU has already been approved. The company, *Nari Shakti Jeevika Mahila Poultry Producer Company Limited*, was registered in December 2022 and started operations in November 2024 in the Dobhi block of Gaya district. So far, a total of 707 members have been mobilized, out of which 232 have become shareholders. Additionally, 46 members have received 5,099 birds.

3. Dairy Intervention

a. COMFED

JEEVIKA, in collaboration with COMFED, is mobilizing cattle-rearing SHG members to join existing Dairy Cooperative Societies (DCSs) and also forming new women Dairy Cooperative Societies. This helps 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 23 : Progress under DCS

Sl.	Indicators	Cumulative Progress till March 2026
1	Number of districts covered	38
2	Number of blocks covered	438
3	Number of women DCS	1,263
4	Number of households linked to DCS	1,38,183

b. Animal Health & Awareness Camp

The dairy sector plays an important role as an alternative source of income for rural households in Bihar. However, livestock owners face several challenges such as poor animal health management, limited access to veterinary services and infertility issues, which directly impact milk production. To address these challenges, Animal Health and Awareness Camps are organized at the panchayat level. These camps support SHG members by enabling early detection of diseases, addressing infertility issues, and promoting preventive measures. Special emphasis is given to infertility-related issues, as addressing these can significantly enhance milk productivity and improve rural livelihoods. The details of achievements till March 2026 are given in the table below:

Table 24: Details of Animal Health and Awareness Camps

Sl.	Indicators	Progress Jan–Mar 26	Cumulative Progress till March 2026
1	Number of districts covered	30	38
2	Number of blocks covered	457	534
3	Number of camps organized	136	965
4	Number of households benefitted	23,528	1,49,094

c. KMMPCL

Kaushikee Mahila Milk Producer Company, initiated in December 2017, has now expanded significantly and currently has 838 functional Milk Pooling Points (MPPs). A total of 35,823 members have been enrolled in KMMPCL.

A total of 14 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 Village Organizations of JEEVIKA. SHG members undertake fishery activities in these ponds. The process of identification, allotment and operationalization of ponds is ongoing in different districts of the state.

Sl.	Indicators	Progress Jan–Mar 26	Cumulative Progress till March 2026
1	Number of districts covered	0	34
2	Number of blocks covered	0	109
3	Number of ponds with fish stocking	0	117

C. Non - Farm

Steady progress was made under the Non-Farm theme through the expansion of enterprise promotion initiatives across the state. Key achievements included promotion and grounding of enterprises under SVEP, OSF, and MED programmes, onboarding of enterprises on MIS portals, strengthening of cadre support systems, and expansion into new blocks and districts. Progress was also achieved under AGEY through procurement of vehicles and expansion of rural transport services.

1. Start-Up Village Entrepreneurship Program

The Start-Up Village Entrepreneurship Program (SVEP) is a key initiative under the National Rural Livelihoods Mission (NRLM) aimed at promoting rural entrepreneurship and creating sustainable livelihoods. The program 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 program cycle and are now functioning in a self-sustaining mode, 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 program 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 26: Enterprise Progress – SVEP Phase I & II

Particulars	Cumulative Progress
Total Business Plans Prepared	28,021
Total Enterprises Funded	26,183

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. The progress so far is presented below:

Table 27: Enterprise Targets and Achievements

Particulars	Progress / Status
Enterprises to be Promoted (Target)	21,600
Number of Enterprise Business Plans Approved	15,587
Number of Enterprises Grounded	9,039
Total Funds Received (Amount ₹ in Lakh)	1,759.85
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 follows:

- The orientation programme 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 Monthly Review Format to facilitate structured oversight and data-driven decision-making. Out of 34,620 enterprise profiles, 33,433 enterprises from SVEP Phases I, II, and III blocks have been onboarded onto the NF ERP Portal.

2. One Stop Facility

a. One Stop Facility (OSF) Centres 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, OSF centres are operational in 40 blocks across 12 districts. A total of 7,298 enterprises have been funded under OSF, with a total disbursement of Rs. 32.56 crore.

Table 28: Consolidated Progress under OSF–NRETP Programme

Sl.	Particulars	Progress Status
1	Operational Coverage	40 blocks across 12 districts
2	Total Enterprises Funded	7,298 enterprises
3	Total Amount Disbursed	Rs. 32.56 crore
4	Enterprises Initiating Repayment	6,454 enterprises
5	Total Repayment Received	Rs. 5.98 crore
6	Business Development Service Providers (BDSPs) Engaged	285 BDSPs currently supporting OSF activities at the field level
7	Enterprise Registrations	1,745 enterprises registered under Udyam Aadhaar, FSSAI, and GST
8	Bank Loan Facilitation	More than 5,106 enterprise documents submitted to various banks through BPIU for individual loan financing
9	Enterprises with Monthly Sales above Rs. 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. NRLM–OSF PH-1 & PH-2

Under the SVEP umbrella project of NRLM–OSF, 23 new blocks across 13 districts have been approved for implementation. The programme guidelines have been approved and rolled out to streamline execution and ensure uniformity in implementation. District and Block teams under PH-1 and PH-2 have been oriented on programme implementation modalities and enterprise promotion guidelines. In PH-1 districts, 90 Business Development Service Providers (BDSPs) have been onboarded, resulting in the promotion of 1,270 enterprises during the current period.

In PH-2 blocks, the selection process for 117 BDSPs has been completed and their training has also been completed. This has resulted in the promotion of 600 enterprises during the current period. The selection process for Mentors and Functional Experts is currently underway to further strengthen implementation support. Against the overall target of 2,800 enterprises, 1,870 business plans have been approved and 855 enterprises have been successfully grounded to date.

Table 29: PH-1 & PH-2 Progress Status

Sl.	Component	Status / Achievement
1	Programme Expansion	23 new blocks approved across 13 districts
2	Guidelines Rollout	Approved and implemented for streamlining
3	Orientation of Teams	District and Block teams oriented under PH-1 & PH-2
4	BDSP Onboarding (PH-1)	90 BDSPs onboarded
5	Enterprises Promoted (PH-1)	1,270 enterprises promoted
6	BDSP Selection (PH-2)	117 BDSPs selected and trained
7	Enterprises Promoted (PH-2)	600 enterprises promoted
8	Mentor & Functional Expert Selection	Selection process ongoing
9	Total Enterprise Target	2,800 enterprises
10	Business Plans Approved	1,870
11	Enterprises Grounded	855

3. Micro Enterprise Development (MED)

Micro Enterprise Development (MED) was approved under the SVEP Umbrella Programme in March 2023 for implementation in 13 blocks across 5 districts under Phase-I. The objective of MED is to support SHG members in establishing micro-enterprises in the non-farm sector.

Subsequently, in October 2024, approval for 21 additional blocks was granted by NRLM for implementation under MED Phase-II.

Key activities and progress under MED till March 2026 are as follows:

- MED MIS has been continuously monitored, resulting in significant progress in MIS adoption, with 2,737 out of 2,841 enterprises (96.33%) onboarded on the MED MIS portal till December 2025.
- Repayment by MED enterprises has commenced, with an average repayment rate of 72% against the cumulative demand.
- MED Phase-II achievement stands at 3,828 enterprises promoted against the target of 4,200 enterprises till March 2026.
- Cadre selection for MED Phase-III has been completed in 14 blocks and training for the selected CRP-EPs is planned during the first quarter of FY 2026–27.

Table 30: PH-1 & PH-2 Progress Status

Sl.	Component	Status / Achievement
1	Programme Expansion	34 blocks approved across 15 districts
2	Guidelines Rollout	Approved and implemented for streamlining
3	Orientation of Teams	District and Block teams oriented under PH-1 & PH-2
4	Enterprises Promoted (PH-1)	2,841 enterprises promoted and onboarded on the MIS portal
5	Enterprises Promoted (PH-2)	3,828 enterprises promoted and onboarded on the MIS portal

4. AGEY (Aajeevika Grameen Express Yojana)

Aajeevika Grameen Express Yojana (AGEY) was launched in the financial year 2017–18 with the objective of providing an alternative source of livelihood to SHG members under DAY-NRLM by facilitating the operation of public transport services in backward rural areas. The scheme also aims to provide safe, affordable, and community-monitored rural transport services to connect remote villages with key services and amenities, including markets, education and healthcare facilities, thereby supporting the overall economic development of rural areas.

The progress under AGEY during the current quarter is as follows:

- Under Phase-II of AGEY, approval has been granted for implementation in 23 districts covering 60 blocks, with a provision for 60 vehicles.
- Out of the total 60 vehicles, 43 vehicles have been procured, while procurement of the remaining vehicles is under process.

Skill Development & Placement

The Jobs Theme during this quarter focuses on improving employability and expanding livelihood opportunities for rural youth through skill development, wage employment, self-employment promotion and placement facilitation through programmes such as DDU-GKY 2.0, RSETIs 2.0, Job Fairs and other employment-oriented interventions implemented across the state.

1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana

Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is a flagship skill development and placement initiative aimed at enhancing the employability of rural poor youth in the age group of 15–35 years through skill training and wage employment opportunities. The programme follows a three-tier implementation structure comprising the DDU-GKY National Unit under the Ministry of Rural Development, State Rural Livelihood Missions and Project Implementing Agencies (PIAs).

In Bihar, BRLPS-JEEViKA has been functioning as the nodal agency for implementation of the DDU-GKY programme. The programme is being implemented in partnership with various Project Implementing Agencies (PIAs) across Bihar.

As on 31 March 2026, a cumulative total of 84,590 candidates received training under different trades across DDU-GKY and Roshni projects. Out of these, 61,895 candidates received appointments in different organizations, while 46,341 candidates were successfully placed. In addition, 78,641 candidates were assessed and 66,773 candidates were certified under the programme.

DDU-GKY 2.0 came into effect from April 2025 as a revamped programme for providing skill training and placement opportunities to rural youth.

Table 31: Progress under DDU-GKY Programme

Particulars	Trained	Appointed	Placed	Assessed	Certified
Till 31 March 2026 (Cumulative)	84,590	61,895	46,341	78,641	66,773
FY 2025–26 (1 April 2025 to 31 March 2026)	101	246	377	223	205

2. Rural Self-Employment Training Institutes

Rural Self-Employment Training Institutes (RSETIs) are dedicated institutions established across all districts of Bihar for skill upgradation and entrepreneurship development of rural youth. These institutes are managed by the sponsoring lead banks of the respective districts. BRLPS - JEEVIKA has been functioning as the nodal agency for providing implementation support to RSETIs in the state.

With the support of the Ministry of Rural Development, Government of India and lead banks, JEEVIKA is closely coordinating with district-level RSETIs to provide self-employment-oriented skill training to rural youth in nearly 61 approved trades. After completion of training, candidates are also facilitated with credit linkage support to establish their own enterprises and livelihood activities.

As on 31 March 2026, a total of 38 RSETI centres were operational across the state for imparting skill training and promoting self-employment opportunities among rural youth. During this quarter, 13,481 candidates received training in different trades through RSETIs, out of which 12,925 candidates were successfully settled through self-employment and bank-financed livelihood activities.

Table 32: Status of Training through RSETIs

Sl.	Particulars	January to March 2026
1	Number of trainings conducted	429
2	Number of candidates trained	13,481
3	Total settled	12,925
4	Settled through self-funding	10,003
5	Settled through bank finance	2,922

3. Coordination & Support for Bihar Diwas 2026

The Jobs Theme actively participated in Bihar Diwas 2026. During the event organised at Gandhi Maidan from 22 March 2026 to 24 March 2026, the theme oriented and created public awareness on skill development initiatives, particularly DDU-GKY 2.0 and RSETI 2.0.

A dedicated Skill Development and Employment Promotion Stall focusing on DDU-GKY and RSETI schemes was established under the Jobs Theme. The platform was utilised to highlight Bihar's decade-long journey under the DDU-GKY programme and disseminate information on

the objectives and future direction of DDU-GKY 2.0 and RSETI 2.0 among the general public.Under the guidance and supervision of the COO–DDU-GKY & SRLM, a three-day orientation-cum-outreach programme on DDU-GKY 2.0 and RSETI 2.0 guidelines was conducted during the Bihar Diwas celebrations. More than 20,000 visitors were sensitized regarding opportunities related to skill training, wage employment and self-employment available under these schemes.

The SRLM and TSA teams facilitated on-the-spot registration, counselling and resolution of scheme-related queries during the event. The initiative contributed to increased registrations for RSETI training programmes and helped create a potential enrolment pipeline for DDU-GKY training programmes.

4. Job Fair and Direct Placement

Under the Jobs Theme, Job Fairs were organised at district and block levels to facilitate direct placement opportunities for unemployed rural youth in various companies. Companies from different sectors participated in these Job Fairs for recruitment, while YMDs and CMDs supported the mobilisation and identification of eligible candidates for selection and joining.

During this quarter, a total of 52 Job Fairs were organised across the state. Through these placement drives, 2,129 job offers were extended to candidates, out of which 1,780 candidates successfully joined different organizations.

Table 33: Status of Placement through Job Fairs

Sl.	Particulars	1 January 2026 to 31 March 2026
1	Job Fairs organised	52
2	Jobs offered through Job Fairs	2,129
3	Candidates joined jobs	1,780

Social Development

During the quarter, JEEVIKA made significant progress in strengthening social inclusion, community institutions, livelihood promotion, renewable energy and environmental sustainability initiatives across Bihar. Key achievements included support to 2,039 Village Organizations under the Vulnerability Reduction Fund (VRF), expansion of community-led institutions such as Didi Adhikar Kendras and Didi Ki Libraries and implementation of large-scale capacity building programmes on disability and elderly inclusion. JEEVIKA also entered into a strategic partnership with HelpAge India to promote elderly inclusion through formation and strengthening of Elder Self-Help Groups (ESHGs). Under renewable energy initiatives, J-WiRES expanded solar-based livelihood interventions and implemented PM Surya Ghar activities across multiple districts.

1. Vulnerability Reduction Fund

The Vulnerability Reduction Fund aims to provide timely financial support to vulnerable SHG households for addressing food insecurity, health risks, educational needs, gender-related issues, sudden sickness, hospitalization, natural calamities and other emergency requirements. Under this intervention, up to Rs. 1,50,000/- is provided as a corpus fund to each eligible Village Organisation under the Vulnerability Reduction Fund.

VRF is an inclusive loan product provided mainly at 0.75% per Rs. 100 per month for vulnerable households (HHs) of SHG members, including ultra-poor (SJY HHs), widows, PwD, 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, Rs. 1 lakh out of the total Rs. 1.5 lakh is earmarked as FSF as per earlier guidelines, while the remaining amount is managed as a VRF credit facility.

During this quarter, 2,039 VOs received VRF support. Cumulatively, a total of 62,714 VOs have received VRF and utilized the fund effectively for the benefit of SHG members.

Further, the VRF Corpus Mapping exercise has been completed for 69,856 VOs by VO Bookkeepers, and the data has been digitized in the VRF Monitoring and Management system by MBKs.

2. Community Library & Career Development Centers (Didi Ki Library)

JEEVIKA has established Community Library & Career Development Centers (CLCDCs), popularly known as *Didi Ki Library*, in 118 blocks across 33 districts to strengthen CLFs and promote intergenerational mobility through education.

These CLCDCs operate for 8 hours daily with a seating capacity of more than 6,000. Over 1.18 lakh learners have been enrolled, with an average daily footfall of 6,000–7,000. The centers function as community-led hubs providing library, career guidance, skilling and entrepreneurial support, especially for girls and first-generation learners. The centers are managed by CLFs with dedicated Vidya Didis.

The libraries cater to children, students, and youth preparing for competitive examinations by providing access to study materials, newspapers, books and digital learning platforms. Vidya Didis, who are trained women from SHGs or their family members, serve as librarians and career mentors.

With increasing registrations and footfall, these CLCDCs have emerged as important spaces for intellectual growth, peer learning, and aspirational development among rural youth, especially girls.

3. Solar – Renewable Energy

a. Solar Marts under J-Wires

In 2020, J-WiRES (JEEViKA Women Initiative Renewable Energy and Solution Pvt. Ltd.) was launched with support from JEEVIKA to promote sustainable livelihood opportunities in the renewable energy sector for Self-Help Group members.

A total of 382 Solar Marts, managed by women energy entrepreneurs, have been established in seven districts of Bihar, including Gaya, Nawada and Patna. By increasing access to renewable energy, reducing indoor pollution, and promoting energy-efficient solutions, the initiative aims to expand to 3,500 Solar Marts across the state in the coming financial year.

b. J-WiRES Finovista Project

The J-WiRES Finovista Project was a research initiative implemented among 550 street food vendors (micro-enterprises serving food or tea to less than 100 customers per day) in Gaya, Aurangabad, Nalanda and Patna districts.

The project was implemented at a cost of around Rs. 70 lakhs. Under the project, electric cooktops and utensils worth around Rs. 45 lakhs were distributed to vendors. The study assessed financial and social impact, adoption patterns, sensory feedback, as well as health and environmental impact. The project generated an estimated profit of around Rs. 8 lakhs so far.

c. PM Surya Ghar Muft Bijli Yojana

J-WiRES is actively implementing the PM Surya Ghar Muft Bijli Yojana (PMSGY) in Bihar and has received a positive response from the field.

Table 34: Progress under PM Surya Ghar Program

Sl.	Indicators	Achievement till March 2026
1	Total Applications Filled on Portal	88
2	Total Households Covered	38
3	Customers Availing Loan Facility	28
4	Customers with Cash Payment	10
5	Net Metering & Inspection Completed	38
6	Subsidy Released	36
7	Total Installed Capacity	~150 KW
8	Districts Covered	Gaya, Arwal, Jehanabad, Patna, Nalanda
9	Total Business Generated	Rs. 78.30 Lakhs
10	Total Profit Earned	Rs. 15.50 Lakhs

d. J-WiRES Products

Apart from solar installations, J-WiRES sold around 690 induction cooktops and utensils in Bihar and Delhi. Other products such as BLDC fans, LED bulbs, solar lanterns, and torches were also sold across various locations in Bihar and Jharkhand. The total value of products sold was around Rs. 20 lakhs, generating an estimated profit of Rs. 2 lakhs.

e. Commercial Solar Installation and Other Initiatives

In addition to installations under PMSGY, J-WiRES has also undertaken commercial solar installations. The highest single installation capacity achieved was 28 KWp, with cumulative installations of around 80 Kwp.

The total value of these installations was around Rs. 26 lakhs, generating an estimated profit of around Rs. 4 lakhs.

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

To strengthen women's access to rights, entitlements, and grievance redressal mechanisms related to Gender-Based Violence (GBV), JEEVIKA has established community-led Didi Adhikar Kendras (DAKs) across Bihar. These centres serve as grassroots platforms for promoting gender justice, social inclusion, and women's empowerment.

By the end of the reporting period, 325 DAKs were operational across all 38 districts of Bihar. To further expand outreach and accessibility, JEEVIKA plans to scale up the initiative from 174 blocks to 425 blocks in the coming year. Correspondingly, the cadre of DAK functionaries will be expanded from 1,275 to 2,550 trained community leaders to strengthen service delivery and institutional support.

Each block has one designated Cluster Level Federation (CLF) functioning as the nodal CLF for oversight and coordination, while other CLFs operate DAKs at the grassroots level. This community-owned institutional mechanism ensures sustainability and local accountability.

Each DAK is managed by a trained DAK Coordinator and supported by Gender CRPs/Saksham Didis, creating a strong cadre of women leaders at the community level. The centres function as safe spaces for dialogue, collective action, legal counselling, psychosocial support, and referrals to relevant government schemes and services.Since inception, DAKs have registered 287 GBV-related cases and over 2,000 social entitlement cases. More than 70 percent of these cases have been successfully resolved, while the remaining cases are under active follow-up and support.

To strengthen legal aid and awareness, JEEVIKA has partnered with the Chanakya law university (CNLU) and Nyaya-based legal support organisations. These partners conduct awareness sessions for SHG members and community women on issues such as child marriage, GBV, legal rights, and grievance redressal processes. They also provide guidance and capacity-building support to DAK cadres, enabling them to function as community-based para-legal volunteers in their areas.

In addition, law students from CNLU regularly visit DAKs to gain first-hand exposure to grassroots realities and community-led dispute resolution mechanisms. These interactions help future legal professionals better understand the challenges faced by rural women and the role of community institutions in addressing social and gender-related issues through accessible and locally driven solutions.

5. Inclusion of Persons with Disabilities (PwDs)

a. State-Level Training for District Resource Persons (DRPs) on Disability Inclusion

JEEVIKA, in collaboration with Sightsavers India, organized three batches of two-day residential state-level training programmes on social inclusion and disability inclusion in Patna, on 19–20 January, 21–22 January, and 10–11 March 2026.

A total of 75 Area Coordinators and Community Coordinators from all 38 districts of Bihar participated in the training programme. The training aimed to strengthen the capacity of ACs and CCs on disability inclusion and equip them with the knowledge required to integrate disability-inclusive practices into JEEVIKA's core activities. The trained DRPs will further disseminate the learning at different levels within their respective districts.

The training enhanced participants' conceptual understanding of the RPWD Act, 2016, JEEVIKA Disability Programme Guidelines (DPG), LokOS entry, VRF provisions, State and Central Government schemes and entitlements, and services provided by the Composite Regional Centre for Skill Development, Rehabilitation and Empowerment of Persons with Disabilities (CRC). Participants also gained technical knowledge on the 21 recognized types of

disabilities and facilitation skills to effectively promote inclusion, strengthen DPGs and improve access to rights, entitlements, and services for persons with disabilities at the grassroots level.

b. Awareness Programme on Inclusion of Persons with Disabilities at CLF Level

JEEVIKA, in collaboration with the Composite Regional Centre for Skill Development, Rehabilitation and Empowerment of Persons with Disabilities, organized an awareness programme on the inclusion of Persons with Disabilities (PwDs) at Gyan Cluster Level Federation, Pokarbhinda Block, Darbhanga district, on 30 March 2026.

The programme aimed to build a shared understanding among Cluster Level Federation members on disability inclusion and strengthen their capacity to promote inclusive practices at the grassroots level.

The sessions focused on sensitizing participants on the key provisions of the Rights of Persons with Disabilities (RPWD) Act, 2016 and enhancing their understanding of the 21 recognized types of disabilities. Participants were also oriented on the Disability Programme Guidelines (DPG), including eligibility criteria and procedures for availing various State and Central Government schemes and entitlements.

A total of 130 Persons with Disabilities, DPG members, and their family members were sensitized on social inclusion during the orientation programme. Following disability assessments, 25 assistive devices were distributed among beneficiaries by CRC to support their mobility and daily functioning.

c. Phase-wise Training of Project Staff on Disability Inclusion and Accessibility

Following the State-level Training of District Resource Persons (DRPs) on Disability Inclusion, district-level training programmes on disability inclusion and accessibility were conducted for project staff in Sheohar, Kishanganj, Aurangabad, Muzaffarpur, Araria, Rohtas, Nalanda, Sitamarhi, Nawada, Bhojpur, Darbhanga, Supaul, Madhubani and Jamui districts.

A total of 1,018 project staff were trained during the quarter. The training aimed to sensitize and equip staff with the knowledge and skills required to effectively promote disability inclusion and ensure linkages with all JEEVIKA vertical.

The programme strengthened participants' understanding of the Rights of Persons with Disabilities (RPWD) Act, 2016, JEEVIKA Disability Programme Guidelines (DPG), LokOS data entry, VRF processes, identification of the 21 recognized types of disabilities, State and Central Government schemes and entitlements, and facilitation skills.

The training also focused on strengthening field-level implementation through identification of PwDs within SHGs and communities, strengthening Disabled Persons Groups (DPGs) and improving access to rehabilitation services, assistive devices, livelihood opportunities and social security schemes.

d. Sensitization of Community Mobilizers on Disability Inclusion

JEEVIKA conducted sensitization programmes for Community Mobilizers (CMs) on disability inclusion in Kishanganj, Aurangabad, Muzaffarpur, Araria, Nalanda, Sitamarhi, Nawada, Bhojpur, Darbhanga, Madhubani and Jamui districts. A total of 11,252 Community Mobilizers were sensitized during the quarter.

The sessions focused on building awareness on disability inclusion, rights and entitlements of PwDs, identification of PwDs within communities, linkage with Disabled Persons Groups (DPGs), and access to State and Central Government schemes.

Participants were also oriented on JEEVIKA DPG guidelines and the role of CMs in ensuring inclusion, accessibility, and regular follow-up at the grassroots level.

e. Orientation Training for M-CLF Board Members and DPG Members

JEEVIKA organized orientation training programmes for M-CLF board members and active DPG members in Sheohar, Kishanganj, Aurangabad, Muzaffarpur, Araria, Nalanda, Sitamarhi, Nawada, Darbhanga, Madhubani, and Jamui districts, covering 189 M-CLFs. A total of 5,871 participants attended the orientation programmes during the quarter.

The training aimed to strengthen awareness among Persons with Disabilities, their family members, and M-CLF members regarding the rights of PwDs, rehabilitation opportunities and available support systems.

Sessions focused on understanding disability and the 21 recognized types of disabilities, identification and assessment processes, and various State and Central Government schemes and entitlements available for PwDs.

The programme also emphasized the roles and responsibilities of community institutions in promoting inclusion and strengthening support systems for PwDs at the grassroots level.

6. Inclusion of Elderly

a. Partnership with HelpAge India

Bihar Rural Livelihood Promotion Society has entered into a strategic partnership with HelpAge India to promote elderly inclusion through the formation and strengthening of Elder Self-Help Groups (ESHGs).

The initiative aims to improve the social and economic well-being of elderly persons by promoting collective platforms, access to entitlements, and improved quality of life.

Under this initiative, ESHGs will be integrated within the NRLM framework and linked with financial support mechanisms such as Revolving Fund (RF) and Community Investment Fund through Village Organizations. Capacity building and on-site support are also being provided to block and district teams, along with Community Resource Persons (CRPs), for ESHG formation, record-keeping, and livelihood integration.

A two-day consultation workshop was organized on 16–17 December 2025 at the BRLPS office with participation from the HelpAge India State Team and representatives from Darbhanga, Madhubani, Supaul, Gaya, Patna, Bhojpur and Nalanda districts, including BPMs, SD Managers and the SPMU SD Team.

The workshop focused on developing conceptual clarity on the Elderly Inclusion Programme and discussing the roles and responsibilities of BRLPS staff under the elderly inclusion guidelines.

Following consultations and stakeholder inputs, the final version of the Elderly Inclusion Guidelines was approved on 06 April 2026.

b. Capacity Building and Immersion Programmes on Elderly Inclusion

BRLPS, in collaboration with HelpAge India, organized a series of district-level training and immersion programmes in Darbhanga (17–21 February 2026), Madhepura (23–27 February 2026), and Supaul (10–14 March 2026), with participation of 35 ACs and CCs in each training programme. The five-day intensive training programmes included sessions on the status and role of elderly persons in society, formation and functioning of Elder Self-Help Groups, transect walks, social and resource mapping, and practical exposure visits to existing ESHGs.

Participants were also oriented on the roles and responsibilities of Elderly Community Resource Persons (ECRPs), elderly livelihood initiatives, village-level federations, and financial linkages including RF, CIF, and VRF. The training further covered legal frameworks and policies related to elderly welfare, including the Maintenance and Welfare of Parents and Senior Citizens Act, 2007, and the National Policy on Older Persons, 1999. Various government welfare schemes for elderly persons were also discussed in detail.

7. Village Prosperity Resilience Plan (VPRP)

With the completion of the Village Prosperity Resilience Plan (VPRP) for FY 2025–26, Bihar has demonstrated significant progress across all institutional levels.

At the SHG level, 89.74% SHGs prepared Entitlement Plans and 78.08% prepared Livelihood Plans, reflecting strong household-level planning. At the VO level, consolidation reached 74.38% for Entitlement/PGSRD/SDP plans and 62.50% for Livelihood Plans. At the GP level, consolidation stood at 59.16% for Entitlement/PGSRD/SDP plans and 49.52% for Livelihood Plans. With the planning process completed, the focus has now shifted towards implementation of identified demands through convergence with Government schemes, regular follow-ups and targeted support, particularly in low-performing districts. In the next phase, emphasis will be placed on strengthening GP-level execution, improving convergence, and ensuring that SHG-level planning translates into measurable benefits at the community level.

8. JEEVIKA – MGNREGA Convergence

a. Initiation of Village Organization Office Buildings

JEEVIKA, in convergence with the Rural Development Department and MGNREGA, is facilitating the construction of 534 Village Organization office buildings across Bihar. The initiative aims to strengthen grassroots governance, community participation and institutional infrastructure while also generating employment opportunities under MGNREGA. The project involves an investment of around Rs. 80 crores, including Rs. 32 crores towards wage employment under MGNREGA.

Table 35: VO Office Building Construction Status

Indicators	Achievement
Total Land Identified	652
Total NOCs Provided	243
Construction Started	204
Buildings Completed	176

9. Didi Ki Nursery

a. Nursery Development

"Didi Ki Nursery" is a livelihood initiative aimed at promoting low-cost plantation, enhancing green coverage, and creating sustainable income opportunities for Nursery Didis through nursery-based enterprises. A total of 987 nurseries have been established through convergence initiatives across Bihar, including 310 nurseries supported by the Department of Environment, Forest and Climate Change (DoFECC) and 677 nurseries developed under MGNREGA.

In convergence with the Department of Environment, Forest and Climate Change, Government of Bihar, JEEViKA promoted nursery development to support biodiversity conservation, natural resource management, water conservation, and livelihood diversification. Under this initiative, 310 nurseries have been established cumulatively. Similarly, under convergence with MGNREGA, JEEViKA facilitated establishment of 677 nurseries to ensure availability of quality saplings for plantation activities while generating livelihood opportunities for JEEVIKA Didis.

c. Plantation Drive 2025–26

JEEViKA continued to support plantation activities under the "Harit JEEViKA Harit Bihar Abhiyaan" to address the challenge of low forest cover in Bihar. Community participation by JEEViKA Didis has played an important role in promoting environmental conservation and improving sapling survival rates.

Table 36: Plantation Progress Status

Sl.	Key Indicators	Target (FY 2025–26)	Achievement (FY 2025–26)	% Achievement	Cumulative Achievement
1	Plantation	97 Lakh	85 Lakh	87.63%	5.1 Crore (including self-plantation)

d. Nursery Training and Capacity Building

To strengthen the technical capacity of Nursery Didis, structured nursery training and exposure programmes were conducted during the quarter across 10 DPCUs covering Begusarai, Kishanganj, Katihar, Araria, Purnia, Patna, Arrah, Nalanda, Nawada and Darbhanga districts.

The trainings were facilitated by Consultant – Nursery Development and Convergence, through technical guidance, field demonstrations, and handholding support. The sessions covered scientific nursery management, seed treatment and propagation, soil and irrigation management, pest and disease control, nursery layout planning, seedling grading, record keeping, business planning, and marketing of planting materials.

The programmes were organized through Community Managed Training Centres (CMTCs), Training and Learning Centres (TLCs), university campuses and field-based nurseries managed by JEEVIKA Didis.

Special exposure sessions were also organized during the Saras Mela at Gandhi Maidan focusing on nursery infrastructure, seedling quality, packaging, pricing, display, and marketing of ornamental, fruit, forestry, medicinal, bamboo and agroforestry plant species.

Health Nutrition and Sanitation

During the quarter, JEEViKA continued to strengthen Health, Nutrition, and Sanitation (HNS) interventions through community-led platforms and convergence with line departments. Key initiatives focused on improving access to healthcare services, promoting preventive health practices, strengthening family planning awareness, and enhancing access to affordable medicines and health insurance schemes. Community institutions and cadres played an active role in mobilisation, awareness generation, and facilitation of health services across the state. The quarter also witnessed recognition of best-performing community institutions and cadres for their contribution towards improving health and nutrition outcomes among SHG households.

1. Community Voices Conclave

The Community Voices Conclave was organised on 20 January 2026 as a strategic platform to review the progress made in improving health and nutrition outcomes through women-led community institutions, particularly Self-Help Groups under the JEEViKA programme. The conclave brought together the Honourable Minister, Rural Development Department (RDD), officials from National Rural Livelihoods Mission, senior government officials, development partners, technical experts, and community representatives to discuss achievements under convergence-based interventions and identify priorities for sustained impact.

The event provided a platform for SHG women to share their experiences, ideas, and contributions towards community development. The conclave highlighted the role of women's collectives in promoting social empowerment, improved health practices, and better nutrition outcomes at the household and community levels. Over the last decade, the Health & Nutrition theme has contributed significantly towards achieving programme targets as well as facilitating behavioural change among SHG households.

The conclave was addressed by the Honourable Minister, senior government officials, development partners, and JEEViKA Didis, and was anchored by community cadres. The programme further strengthened coordination and convergence between JEEViKA and line departments.

During the conclave, JEEViKA felicitated best-performing BPMs, MRPs, CNRPs, and Swasthya Mitras for their contribution to Health & Nutrition interventions. All districts were also appreciated for their efforts and achievements in the sector.

2. Filaria Mega Drive

Filariasis is a parasitic disease that affects the lymphatic system and may lead to swelling of body parts, particularly the legs, and hydrocele. Since symptoms generally appear after several years, early prevention through timely consumption of anti-filarial medicine is critical.

Under the Filaria Mega Drive conducted on 11 February 2026, JEEViKA community institutions actively supported awareness generation and community mobilisation for the mass drug administration campaign. SHG members and community cadres sensitised households regarding the importance of consuming the prescribed medicine in the presence of ASHA workers, as per government guidelines. Severely ill individuals, pregnant women, and children below two years of age were excluded from the drive.

During the campaign, more than 1.09 crore community members and their family members were mobilised for consumption of anti-filarial medicine for prevention of filariasis. The drive was also conducted at the State Project Management Unit (SPMU), where officials and staff members participated in the campaign by consuming the medicine on the office premises.

3. Access to Ayushman Bharat Card

The Ayushman Bharat Pradhan Mantri Jan Arogya Yojana (PM-JAY) provides eligible families with cashless health insurance coverage of up to ₹5 lakh per family per year for treatment in empanelled government and private hospitals. The scheme supports poor and vulnerable households by reducing out-of-pocket healthcare expenditure.

Under the Health & Nutrition interventions, eligible SHG households were mobilised and facilitated to obtain Ayushman Bharat Cards through online application processes, including support through the Ayushman App. Community institutions and cadres played an active role in creating awareness and supporting eligible families in accessing the scheme benefits.

Till date, JEEViKA has mobilised more than 83.11 lakh households for creation of Ayushman Bharat Cards, of which more than 74 lakh households have been digitised on JEEViKA's dashboard. The initiative has strengthened access to institutional healthcare services among SHG households across the state.

4. Family Planning Initiative

Under the Family Planning Initiative, JEEVIKA continued to promote awareness on delayed pregnancy, healthy spacing between pregnancies, and informed reproductive choices for improved maternal and child health outcomes. The intervention focuses on reducing health risks associated with early pregnancy and strengthening the role of community institutions in promoting family planning services.

The programme is currently being implemented in five districts of Bihar, namely Aurangabad, Jehanabad, Lakhisarai, Sheikhpura, and Sheohar. During the quarter , community cadres and SHG platforms mobilised eligible couples and facilitated their linkage with ASHA workers for accessing family planning services.

Table 37: Achievement under Family Planning initiative

Particulars	Cumulative Achievement till March 2026
Eligible couples mobilized	2,28,308
Couples linked with ASHA workers for family planning services	89,654
Members participating in Peer Group Meetings regularly	69,117
Households visited by JEEViKA cadres	34,507

The initiative has contributed towards increasing awareness on reproductive health, encouraging informed decision-making among couples, and promoting women's health and wellbeing at the household level. Expansion of the intervention to additional districts is planned in the coming phases.

5. Health Help Desk

The Health Help Desk initiative, implemented jointly by JEEViKA and the Health Department, Government of Bihar, continued to facilitate improved access to healthcare services across all 38 districts of Bihar. The Help Desks are operational at Sadar Hospitals and Medical Colleges & Hospitals and provide guidance and support to patients visiting OPD and IPD services.

The Health Help Desks are managed by Swasthya Mitras operating in two shifts to ensure continuous support to patients and attendants. Patient details and service-related information are captured through a decentralised mobile application, strengthening monitoring and service delivery mechanisms.

Table 38: Progress under Health Help Desk

Sl.	Particulars	Progress (Jan–Mar 2026)	Cumulative Progress till March 2026
1	OPD patients supported	1,99,762	23,59,177
2	IPD patients supported	31,898	4,01,338
3	Total patients supported	2,31,660	27,60,515

A total of 45 Health Help Desk centers are operational across the state, managed by 144 Swasthya Mitra Didis to ensure smooth functioning and patient facilitation services.

The initiative has emerged as an important support mechanism for improving patient facilitation, increasing awareness regarding healthcare services, and strengthening access to institutional healthcare among vulnerable communities across the state.

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

To improve access to affordable healthcare services, JEEViKA continued the promotion of generic medicines through JEEVIKA-owned Pradhan Mantri Bhartiya Janaushadhi Pariyojana Kendras. The initiative is currently operational in three districts of Bihar — Gopalganj, Nalanda and Sitamarhi — in convergence with the Health Department.

Under the initiative, Cluster Level Federations are managing PMBJK centres established at District Hospitals to ensure availability of affordable generic medicines for SHG households and the general public. The intervention has contributed towards reducing out-of-pocket expenditure on medicines while strengthening livelihood opportunities for community institutions.

Table 39: Progress under PMBJK

District	CLF	Opening Date	Sales (Jan–Mar 2026)	Margin (Jan–Mar 2026)	Cumulative Sales (Till Mar 2026)	Cumulative Margin (Till Mar 2026)
Gopalganj	Vaishno	18-Apr-23	8,71,620	1,91,756	1,58,14,371	34,79,162
Nalanda	Shakti	21-Apr-23	8,48,257	1,86,617	98,46,003	21,66,121
Sitamarhi	Bharat	14-Apr-23	8,37,255	1,84,196	78,09,478	17,18,085
Total	—	—	**25,57,132**	**5,62,569**	**3,34,69,852**	**73,63,367**

The PMBJK initiative has demonstrated significant progress in improving access to low-cost medicines while generating sustainable revenue for community institutions managed by SHG federations.

7. Matri Shishu Poshan Award & Recognition

JEEViKA organised the Matri Shishu Poshan Award & Recognition programme at CBO, BPIU, and DPCU levels to recognise beneficiaries adopting key Health, Nutrition, and Sanitation (HNS) practices.

At the VO level, beneficiaries were felicitated for completing four ANC check-ups, consuming at least five out of ten food groups along with one additional meal during pregnancy, and ensuring adequate dietary diversity and age-appropriate growth among children.

Best-performing CLFs, community cadres, BPMs, and HN nodal persons were also recognised for their contribution towards effective implementation of HNS interventions and community mobilisation activities.

Lohiya Swachh Bihar Abhiyan

Lohiya Swachh Bihar Abhiyan is implementing various interventions under Swachh Bharat Mission Gramin to sustain ODF status and strengthen ODF Plus activities across Bihar. During the quarter January to March 2026, the programme focused on sanitation sustainability, Solid and Liquid Waste Management (SLWM), capacity building, behaviour change communication, and community awareness initiatives to improve rural sanitation and cleanliness outcomes across the state.

1. ODF-S & ODF Plus Activities

After achieving ODF status in Bihar, the theme is focusing on ODF-S (Sustainability) and ODF Plus activities. Solid and Liquid Waste Management is one of the key components for improving the overall quality of life in rural areas. To sustain the ODF status of villages and Gram Panchayats, the State Government is promoting regular toilet usage, safe hygiene practices, and cleanliness at the household level through effective operation and maintenance of WASH assets at household, institutional, and community levels.

The theme is also implementing various ODF Plus interventions such as solid waste management, wastewater management, plastic waste management, Gobardhan activities, and menstrual hygiene management, while continuously emphasizing sustained behaviour change practices. Based on local capacities and community participation, districts are undertaking various ODF-S and ODF Plus activities across the state.

Table 40: IHHL Status till March 2026

Sl.	Parameter	Target FY 2025–26	Progress (January–March 2026)	Cumulative in FY 2025-26
1	IHHL Construction	16,00,000	3,02,646	5,13,375
2	IHHL Payment	18,00,000	4,30,717	5,07,510

2. Capacity Building

During the reporting period from January 2026 to March 2026, capacity-building activities under SBM(G) Phase II were organized through digital mode. During this quarter, a total of 506 participants were trained. The training programmes focused on strengthening participants' understanding of the objectives and implementation strategies of SBM(G) Phase II, while also enhancing their technical knowledge and practical skills for effective programme implementation.

The key thematic areas covered during the trainings included operation and maintenance of biogas plants under GOBARdhan, Solid and Liquid Waste Management, Plastic Waste Management (PWM), EPR compliance, Swachh Vidyalaya Campaign and WASH in schools, menstrual hygiene and menstrual waste management, community sanitary complex management, e-waste management, circular economy in waste management, innovative use of plastic waste, green energy and carbon credit potential in solid waste, ESG (Environment, Social and Governance) principles, social media campaigns under SBM(G) Phase II, and use of the IMIS dashboard.

3. Community Sanitary Complex

In villages and Gram Panchayats where households, particularly in Mahadalit Tolas and economically weaker communities, do not have adequate land for construction of individual household toilets, Community Sanitary Complexes (CSCs) are being promoted to address sanitation needs. The LSBA theme has developed a model design and specifications for construction of CSCs in such habitations where land availability remains a challenge. During the quarter, the theme facilitated construction of Community Sanitary Complexes across identified locations to strengthen access to sanitation facilities and support sustained ODF outcomes.

Table 41 : Progress in CSC Construction

Sl.	Particulars	Progress (January–March 2026)
1	CSC Target for FY 2025–26	1,062
2	CSCs completed during the quarter	55
3	Cumulative completed till date	111

4. IEC Activities

Various awareness generation and IEC activities were organized across Bihar under Lohia Swachh Bihar Abhiyan to strengthen ODF Plus activities, promote behavioural change related to sanitation, and enhance community participation in cleanliness and waste management initiatives. The major events organized during the quarter are mentioned below.

a. Republic Day Celebration

On the occasion of Republic Day 2026, sanitation-themed tableaux were presented across districts by District Water and Sanitation Committees under SBM(G)/LSBA. The tableaux showcased activities such as door-to-door waste collection, waste-to-wealth initiatives, plastic waste management, GOBARdhan activities, and other components of ODF Plus.

These tableaux helped in creating public awareness and promoting sanitation practices among communities. The tableaux presented by the districts of Samastipur, Sheikhpura, Araria, Kishanganj, Munger, and Siwan were recognized and awarded by their respective district administrations.

b. Bihar Foundation Day Celebration

Bihar Diwas 2026 was celebrated from 22 March to 24 March 2026 at Gandhi Maidan. During the three-day event, SBM(G)/LSBA established a stall to showcase its initiatives and achievements in the sanitation sector.

On this occasion, three "Ganga Swachhta Rath" vehicles were flagged off towards Ganga villages by the Hon'ble Minister, Rural Development

Department; Principal Secretary, Rural Development Department; Mission Director, SBM(G)/LSBA; and State Coordinator, LSBA.

The vehicles, equipped with digital screens and audio-visual facilities, travelled across Ganga villages in the state to spread awareness on sanitation, cleanliness, and ODF Plus activities.

c. Jal Mahotsav

The "Jal Mahotsav" fortnight campaign was organized across Bihar from 8 March to 22 March 2026. During the campaign, emphasis was laid on creating awareness regarding water conservation and grey water management at household and community levels.

The State Office of Lohia Swachh Bihar Abhiyan regularly disseminated water conservation messages through various social media platforms and the Digital Communication and Monitoring System (DCMS). At the district level, awareness programmes were conducted in schools and communities to promote water conservation practices.

5. Solid & Liquid Waste Management

Lohiya Swachh Bihar Abhiyan has initiated various interventions to support districts and blocks in planning and implementation of Solid and Liquid Waste Management activities under SBM(G) Phase II. The following activities were undertaken during the fourth quarter of FY 2025–26.

Table 42: Progress under SLWM initiatives

Sl.	Parameter	Target	Progress (January–March 2026)	Cumulative in FY 2025-26
1	Number of GP procurements initiated	22	13	17
2	Number of wards where door-to-door waste collection started	1,09,346	80,916	80,916
3	Villages declared ODF Plus	3,463	114	2,956

6. GOBARdhan

Under Swachh Bharat Mission Gramin, GOBARdhan activities are being implemented to improve village cleanliness and promote generation of wealth and energy from cattle dung and organic waste. The initiative focuses on maintaining cleanliness in villages, increasing the income of rural households, and promoting generation of biogas and organic manure from cattle and agricultural waste. Out of two planned Gobardhan Plants, construction of both units have been completed.

Satat Jeevikoparjan Yojana

During the 4th Quarter, the Satat Jeevikoparjan Yojana demonstrated steady progress in strengthening livelihoods, capacity building and graduation outcomes. A total of 2,01,218 households have been endorsed so far. The quarter saw continued advancement in higher-level livelihood investments, with 2,585 households supported under LIF-2 and 3,934 under LIF-3. Capacity-building efforts remained strong, with 47,392 households graduating in this quarter alone, contributing to overall graduation of 1,71,392 households (around 85%). Social protection schemes further improved household conditions.

1. Sustained Livelihood Financing in SJY

This component lays the foundation for income generation by providing financial support, which enables households to initiate and scale livelihood activities.

During Quarter 4, livelihood financing under SJY showed progress mainly in the higher tranches of investment. During this quarter, 2,585 households were supported under LIF (2nd tranche) and 3,934 households under LIF (3rd tranche), indicating a gradual shift towards advanced livelihood activities.

While SIF, LGAF, and LIF (1st tranche) have almost reached saturation with no additional disbursement this quarter, continued support was provided under LIF (2nd and 3rd tranches).

Table 43: Progress on Livelihood Financing

Sl.	Livelihood Finance (Heads)	Progress till December 2025	Progress in Quarter 4 (Jan-March 2026)	Cumulative Progress (till March 2026)
1	Special Investment Fund (SIF)	197,503	0	197,503
2	Livelihoods Gap Assistance Fund (LGAF)	195,089	0	195,089
3	Livelihoods Investment Fund (LIF - 1)	195,089	0	195,089
4	Livelihoods Investment Fund (LIF - 2)	77,175	2,585	79,760
5	Livelihoods Investment Fund (LIF - 3)	10,596	3,934	14,530

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

Building on financial inclusion, this component focuses on strengthening human capacity through MRPs and structured training to ensure effective utilization of investments.

A critical component of the strengthening process is building the capacities of the program's Community Cadres (MRPs). These MRPs play a key role in providing quality handholding support and ensuring that participants effectively use the resources, skills, and knowledge provided under the program to achieve sustainable livelihoods. The programme has successfully developed a strong cadre of 5,554 MRPs, with most completing key training modules.

In Quarter 4, significant progress was made in training and field implementation, including CBED, refresher, and graduation trainings. These efforts directly contributed to improved household preparedness and progression towards sustainable livelihoods.

The current status of MRP modular training along with achievements till Quarter 4 is given below:

Table 44: Status on MRP Modular Training

Particular	Cumulative Progress till March 2026
Number of MRPs selected	5,554
Module 1 (Induction & Enterprise Selection)	5,554
Module 2 (Enterprise Development and SJY Books of Records)	5,373
Module 3 (Operational Management and Convergence)	5,123
Module 4 (Refresher)	4,975

The following table shows the field implementation status of the SJY project for Quarter 4 (Jan–March 2026):

Table 45: Field Implementation Status

Particular	Quarterly Progress (Jan–March 2026)	Cumulative Progress till March 2026
Number of blocks covered	-	534
Number of MRPs working	-	5,554
Number of SJY households endorsed	-	2,01,218
Number of SJY households received Livelihood Investment Fund (LIF)	2,585 ↑	1,93,557
Number of SJY households received CB training	N/A	1,99,905
Number of SJY households received CBED training	1,365 ↑	1,95,270
Number of SJY households received refresher training	17,604 ↑	1,75,904
Number of SJY households received graduation training	25,630 ↑	1,49,902
Number of SJY households graduated	47,392 ↑	1,71,392

3. Improved Distribution of Graduated Households under SJY Program

The Satat Jeevikoparjan Yojana (SJY) is transforming the lives of ultra-poor households by enabling them to move from poverty to sustainable livelihoods. While basic income levels have improved significantly, there is further scope to strengthen long-term growth for households after graduation.

During the 4th Quarter, 47,392 households graduated, which accounts for approximately 27.6% of the total 1,71,392 graduated households. Overall, around 85% of households have been successfully graduated under the SJY project. This highlights the effectiveness of SJY in enabling ultra-poor households to transition towards sustainable livelihoods.

4. Capacity Building

a. Training and Capacity Building

To sustain and further enhance livelihood outcomes, continuous skill development and convergence support play a crucial role.

The overall status of skill training has improved significantly compared to the last quarter, with around 135% growth. Various skill training initiatives have shown improvement, with around 30–40% growth in BSDM and commercial ventures.

Table 46: Training Status

Skill Training	Cumulative Numbers up to Dec 2025	Cumulative Numbers up to March 2026	Growth
Received training	1,760	2,430	+135% ↑
Domain skilling of BSDM	120	170+	+30% ↑
Skilling in commercial ventures (Zomato, Haldiram's)	40	40	0

5. Convergence

The following table shows the convergence status in Quarter 4 under the SJY project:

Table 47: Convergence Status of SJY beneficiaries

Total Operational Status	Cumulative up to Dec 2025	Cumulative up to March 2026
PDS	1,95,108	1,95,108
Ayushman Card	1,88,771	1,88,771
Toilet	1,03,383	1,34,380
Widow Pension	53,100	55,300
Disability Pension	21,510	21,720
Old Age Pension	22,022	22,823

Resource Cell

The Resource Cell supported capacity building, LoKOS implementation, and cross-learning initiatives under BRLPS (JEEViKA) during the fourth quarter of FY 2025–26. Key activities included LoKOS training and rollout support, facilitation of exposure visits for officials from different institutions and SRLMs, and coordination support for the FNHW Conclave.

1. Support under LoKOS

a. LoKOS Transaction Module Training

During the fourth quarter of FY 2025–26, the Resource Cell supported the capacity building of field functionaries and community cadres on the LoKOS Transaction Module through a series of orientation, refresher, and fresh batch training programmes conducted during February and March 2026. The trainings aimed to strengthen understanding and readiness for effective implementation of the module, particularly for the rollout in Uttar Pradesh SRLM. A total of four training batches were conducted with technical support from the National Community Resource Person (NCRP) from NIRD and the NRLM team. The details of the trainings are given below:

b. LoKOS Rollout Support to SRLMs – Uttar Pradesh and Gujarat

The Resource Cell extended implementation support for the rollout of LoKOS in Uttar Pradesh State Rural Livelihood Mission and Gujarat Livelihood Promotion Company to strengthen digital bookkeeping and financial management systems at the Community-Based Organization (CBO) level.

A total of 48 e-Master Trainers (eMTs) were deployed in Uttar Pradesh and 20 eMTs in Gujarat for intensive field-level support during February and March 2026. The support activities focused on ensuring smooth onboarding and accurate migration of financial records into the LoKOS platform. Key activities undertaken included:

- Preparation of cut-off sheets for Community-Based Organizations, including Self-Help Groups, Village Organizations and Cluster Level Federations.
- Verification and reconciliation of financial records based on available books of accounts at the CBO level.
- Validation of financial data to ensure accuracy and consistency before digitization.
- Facilitation of data entry and updating in the LoKOS application after due verification.

The intervention supported the effective rollout of the LoKOS platform and contributed towards improved data quality, financial transparency, and strengthened digital financial management systems across both SRLMs.

2. Exposure Visits and Cross-Learning Initiatives at BRLPS (JEEVIKA)

As part of cross-learning and knowledge exchange initiatives, the Resource Cell facilitated exposure visits for officials from different institutions to understand the implementation models and best practices adopted under BRLPS (JEEVIKA). These visits provided participants with opportunities to interact with community institutions and gain field-level insights into programme implementation.

a. Exposure Visit of Assistant Audit Officers – BIPARD

A five-day exposure visit was organised for Assistant Audit Officers from BIPARD from 27 January to 31 January 2026 across Gaya, Nalanda, and Patna districts of Bihar. The visit focused on creating awareness on JEEVIKA's livelihood promotion strategies, institutional architecture of Community-Based Organizations (CBOs), and district-level implementation mechanisms.

b. Exposure Visit of Chhattisgarh SMD Team

A three-day exposure visit of the State Mission Director (SMD) and one Training Officer from Chhattisgarh was facilitated from 15 January to 17 January 2026. The visit aimed to study the Food, Nutrition, Health and WASH (FNHW) interventions being implemented under JEEVIKA and to understand their impact on rural communities and community institutions.

c. Exposure Visit of Uttar Pradesh SMD and Officers

A seven-day exposure visit of officials from Uttar Pradesh State Rural Livelihood Mission was facilitated from 05 January to 11 January 2026. The delegation comprised eight participants, including Ms. Deepa Ranjan, State Mission Director (SMD), and seven officers. The SMD and two officers attended the visit from 09 January to 11 January 2026. The visit focused on understanding key livelihood interventions implemented under JEEVIKA, including Mukhyamantri Mahila Rozgar Yojana (MMRY), Didi Ki Rasoi (DKR), laundry enterprises and Management Information Systems (MIS).

d. Exposure Visit of Odisha Team

A four-day exposure visit of the Odisha team was organised from 24 March to 27 March 2026 to understand the implementation of Food, Nutrition, Health and WASH (FNHW) initiatives at the community level. The visit provided insights into community-led approaches and institutional mechanisms adopted under JEEVIKA for improving health and nutrition outcomes.

e. Exposure Visit of NIRD Representative

A three-day exposure visit of Shri J.K. Rao from NIRD was facilitated from 15 January to 17 January 2026. The visit focused on studying JEEVIKA's Management Information Systems (MIS) and exploring opportunities for utilization of Artificial Intelligence (AI) in data management and programme monitoring systems.

f. Other Key Institutional Visits

The Resource Cell facilitated exposure visits for officials from different government services to provide an understanding of JEEVIKA's implementation systems and community institution models. A team of six Indian Forest Service (IFS) Officers visited JEEVIKA on 19 January 2026 for departmental exposure. In addition, eleven Indian Administrative Service (IAS) Officers visited JEEVIKA on 26 March 2026 to understand field-level implementation and governance systems under the programme.

3. FNHW Conclave

An FNHW Conclave was organised on 20 January 2026 with participation from the Joint Secretary and officials of the National Rural Livelihoods Mission (NRLM), along with representatives from various State Rural Livelihoods Missions (SRLMs). The conclave focused on discussions related to Food, Nutrition, Health and WASH (FNHW) interventions under the programme. The Resource Cell supported the event by coordinating accommodation and hospitality arrangements for NRLM and SRLM participants.

Project Management

A. Communication

The Communication theme continued to support awareness generation, outreach, and documentation of JEEVIKA's key initiatives during the quarter. Major activities included organisation of state-level events and campaigns, training programmes on communication and documentation, and promotion of community success stories through social media and newsletters. Significant growth was also recorded across JEEVIKA's social media platforms and publication activities during the period.

1. YP Programme: Open Market/Campus Recruitment and Internship

The Young Professional (YP) recruitment process for FY 2025–26 was initiated against 80 vacant positions. The approved roster was prepared, with 55 positions allocated for campus recruitment and 25 positions for open market recruitment.

A total of 51 YPs joined in three batches, and their induction, village immersion, and postings were completed during the period.

Under open market recruitment, an advertisement for 25 YP positions was published on 26th March 2025, and applications were invited through the web portal. A total of 568 applications were received. After scrutiny based on approved eligibility criteria, 375 candidates were shortlisted for Group Discussion (GD) and Personal Interview (PI). The GD and PI process was conducted from 9th to 12th December 2025, in which 143 candidates participated. Based on overall performance and eligibility, 24 candidates were selected, out of which 23 YPs joined and completed induction.

Overall, against 80 vacancies in FY 2025–26, a total of 74 YPs have joined, been inducted and placed in BRLPS.

Additionally, 110 new YP positions have been sanctioned. The roster for these positions has been prepared and approved by RDD. These vacancies will be filled through campus and open market recruitment in FY 2026–27.

2. Competency Enhancement Programme

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

Communication and documentation training sessions were conducted in four districts — Khagaria, Saran, Sheikhpura and Buxar — between January and March 2026. The trainings were facilitated by the SPMU communication team along with the Communication Managers from the respective districts.

The sessions focused on strengthening field-level content writing and documentation of case stories. Training was also provided on case study writing, video development and effective social media content creation for promoting community initiatives.

Participants included DPCU and BPIU staff, along with community cadres such as MBKs, BKs, VRPs, HN-MRPs, CMs, and CFs. A total of 177 participants attended the training programmes.

Table 48: District-wise Training Details

District	Topic	Participants	Total Number
Saran	Case Study Writing, Video Development and Social Media	Staff	28
Khagaria	Case Study Writing, Video Development and Social Media	Staff and Community Professionals	27
Sheikhpura	Case Study Writing, Video Development and Social Media	Staff	50
Buxar	Case Study Writing, Video Development and Social Media	Staff	45

3. Events & Campaigns

Mukhyamantri Mahila Rozgar Yojana – DBT Transfers

An event under Mukhyamantri Mahila Rozgar Yojana (MMRY) was organised on 16th February 2026 at Sankalp Auditorium, 1 Anne Marg, Patna. During the programme, financial assistance amounting to Rs. 2,500 crore was transferred through DBT to 25 lakh women beneficiaries across the state at the rate of Rs. 10,000 per beneficiary.

The initiative aims to support women in self-employment and small business activities, thereby promoting women's economic empowerment and entrepreneurship. From 26th September 2025 to March 2026, a total of 1,81,00,000 women beneficiaries were supported under the scheme.

Republic Day Tableau of JEEVIKA: Mukhyamantri Mahila Rozgar Yojana

On 26th January 2026 at Gandhi Maidan, JEEVIKA showcased a tableau based on the newly launched state government scheme, “Mukhyamantri Mahila Rozgar Yojana”. The tableau highlighted women-led development, self-reliance and livelihood generation through JEEVIKA's interventions over the past two decades.

The main attraction of the tableau was the symbolic representation of a “JEEVIKA Didi” weaving a traditional Sikki craft daliya, reflecting women's empowerment, dignity and entrepreneurship. The presentation showcased various livelihood initiatives including goat rearing, dairy enterprises, food processing, honey production, handicrafts, bag clusters and Startup Village Entrepreneurship Programmes.

The tableau also highlighted the Mukhyamantri Mahila Rozgar Yojana under which women are being provided financial assistance for establishing enterprises and achieving economic independence. Till this quarter, the first tranche amount of Rs. 10,000 per beneficiary had been transferred to 1,81,00,000 women through DBT.

On the occasion of Republic Day, similar tableaux were also exhibited by JEEVIKA District Project Coordination Units at 31 district headquarters. Out of these, 8 tableaux were awarded and recognised by the respective district administrations for their presentation and message.

International Women's Day

On the occasion of International Women's Day 2026, JEEVIKA organised programmes across Bihar to promote women's empowerment, gender equality, and access to justice. The major highlight of the celebration was the inauguration of the “JEEVIKA–Didi ki Awaaz Kendra” at Chanakya National Law University. The centre was established to strengthen grievance redressal systems and provide a platform for rural women to raise grievances and access institutional support.

The programme included experience sharing by women leaders associated with Didi Adhikar Kendras. The event highlighted the importance of empowering women through strong community institutions and improved access to justice.

Apart from the state-level programme, awareness campaigns and discussions were organised at district, CLF, and VO levels on issues such as domestic violence, child marriage, and women's employment. Through these initiatives, JEEVIKA reaffirmed its commitment towards strengthening women-led institutions and promoting inclusive social and economic development.

Bihar Diwas

On the occasion of the 114^{th} Foundation Day of Bihar, the three-day Bihar Diwas 2026 celebration was organised from 22^{nd} to 24^{th} March 2026 at Gandhi Maidan under the theme “Unnat Bihar, Ujjwal Bihar”. The event highlighted the state's developmental achievements, cultural heritage, and community-driven transformation. JEEVIKA set up its pavilion across an area of 20,000 square feet. The pavilion was divided into two sections.

One section showcased thematic interventions such as institution building, financial inclusion, health, nutrition and sanitation, social development and skill development programmes.
The other section featured 11 FPC stalls from farm, non-farm and livestock themes for branding and sale of products.

The event was inaugurated by the Hon'ble Chief Minister of Bihar, while the JEEVIKA pavilion was inaugurated by the Hon'ble Rural Development Minister, Bihar Government. The JEEVIKA pavilion emerged as a major attraction, highlighting women-led development initiatives, financial inclusion, sustainable livelihoods, JEEVIKA NIDHI, Satat Jeevikoparjan Yojana, Mukhyamantri Mahila Rojgar Yojana, and women-led producer companies.

Visitors witnessed live demonstrations of traditional crafts such as Madhubani painting, Sikki art, bamboo work and lac bangle making by JEEVIKA Didis. Cultural programmes featuring folk dances like Jhijhiya, Jat-Jatin, Jhoomar and Bidesia added vibrancy to the event. Live podcasts, visitor feedback activities and social media promotions also helped make the event more interactive and engaging.

Participation of SHG Members as Special Guests at Republic Day Ceremony 2026, New Delhi

BRLPS facilitated the participation of 18 Self-Help Group members from Bihar in the Republic Day Ceremony 2026 at Kartavya Path, New Delhi. The SHG members were nominated in recognition of their outstanding work under SHGs and were also beneficiaries of PM Awaas Yojana–Grameen and Lakhpati Didi initiatives. The participants belonged to districts including Jehanabad, Gaya, Begusarai, Nalanda and Bhojpur.

The group visited New Delhi from 23rd to 28th January 2026 with support from BRLPS officials. The visit enhanced their confidence and motivation. On 25th January 2026, the "Samriddh Didi Samriddh Rashtra" Republic Day Felicitation Ceremony for Special Guests 2026 was organised at Pusa Campus, New Delhi. The programme was inaugurated by Hon'ble Union Minister of Rural Development , along with Hon'ble Minister of State for Rural Development and Communications.

The programme highlighted the contribution of SHG women towards economic empowerment and livelihood promotion. During the event, Bibek Devi from Begusarai shared her success story and experiences as an SHG member.

4. Social Media Outreach

JEEVIKA continued to strengthen its social media presence across multiple platforms during the quarter. The outreach and follower base increased significantly across all major platforms.

- Twitter/X: Followers increased from 29.4K to 31.7K
- LinkedIn: Followers increased from 29.9K to 39K
- Facebook: Followers increased from 1.4 lakh to 1.6 lakh
- Instagram: Followers increased from 110K to 142K
- YouTube: Outreach reached 52K subscribers with a total of 1.1K videos uploaded on the platform.

5. IEC & Publications

JEEVIKA's Community Newsletter

To document and share inspiring stories of women and CBOs, the team published three editions of the community newsletter — Issue Nos. 67, 68, and 69. The newsletter is distributed among CBOs to create awareness about the achievements and exceptional performance of JEEVIKA Didis. These stories are also read out during CBO meetings to motivate members and encourage them to undertake similar activities in their own areas.

Satat Jeevikoparjan Yojana (SJY) Monthly Newsletter

During the quarter, Editions 54, 55, and 56 of the SJY newsletter were published. The newsletter highlights different aspects of ultra-poor families, the role of a gradual approach in improving their livelihoods, and pathways towards sustainable livelihood development.

JEEVIKA's Monthly Newsletter

JEEVIKA's Monthly Newsletter captures various new initiatives, thematic progress, major events and programmes, and inspiring case studies from across the state. Three editions for the months of January, February, and March 2026 were published with Issue Nos. 99, 100, and 101.

B. Monitoring & Evaluation

The Monitoring & Evaluation (M&E) theme undertook process monitoring and assessment of various institutional and livelihood interventions during the quarter January to March 2026. The studies focused on assessing implementation processes, institutional functioning, governance systems, financial management, service delivery, and livelihood outcomes across key programmes and community institutions promoted under JEEVIKA.
During the quarter, process monitoring studies were conducted for Producer Companies (PCs),

Community-Based Organizations (CBOs), Satat Jeevikoparjan Yojana and the Start-up Village Entrepreneurship Programme (SVEP). The assessments highlighted strong institutional integration, improving governance systems, financial inclusion, enterprise development, and livelihood enhancement among community members and beneficiaries.

The monitoring of Producer Companies indicated progress in institutional strengthening, business operations, and financial performance, while identifying the need for enhanced statutory compliance, HR strengthening, and business diversification for long-term sustainability.

The process monitoring of SHGs, VOs, and CLFs across multiple districts reflected strong financial discipline, active institutional functioning, regular savings practices, and improved governance systems. The assessment also emphasized the need for strengthening financial documentation, audit compliance, awareness regarding vulnerability funds, and support to emerging federations.

The monitoring of Satat Jeevikoparjan Yojana highlighted strong inclusion of ultra-poor households through SHG linkage, financial access, asset support, and livelihood initiation. Similarly, the SVEP assessment reflected positive outcomes in promotion of rural enterprises, increased income levels, and strong community-led mobilisation, while also indicating the need for improved market linkages, enterprise formalisation and enhanced credit support for scaling enterprises.

The findings from these studies are being utilized to strengthen programme implementation, improve institutional systems, and support evidence-based planning and decision-making across interventions under JEEViKA.

C. Management Information System

During the fourth quarter of FY 2025–26, the MIS theme enhanced several digital applications and reporting systems to strengthen programme monitoring, data management, and decision-making. Key achievements included the development of the MMRY Phase-II Survey Application, Capacity Building and DCS modules, Fishery reports, Consultant MPR Tracking System, enhancements to the Sports Ground Monitoring System and Issue Redressal System, new reporting modules in the Cadre Payments Portal and GIS-based dashboards for NEERA, Non-Farm and Livestock interventions.

1. Mukhya Mantri Mahila Rojgar Yojana (MMRY) Survey App – Phase II

The MMRY Survey Application is a key digital tool used to facilitate the transition of beneficiaries from the Seed Money phase to the Second Installment of financial assistance of up to ₹2 lakh. The survey supports beneficiary verification, tracks fund utilization, identifies training needs, and facilitates the release of the second installment under the scheme. During the quarter, beneficiary verification for the second installment was carried out through digital surveys and physical verification.
The application captures information under three sections:

a. Profile Information: Beneficiary details, Aadhaar number, SHG name, mobile number, social category, and educational qualification.
b. Business and Financial Status: Receipt and utilization of the first installment of ₹10,000, business status, previous occupation, and awareness of the scheme through Jeevika Mitras/ Cadres.
c. Training Needs Assessment: Demand for entrepreneurship training and specialized support in financial literacy, sector-specific skills, branding, marketing, and legal compliance.

2. Capacity Building Module

A Capacity Building (CB) Module was developed with the following components:

a. CF Theme Entry Module: A structured data entry interface was developed to capture information related to the Community Finance (CF) theme, ensuring standardized data collection and record keeping.
b. CF Theme Report Module: A reporting module was developed to generate analytical and summary reports based on the data entered, supporting monitoring, review, and decision-making processes.

3. Dairy Co-operative Society (DCS) Application

The following modules were developed in the Dairy Co-operative Society (DCS) application:

- **Animal Health Camp Report Module:** Developed to capture and generate reports on animal health camps conducted under the DCS programme, facilitating documentation of veterinary services, outreach activities, and beneficiary coverage.
- **IDDS Entry Module:** Developed to enable structured data entry for activities under the Integrated Dairy Development Scheme (IDDS), supporting efficient monitoring, reporting, and record management.

4. Fishery Application

The following reporting modules were developed in the Fishery application:

- **Comprehensive Report:** Developed to provide consolidated information on fishery-related activities and programme performance.
- **Monthly Transaction Report:** Developed to track and report monthly transactions, supporting regular monitoring and review of programme operations.

5. Consultant MPR Tracking System

A Consultant MPR Tracking System was developed to facilitate the online submission, review, and approval of consultants' Monthly Progress Reports (MPRs). Through the application (https://mis.brlps.in/Consultant_MPR), consultants can upload their monthly work progress reports, which are reviewed and approved by the respective thematic heads. Upon approval, the reports are processed by the HR unit for salary disbursement.

6. Sports Ground Monitoring System (SGMS)

The Sports Ground Monitoring System (SGMS) supports the planning, monitoring, and management of sports ground development activities across Bihar by enabling real-time tracking and digitization of scheme-related information. During the quarter, three new entry modules were added to strengthen the system:

- **Transfer of Yojana Entry:** Developed to facilitate the transfer and digitization of existing sports ground schemes.
- **Pre-built Sports Ground Entry:** Developed to capture and digitize information on sports grounds that have already been completed and are operational.
- **New Sports Ground Selection:** Developed to identify and record Panchayats where sports grounds have not yet been established, supporting future planning and implementation.

7. Issue Redressal System (IRS)

Enhancements were made to the Issue Redressal System (IRS), enabling mentors to record critical issues from their respective districts for review by the concerned thematic heads or the CEO. An **Action Taken Module** was also developed to capture and track corrective actions taken by the responsible officials.

8. Cadre Payments Portal

A new reporting module was developed in the Cadre Payments Portal to display the payment status of cadres for the current month as well as previous months. The report tracks the total number of cadres and the number of cadres whose payments have been processed for the selected month.

A Mapping Report module was developed to provide a detailed overview of Community-Based Organizations (CBOs) and cadre mapping across districts in Bihar. The report facilitates monitoring of field-level cadre deployment and integration within the system.

9. Web GIS Application

The Web GIS Portal (https://gis.brlps.in) serves as a spatial decision-support platform for planning, monitoring, and visualizing programme data across Bihar. By integrating geographic information with programme data, the portal facilitates location-specific analysis, enables identification of underperforming areas, and supports evidence-based decision-making.

During the quarter, the following GIS dashboards and visualization layers were developed:

- **NEERA Dashboard:** Developed block-wise GIS visualization layers for monitoring the status of Tree Owners and Tappers across Bihar, enabling geographical analysis of programme coverage and performance.
- **Non-Farm Geotagging:** Geotagged the locations of Cutting Centres and Stitching Centres and integrated them into the GIS platform for improved monitoring and spatial visualization of Non-Farm interventions.
- **Livestock (Goatery) Dashboard:** Developed GIS dashboards displaying both district-wise and block-wise status of livestock (goatery) activities across Bihar, facilitating real-time monitoring, spatial analysis, and identification of areas requiring focused support and intervention.

D. Human Resource Development

During the fourth quarter of FY 2025–26, the HR unit continued to support smooth functioning of BRLPS through recruitment, manpower management, employee service delivery, and HR administration. Major activities during the quarter included recruitment and joining processes, transfer and posting, salary revision and annual increment, employee benefits, and handling of disciplinary, legal, and grievance-related matters. HR processes related to medi-claim, entitlements, and employee separation were also carried out as per prescribed procedures.

1. Manpower Status of BRLPS

As on 31 March 2026, BRLPS had a sanctioned strength of 10,620 positions across SPMU, DPCU, BPIU, and Young Professional categories. During the quarter, staff movement continued through recruitment, joining, and separation processes. Recruitment efforts are ongoing to fill vacant positions and support programme implementation Manpower status of BRLPS as on March 2026 is mentioned in table below -

Table 49: Consolidated Manpower Status

Sl.	UNITs	Total Sanctioned Positions	Status as on 31st December 2025	Progress during quarter		Status till 31st March'2026
				Staff joined	Staff Left	
1	SPMU	160	107	0	0	107
2	DPCU	992	711	0	3	708
3	BPIU	9078	5757	0	29	5728
4	Young Professionals	390	201	22	6	217
	Grand Total	**10,620**	**6776**	**22**	**38**	**6760**

2. Recruitment Examination for BPIU-Level Positions

The recruitment examination for various BPIU-level positions was conducted from 22.11.2025 to 15.12.2025. Following the successful completion of the examination, candidates' marks and answer sheets were published. The details of sanctioned positions are given below:

Sl.	Position Title	Sanctioned Positions
1	Block Project Manager	73
2	Livelihood Specialist	235
3	Area Coordinator	374
4	Accountant	167
5	Office Assistant	187
6	Community Coordinator	1,177
7	Block IT Executive	534
Total		2,747

3. Other Recruitment and HRD Activities

- Personal interview for one State Consultant – Capacity Building was conducted during the quarter.
- Applications were invited for the positions of MIS Consultant (ERP) and MIS Consultant (Programmer).
- During the quarter, a total of 41 professionals joined, including 7 Domain Experts, 11 Functional Experts, 7 Mentors, 4 SJY Consultants, 7 Consultant–FI, 3 Consultant–MIS, and 2 Consultant–Media (Hindi).
- Document verification of 8 Young Professionals from the 14.3 cohort was completed during the quarter.
- The tenure of one State Consultant – SVEP was extended during the quarter.
- Seven new Consultants joined as per Office Order No. 4538 dated 25.02.2026.
- The joining process of 110 Young Professionals was initiated during the quarter.

Transfer / Deputation / Posting

- During the quarter, transfer, deputation, and posting activities were undertaken to ensure effective deployment of human resources across programme units.
- A total of 1 Office Assistant, 1 Training Officer, and 1 Livelihood Specialist were deputed during the quarter.
- Twenty newly joined Young Professionals were posted during the quarter.
- A total of 10 Young Professionals, 1 Manager–Livestock, 1 Office Assistant, and 3 Block Project Managers were transferred during the quarter.
- Large-scale transfers were also undertaken, including 224 Accountants, 536 Area Coordinators, 1,027 Community Coordinators, and 238 Office Assistants.

Court Cases / Lok-Shikayat / Jan-Shikayat / Janta Darbar

The HRD team handled matters related to court cases, Lok-Shikayat, Jan-Shikayat, Janta Darbar, and legislative queries. Responses to Vidhan Sabha, Vidhan Parishad, and Lok Sabha starred and unstarred questions were prepared and submitted within the stipulated timelines.

Matters received under the Lokshikayat Nivaran Adhikar Adhiniyam, 2015 were processed and replied to, ensuring timely grievance redressal.

In addition, activities related to Full and Final (F&F) settlement letters, including drafting and communication with concerned districts, were undertaken during the quarter. The team also continued to monitor and pursue court cases, facilitating case resolution and completion of related legal formalities wherever required.

HR Entitlements Status

The HR theme undertook various HR entitlement and employee service-related activities during the quarter. Claims related to self-learning, child education allowance, bike loan, and TA/DA were received and processed as per rules.

Additional administrative and financial responsibilities were assigned to DPMs, BPMs, and Thematic Managers as per Delegation of Powers (DoP). The HRD team also issued No Objection Certificates (NOCs), relieving certificates, and experience certificates based on employee requests and applicable procedures.

Disciplinary and Absconding Cases

The disciplinary cases related to financial matters and behaviour/other issues remained under review, alongside the resolution of pending cases from the previous quarter. Efforts continued to ensure timely inquiry and disposal of cases as per organizational procedures.

Absconding cases were regularly monitored, with several cases closed during the quarter while the remaining cases are under process.

Salary Fitment/Slab Fixation and Annual Increment

The salary and pay structure revision for SPMU, DPCU, BPIU and DDU-GKY positions was implemented following the approved office order and effective from 1 April 2026. Salary revision of BRLPS staff was completed accordingly.

Annual increment, salary fitment/fixation of newly joined staff, and retention benefits were processed as per approved provisions and office orders. Emoluments protection of eligible staff was also completed during the reporting period.

Right to Information, First Appeal and SIC Cases

The applications received under the Right to Information Act, FA cases, and matters related to the SIC were processed and responded to as per prescribed procedures. Gratuity claims received during the period were examined and processed for payment, with settlements carried out in eligible cases. Gratuity appeal matters and appearances before the concerned authorities were also undertaken as part of the legal and compliance process.

Medi-claim Benefits and Performance Appraisal

During the reporting period, medi-claim benefits under the Group Medi-claim Policy were processed and settled through the insurance provider, ensuring timely support to employees. Performance appraisal related activities were also carried out as per the prescribed process.

Separation Management – Resignation and Full & Final Settlement

During the quarter, resignation-related cases and full & final settlement processes, including issuance of LPCs, were managed and processed as per organizational procedures to ensure timely closure of employee separation matters.

E. Procurement

During the fourth quarter of FY 2025–26, various procurement activities were undertaken to support programme implementation and strengthen operational systems under BRLPS. Major activities included procurement of IT equipment, empanelment of agencies, execution of contracts for events and infrastructure, and issuance of tenders for different services and supplies. Consultancy support was also initiated for strengthening digital systems and human resource management processes.

1. GOODS / WORKS / NON-CONSULTING SERVICES

- Work order was issued to M/s Dipali Wedding Mall for designing, fabrication, presentation, and display of the JEEViKA Tableau at Gandhi Maidan on 26 January 2026.
- Empanelment letters were issued to selected agencies under Category-I (up to ₹10 lakh), Category-II (₹10 lakh to ₹50 lakh), and Category-III (₹50 lakh to ₹1 crore) for Event Management services for BRLPS for one year.
- Purchase order was issued to M/s Intellium for supply of desktops and printers for the BRLPS office. Further Tender notice was published for supply and installation of desktops and related equipment.
- Agreement was signed with M/s Code bucket Solution Private Limited on 11 March 2026 for supply, installation, operation, and maintenance of hardware and IT infrastructure for the Jeevika Command & Control Centre (JCCC).
- Agreement was signed with M/s Jagaran Solutions on 17 March 2026 for organizing Bihar Diwas 2026.
- Contract was signed with M/s Impact Communication on 09 March 2026 for supply and printing of 1.25 lakh materials.
- Financial evaluation is under process for rate contract procurement of food items for Didi Ki Rasoi.
- Advertisement was published for hiring a Human Resource Consultancy Agency for supporting a goal-oriented Human Resource Management System.
- Limited tender was issued for providing fibre internet connectivity at SPMU offices and conference hall locations.
- Bid invitations were issued to NRLM-listed agencies for preparation of a Rate Bank for 28-day-old reared birds and day-old chicks.

2. CONSULTANCY SERVICES

Contract agreement was signed with M/s Diamond Infotech Pvt. Ltd. on 11 March 2026 for design, development, deployment, operation and maintenance of the Jeevika Command & Control Centre (JCCC) and Centralized Grievance Redressal Management System (CGRMS) along with required software support.

F. Finance

Under Finance, emphasis was placed on timely financial reporting, efficient fund management, and smooth fund flow for programme implementation. Key activities are outlined below.

1. IUFRs under NRLM up to 31 December 2025 were submitted to the Ministry of Rural Development (MoRD).
2. The fund request for the release of the 2nd tranche (2nd installment) under NRLM, along with the Utilization Certificate (UC), was submitted to MoRD, and the funds have been received.
3. Fund limits in the respective SNA and Child Accounts of the districts were set to facilitate expenditure during the 4th quarter of FY 2025–26. The same was communicated to all DPCUs, banks, and other concerned stakeholders.

Table 50: Financial Achievement under Different Projects During the 4th Quarter of FY 2025–26

Sl.	Name of the Scheme/Project	Allocation for FY 2025–26	Expenditure during the 4th Quarter of FY 2025–26	Cumulative Expenditure during FY 2025–26
		Rs. In Crore		
1	NRLM and its Verticals	2,959.73	1,190.05	3,695.01
2	SJY	125	76.82	190.17
3	NULM	-	3.76	6.79
4	Additional Honorarium	347.51	291.81	291.81
5	Mahila Samwad Program	-	94.15	183.15
6	MMRY	21,050.00	2,188.84	16,698.52
	Total	**24,482.24**	**3,845.43**	**21,065.45**

Progress at a glance

PARTICULARS	Progress till March 2026
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1188130
Number of Village Organizations formed	73515
Number of Cluster Level Federations formed	1684
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1090148
Number of bank accounts of Self-Help Groups credit linked ($1^{st}+2^{nd}+3^{rd}+4^{th}$).	2745406
Amount of credit linkage (Rs. in crore)	69526
Number of SHG members insured under PMJJBY	8052047
Number of SHG members insured under PMSBY	9111689
LIVELIHOODS	
FARM	
Number of SHG HHs involved in wheat cultivation through improved practices	1245752
Number of SHG HHs involved in Kitchen Garden	1874290
LIVESTOCK	
Number of beneficiaries part of Poultry PG	233464
Number of HHs part of the Dairy intervention (DCS)	186779
Number of beneficiaries part of goat intervention	837377
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	639398
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	482409
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	532914
SOCIAL DEVELOPMENT	
Number of VOs received Vulnerability Reduction Fund	62714
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	201218

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