



Rural Development Department, Government of Bihar

JEEVIKA

ANNUAL REPORT

2023 - 2024



Mission Statement



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



Content

01

Executive Summary

05

Social Mobilization and Inclusion

15

Financial Inclusion

21

Livelihoods Promotion

35

Skill Development & Placement

39

Health, Nutrition and Sanitation

44

Social Development

49

Satat Jeevikoparjan Yojana

55

Lohiya Swachh Bihar Abhiyan

58

Resource Cell

62

Project Management

77

Progress at a Glance

78

Statutory Audit Report



Executive Summary

Over the past year, JEEVIKA has steadily advanced in its mission to empower rural communities by creating diverse livelihood opportunities for SHG members. The project's emphasis on job creation spans across multiple sectors, encouraging economic independence for women through initiatives such as "Didi Ki Rasoi", support for NRETP-OSP enterprises, and Women Led Individual Financing through banks. Notably, interventions in agriculture and livestock have also expanded, allowing rural households to diversify their income sources. Additionally, support for ultra-poor households through the Satat Jeevikoparjan Yojana, coupled with initiatives like the Health and Nutrition Enterprises fund, illustrates the breadth of JEEVIKA's impact.

As the project matured, it ventured into new sectors, such as housekeeping and laundry services, through partnerships with the SC/ST Welfare Department and the Health Department. These collaborations led to the introduction of services in 87 residential schools and several healthcare centers across Bihar. Such endeavors have not only opened up new employment avenues for SHG members but also strengthened JEEVIKA's role in delivering essential services to public institutions. These expansions demonstrate JEEVIKA's adaptability and commitment to addressing the evolving needs of rural communities.

Furthermore, JEEVIKA has made impressive strides in social inclusion and community mobilization. By the end of FY 2023-24, over 10.5 lakh SHGs, 70,812 Village Organizations (VOs), and 1,669 Cluster Level Federations (CLFs) had been formed, further solidifying the project's footprint in rural Bihar. This financial year alone witnessed the establishment of 12,616 new SHGs, 2,167 new VO's, and 210 new CLFs, exemplifying the organization's continuous outreach efforts and commitment to mobilizing rural communities at the grassroots level.



Capacity-building efforts have been central to the project's success, particularly in empowering community-based organizations (CBOs) and cadres to take on leadership roles. With the decentralization of training through newly established Cluster Level Training Centers (CLTCs), along with continued support at TLCs, over 66,000 individuals have received training on key subjects. These capacity-building efforts have enhanced the overall sustainability and effectiveness of SHG members, strengthening their ability to manage and expand initiatives.

Financial inclusion remains a critical pillar of JEEVIKA's work, with significant progress made in improving access to formal banking services. This year, 52,863 new savings accounts were opened for SHGs, raising the total number of accounts to over 10 lakh. Furthermore, credit linkages facilitated for 3.39 lakh SHGs resulted in total disbursements of Rs 11,905.08 crore, empowering women to invest in their livelihoods. The project's insurance initiatives also continued to grow, with 64.98 lakh SHG members covered under PMJJBY and 71.53 lakh under PMSBY. In addition, the Bank Sakhi model has gained considerable progress, with over 5,586 Bank Sakhis trained to assist rural communities with financial services.

Among the non-farm interventions, the "Didi Ki Rasoi" initiative has been particularly successful. Operating 199 community kitchens across Bihar, the initiative offers affordable, hygienic meals to a wide range of institutions, including hospitals, schools, and government offices, while creating sustainable employment for rural women. In FY 2023-24 alone, 104 new DKRs were established. The initiative received national recognition when it was featured in "India Today" Magazine in January 2024, showcasing its positive impact on women's financial independence and local economies.

The project's agricultural interventions have resulted in notable successes, particularly in increasing crop yields and reducing input costs. Paddy cultivation, promoted through advanced practices, saw yield improvements for over 14.72 lakh farmers, while innovative wheat cultivation methods reduced seed costs, benefiting 13.01 lakh farmers. Vegetable, maize, and pulse



cultivation interventions further diversified the agricultural portfolio. Additionally, value chain interventions conducted with 26 Women Farmer Producer Companies (WFPCs) generated a total turnover of Rs 4,576.20 lakh, helping farmers access larger markets and improve profitability.

In livestock, JEEVIKA has focused on expanding opportunities through the Pashu Sakhi model, adding 1,505 new Pashu Sakhis this year. The program now covers 1,70,006 households, providing essential veterinary services and livestock care. The Integrated Poultry Development Scheme benefited 28,468 members through the distribution of 10 lakh chicks, while the formation of 106 Fish Producer Groups supported fish farming activities. The dairy sector has also grown significantly, with 76,130 households linked to Dairy Cooperative Societies (DCS) through a partnership with COMFED, contributing to daily milk collections of 77,087 liters. Furthermore, the Kaushikee Mahila Milk Producer Company set up 836 milk pooling points, engaging 38,308 members.

JEEVIKA's initiatives in skill development have been transformative. Under the Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY), 6,382 youth were trained this year, and 7,492 were placed in various organizations. The Rural Self Employment Training Institutes (RSETIs) trained 30,434 individuals, with 24,492 successfully settled. The project also organized job fairs and placement initiatives, connecting youth with employment opportunities in diverse sectors, thereby addressing the challenge of youth unemployment in rural areas.

Health, Nutrition, and Sanitation (HNS) programs have also made significant contributions to rural well-being. The Health and Nutrition Enterprises Fund, which disbursed Rs 8.9 crore, empowered





1,720 women entrepreneurs to provide essential health products and services. The Jeevika Health Help Desk assisted over 8.13 lakh patients across 38 districts, while the PMBJK centers in Gopalganj, Nalanda, and Sitamarhi generated sales totaling Rs 87.47 lakh. Additionally, the Poshan Pakhwada and Poshan Maah campaigns, which focused on nutrition awareness, saw widespread participation, reinforcing the importance of proper nutrition in rural communities.

Gender equality and social inclusion continue to be central themes in JEEVIKA's mission. The establishment of Didi Adhikaar Kendras in 174 blocks provides women with the resources to address rights and inclusion issues, while the "Didi ki Paudhsala" initiative helped plant over 3.28 crore saplings as part of the project's environmental conservation efforts. In partnership with MGNREGA, 534 Village Organization (VO) office buildings were constructed, contributing to sustainable infrastructure development in rural areas.

The Satat Jeevikoparjan Yojana (SJY) program has further extended support to ultra-poor households, with 46,006 households endorsed in FY 2023-24, bringing the total to 2,01,218. The Livelihood Investment Fund (LIF) was disbursed to 32,461 households, while the SJY Urban Program identified over 18,100 ultra-poor households for targeted assistance. This year also saw the introduction of day-care crèches and health curricula to improve support for ultra-poor families, enhancing the program's overall reach.

Sanitation has been a critical focus under the Lohiya Swachh Bihar Abhiyan (LSBY) and SBM-G Phase-II initiatives, which aim to sustain Open Defecation Free (ODF) status while progressing towards ODF Plus. This financial year saw the construction of 9,41,361 Individual Household Latrines (IHHLs) and 43 Community Sanitary Complexes. JEEVIKA's extensive capacity-building programs trained community members to promote sanitation and hygiene, with over 1.24 lakh JEEVIKA Didis actively participating in cleanliness drives.

In its role as a knowledge leader, JEEVIKA's Resource Cell has facilitated the scaling of livelihood programs across multiple states. Through strategic partnerships, exposure visits, and the deployment of e-Master Trainers, over 1,100 participants have benefited from JEEVIKA's expertise. States such as Punjab, Chhattisgarh, and Uttar Pradesh have been able to adopt the LoKOS transaction module, improving the efficiency and transparency of their livelihood programs. In a major recognition of its efforts, JEEVIKA's work was showcased at the G20 Summit in Patna, where 10 stalls highlighted the entrepreneurial achievements of SHG members. These stalls featured traditional crafts, food products, and dairy items, reflecting the diversity and success of the project's initiatives. Additionally, JEEVIKA's digital initiatives, particularly the LokOS transaction module, have enhanced the project's ability to manage resources transparently, further supporting its operational efficiency.

The project's efforts are yielding positive results, advancing women's empowerment and entrepreneurship. Scaling up these initiatives will undoubtedly lead to significant economic and social transformation over time. JEEVIKA remains committed to uplifting rural Bihar, demonstrating the strength of community-driven progress and long-term sustainable growth.



TRAINING



LEARNING



KNOWLEDGE



SKILLS



COACHING



SUPPORT

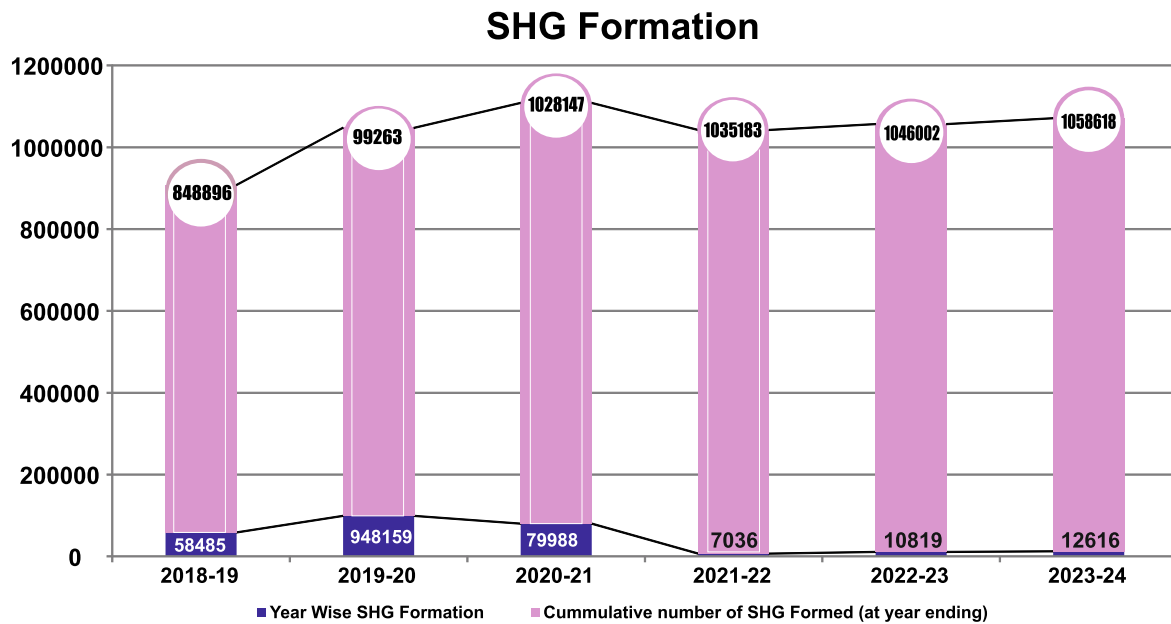


DEVELOPMENT

Social Mobilization and Inclusion

JEEVIKA in Bihar has accomplished significant milestones in its mission to promote social inclusion and mobilization within the state. To date, JEEVIKA has facilitated the formation of an impressive 10,58,618 Self-Help Groups (SHGs), 70,812 Village Organizations (VOs), and 1,669 Cluster Level Federation (CLFs). These achievements underscore the project's significant impact in empowering communities, fostering grassroots leadership, and driving socio-economic development across Bihar.

The project has successfully developed Model Cluster Level Federations to support SHGs through capacity building, financial & technical assistance, and livelihood support. In 2023-2024, BRLPS and National Urban Livelihood Mission (NULM) held consultative meetings to enhance urban social mobilization and institutional development, focusing on SHG formation and best practices. Additionally, the "Samudayik Samwad" initiative oriented 1,410 CLFs, 74,943 VOs, and 81,617 community professionals on roles, responsibilities, financial management and community grievance redressal mechanisms. These achievements underscore the project's commitment to building sustainable, self-managed community institutions.



1. Mobilising Communities Empowering Change

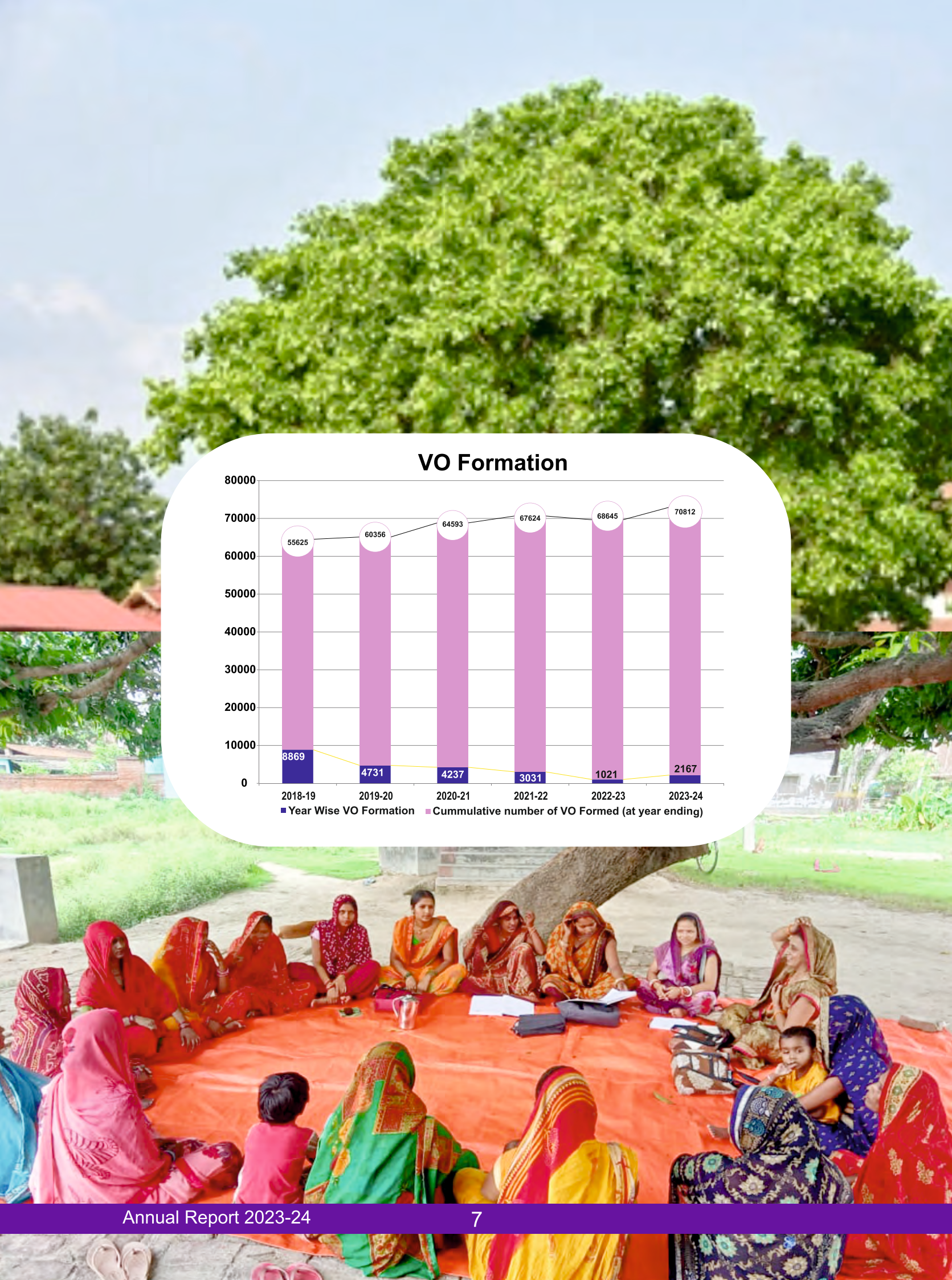
a. SHG Formation

The formation of SHGs represents a profound shift in empowering rural women. These groups serve as catalysts for change, nurturing solidarity and offering essential platforms for education, financial literacy, access to credit and various livelihood activities. Through collaborative efforts, SHGs not only uplift individual members but also drive sustainable livelihoods and foster holistic community development. The impact of such initiatives is evident in the significant milestone achieved, with 1.31 crores rural individuals mobilized into 10.58 lakh SHGs. This accomplishment underscores the transformative power of collective action in empowering marginalized communities and promoting socio-economic resilience.

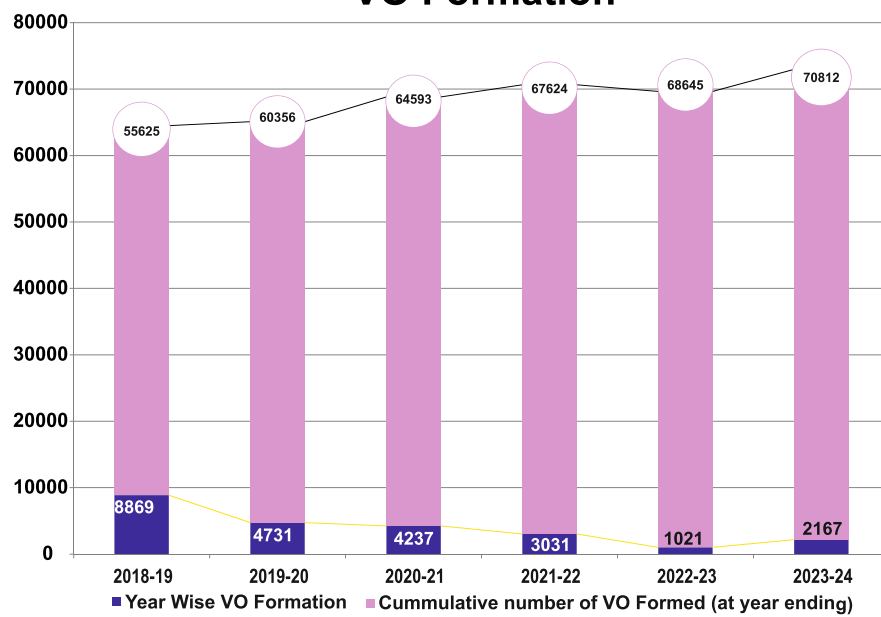
In the financial year 2023 -24, the project continues its impactful trajectory by forming 12616 new SHGs alone. This ongoing effort signifies a commitment to expanding the reach and impact of SHGs, amplifying opportunities for rural women to enhance their socio-economic standing and contribute meaningfully to their communities' growth and prosperity.

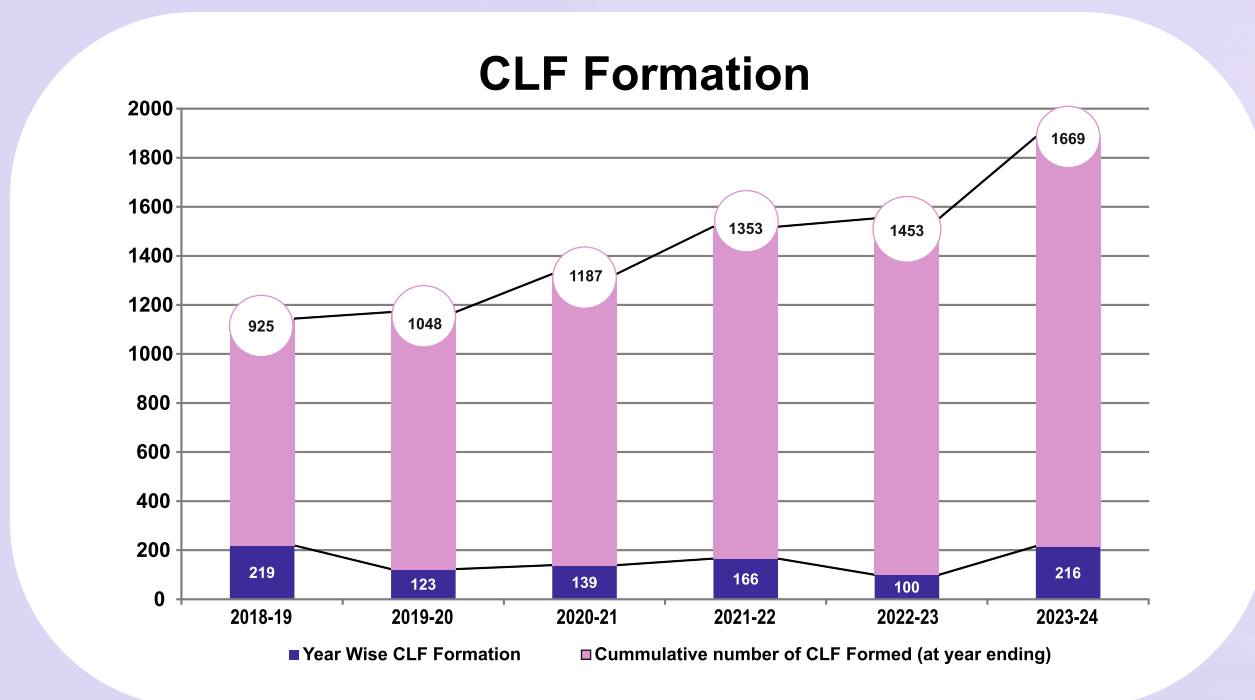
b. VO Formation

Village Organizations serve as platforms for Self-Help Groups (SHGs) to share experiences and exchange ideas, facilitating collective empowerment. Additionally, VOs take proactive steps on common agendas within villages, enhancing community cohesion and addressing local challenges. Furthermore, in the current financial year, a notable 2,167 VOs were formed, signifying a significant expansion of grassroots participation. Cumulatively, this brings the total number of VOs to 70,812, underscoring their pivotal role in monitoring SHG members' empowerment processes and driving sustainable community development initiatives.



VO Formation





c. CLF Formation

Within the three-tier community-managed institutional structure, Cluster Level Federations represent the third-tier institution. They function as federations of Village Organizations at the cluster level, encompassing the collective representation of all VOs within their reach. Their primary objective is to collectively pursue economic and social empowerment for the entire community, as well as for the VOs and SHGs within their purview.

CLFs strategies visits for SHGs and VOs to observe successful models within their own or neighbouring areas, promoting replication. They are responsible for the development of Community Resource Persons. CLFs play a pivotal role in assessing and grading Village Organizations, devising strategies for their enhancement. Additionally, they serve as conflict resolution mediators within VOs. All demands for Community Investment Fund (FSF, HRF, Livelihood Fund etc.) originate from SHGs and are routed through VOs to CLFs. The loan committees review micro plan applications and approve loans, focusing on monitoring repayment and developing effective repayment strategies. CLFs are also engaged in addressing microfinance and micro insurance services within their designated areas, furthering financial inclusion. They actively facilitate the integration of Integrated Livelihood Plans formulated at the VO level. The VO supports and monitor livelihood activities. Moreover, CLFs work to connect unemployed youth with job opportunities through collaboration with companies and offer skill development training through agencies like Project Implementation Agencies (PIAs) and Rural Self Employment Training Institutes (RSETIs), guided by Job Resource Persons (JRPs).

Furthermore, CLFs nurture SHGs with the Behaviour Change Communication (BCC) model to promote sanitation and health awareness, utilizing their cadres like MRP and CNR at the CLF level. The initiatives of CLFs also include the development of model CLFs, engaging in visioning exercises to guide annual action plan and budget preparations, registering CLFs as legal entities under the Bihar Self Supporting Cooperative Societies (BISSCOS) Act of 1996, and ensuring compliance with statutory obligations. In the year 2023-24 an impressive total of 216 CLFs were established, adding to the cumulative count of 1,669 CLFs formed until March 2024.

Table: 1**Achievement in the Financial Year 2023-24**

SI	Particular	Achievement in the Financial Year 2023-24	Cumulative achievement till March 2024.
1	Self Help Group	12616	1058618
2	Village Organisation	2167	70812
3	Cluster Level Federation	216	1669

Table: 2**Status of CLF Registration**

SI	Particulars	Total
1	Number of Forms submitted for online registration	570
2	Number of CLFs registered as cooperative	469

Table: 3**Status of Model CLF Registration**

SI	Particulars	Total
1	Number of M-CLFs submitted online form for registration	386
2	Number of M-CLFs registered as cooperative	347

Table : 4**Modular training to SHGs, VOs and CLFs**

SI.	Particulars	Participants	Number of CBOs trained April 2023 – March 2024
1	SHG Modular Training (M1-M4)/Refresher training	SHG members	263270
2	VO Modular Training (M1-M3)/Refresher training	VO RGB members	2821
3	VO Modular Training (M4-M5)/Refresher Training	VO RGB members	2598
4	CLF Modular Training (M1-M3)	CLF RGB members	310
5	CLF Modular Training (M4-M5)	CLF RGB members	222
6	CLF Modular Training (M6-M9)	CLF RGB members	199
7	Governance & CBOs quality	CLF & VO OB members	1220
8	Governance, Community HR & Office Management	CLF BoD members (62 CLFs)	1025

2. CLF as cooperative and statutory compliance

The project has successfully facilitated the registration of CLF's and Training and Learning Centers (TLC) under the Bihar Self Supporting Cooperative Societies Act (BISSCOS) of 1996. This registration enables them to participate in profit-making ventures, marking a significant milestone for the project.



a. Cooperative identity of CLF

Of the total target of 700 CLFs in 534 blocks of 38 districts, 469 CLFs have been registered as primary cooperative societies under BISSCOS Act. Status of CLF registration is given in Table-2.

b. JEEVIKA Model CLF as Cooperative

Out of total 534 Model CLFs, a total of 347 M-CLFs have been registered under BISSCOS Act, 1996. Status of Model CLF registration is given in Table-3.

c. Statutory Compliance of CLFs as cooperative

A total of 347 CLFs have submitted documents for their BODs election to the Bihar State Election Authority through the concerned District Cooperative Officer. In total, 286 CLFs completed their BoDs election and formed new BoDs for 5-year tenure. As per the approved bye-laws, all SHG members will have membership with the registered primary cooperative society.

3. Institutionalized Review System at CBOs: Digitization of SHG, VO and CLF Masik Prativedan & Grading

To gauge the effectiveness and ensure improvement in CBOs, it is essential to conduct regular assessments of SHGs, VOs, and CLFs. These CBOs are evaluated based on predefined criteria. The performance of SHGs is assessed by VOs, while VOs are evaluated by their respective CLFs. The grading of CLFs is overseen by block, district, and state levels. Data collected from the Monthly Progress Report is inputted into an in-house application called the MPMG App. Based on the analytics from these assessments; project staff/community leaders identify areas for improvement for the CBOs and provides necessary support. All 38 districts have rolled out and are using the Masik Prativedan feature of the CBOs in the Management Information System (MIS) to ensure the quality of SHGs. By March 2024, following achievements were made :

- 72 % of CLF digitized Masik Prativedan.
- 80% of VO digitized Masik Prativedan.
- 91 % of SHG digitized Masik Prativedan.

4. Community Based Organizations (SHGs, VOs & CLFs) training

The capacity of CBO has enhanced through advanced training modules which plays a crucial role in improving their adherence to established quality standards and best practices at various levels. This, leads to enhancement of their effectiveness on the ground. Various modes of communication are employed to ensure the quality training of CBOs which includes the use of materials such as flipcharts, training modules, case studies, and video films in the training process.

These capacity building initiatives receive support and oversight from various units of program that is from BPIU as well as DPCU teams. Moreover, CLF and VO office bearers undergo training focused on governance and improving the quality of CBO operations have very positive impact on these institutions. BoD members of CLFs are provided with training in governance, community human resources, CBO quality, and office management which in turn enhances the quality of these CBO.

Within the context of JEEVIKA, training empowers self-help group members through a well-planned series of strategic actions. To effectively implement these initiatives, it is crucial to enhance the skills of members through structured training programs. JEEVIKA nurtures a cadre of proficient and thoroughly trained community professionals who, in turn, impart training to CBO members. These professionals, including community mobilizers, bookkeepers, and master bookkeepers, assume pivotal roles in conducting meetings, maintaining records, and providing day-to-day support for CBO activities. The presence of well-trained community mobilizers, bookkeepers, and master bookkeepers is indispensable for these tasks. Consistent training and capacity development for these cadres, as well as for SHGs, VOs and cluster-level federations, are imperative for maintaining the quality of CBOs. JEEVIKA has developed comprehensive training tools, both at basic and advanced levels, to facilitate these training sessions. Status on CBOs Modular Training is given in Table-4.

Project staff, including community coordinators, area coordinators, block project managers, thematic managers, and training officers, are provided with fundamental training at the district level or state level. Status on training of project staff and cadre is mentioned in Table-5.

Table 5: Training of Staff and Cadre

Sl.	Particulars	Participant's Profile	Total Units	Total Participants
1	SHG Concept and Management	CM	126	3134
		CC & AC	40	938
2	CBO Masik Prativedan and Grading	CM	55	350
		VO BKs	21	248
		CC & AC	21	411
3	VO Concept and Management	VO BKs	44	1170
		CC & AC	48	1111
4	CLF Concept and Management	CF	14	225
		CC & AC	18	425
5	Federation Concept	BPM, IBCB M/INC	6	199
6	Pre Visioning(234 NRETP MCLF)	TO & Anchor Person	4	124
7	Visioning Exercise (234 NRETP MCLF)	TO & Anchor Person	4	127

5. MCLF Visioning, Annual Action Plan and Business Development Plan

Under model CLF strategy, we have been working with 192 Phase - 1 CLFs as Model CLF. The Model Cluster level federations being proposed are expected to become independent, self-managed community institutions that are owned and controlled by the community and professionally managed to become financially self-sustainable.

All 192 Phase-1 and 100 Phase-2 Model Cluster Level Federations in NRETP have successfully completed vision building, annual action, and business development planning. These exercises are pivotal in enhancing internal capacity, realizing major change dimensions, and establishing



necessary systems for institutional self-reliance. This mandated process, facilitated by NRLM, receives strategic support from PRADAN.

The trained State Resource Persons and District Resource Person provided training to all MCLF anchor persons. These anchors then facilitated visioning exercises, Annual Action Plan and Business Development Plan within their respective MCLFs.

This involved training district-level staff/managers and anchors, who conducted a two-day orientation at the CLF level with BoD and RGB members. The exercise resulted in the training of 2890 CLF/VO leaders, contributing to effective planning and implementation.

6. PMAY-G beneficiary's survey

For the inclusion of the eligible rural PMAY-G beneficiaries into SHGs, a survey was conducted through the mobile-based convergence app. For this, ID for the mobile-based app (convergence app) was created for the 534 BPIUs and 11840 cadres level users in the field. Following are its achievements:

- Total Beneficiaries HH in Bihar: 37,01,125
- Total Beneficiaries HH surveyed: 28,70,196 (78%)
- Total Beneficiaries HH already in SHG: 16,42,174
- Total Beneficiaries HH willing to join SHG: 4,78,693
- Total Beneficiaries HH not willing to join SHG: 2,52,231

7. Decentralized Training

• Training and Learning Center

Training and Learning Centers are community-managed facilities established across districts, well-equipped for conducting both residential and non-residential training sessions. Currently, there are a total of 24 TLCs.

Over 1524 units of training have been provided to 66856 staff and cadre were given training on topics like SHG concepts and management, CLF concepts & management, CLF registration, and CLF visioning exercises. Besides this, training on other themes like HNS, livelihood, and livestock also took place in TLCs. These training included residential training, non-residential training, meetings etc.

Till March 2024, total of 22 TLC have been registered .Further two more districts namely Siwan and Bhojpur were oriented on the registration process.

• Community Managed Training Centre (CMTC)

CMTC is a sub centre of TLC for providing continuous capacity building activities. The training units are either residential/non- residential training. The cumulative 8284 participants and 231 units of training have been conducted and facilitated by the nodal cluster level federation and supported by MCLF. Notably, 40 CMTCs have successfully completed procurement processes, adhering to community procurement norms.

8. BRLPS – URBAN Social Mobilization and Institutional Development

In the financial year 2023-2024, the BRLPS-NULM collaboration under the Urban SM-ID component achieved significant progress. A State Perspective Plan was drafted, offering a comparative assessment of Community-Based Organizations (CBOs) and outlining a roadmap for future initiatives, including exposure visits for state officials. Efforts to enhance human resource capacity involved nominating nodal Community Coordinators and relocating key staff to strategic positions. An Urban Web-Portal was developed to enable better monitoring and evaluation of ULB-wise action plans. Operational protocols for social mobilization, SHG formation, and monthly coordination were standardized across urban local bodies. Training programs were initiated for over 1,500 Community Resource Persons (CRPs) and key stakeholders to reinforce institutional development and social mobilization strategies.

9. Samudayik Samwad

To strengthen community and financial management, there is a need to continuously promote community organizations, community workers and project workers; community orientation and community dialogue “Samudayik Samwad” at various levels. This ensures transparency and accountability through proper communication with stakeholders.

The roles, responsibilities, and accountability of Self-Help Groups, Village Organizations and Cluster-Level Federations are crucial for the



Table: 6
Key Deliverables and their status

Key Deliverables	Status
State Perspective Plan	Prepared a comparative assessment of CBOs highlighting Urban and Rural practices and policies.
Deployment of Dedicated HR & HR Mapping	Lack of dedicated HR identified. Nodal Community Coordinators appointed at ULB level, one district Nodal appointed, and consultants to be hired at SPMU.
Customized MIS/Dashboard Development	Joint meeting conducted with DAY-NULM was conducted for customization and development of MIS.
	Portal will be created to monitor ULB-wise annual action plans and progress (FY 24-25).
Operationalization of SM-ID Components in ULBs	Operational advisories and ToT developed. Activities include social mobilization, SHG formation, modular training, and standardized protocols for coordination and CRP engagement.
Development of Training Modules for Key Stakeholders	Digital and non-digital training modules initiated. Planned activities include online orientation, exposure visits, and workshops for stakeholders.
Achievements in SM-ID	Formation of CBOs- 31,207
	SHGs Training & Exposure visit – 14,557
	ALFs Training & Exposure visit - 1247



successful implementation of activities related to social development, livelihoods, health, nutrition, and the Satat Jeevikoparjan Yojana at the CLF level. This includes selecting and managing community professionals, clearly defining their roles and responsibilities, and ensuring efficient payment processes. Effective financial management of funds from banks and other sources, along with the importance of fund rotation and repayment within CLFs and VOs, is essential for maintaining financial sustainability. Additionally, robust community grievance redressal mechanisms must be in place to address any concerns promptly. The significance and regular review of the Management Information System (MIS) are also vital for monitoring progress and making data-driven decisions to enhance the overall impact of the programs.

BRLPS staff have implemented Samudayik Samvad in phases. In Phase 1, staff at DPCU and BPIU levels, along with cluster-level federations and community professionals, were oriented. Phase 2 focuses on orienting Village Organizations and Self Help Groups. So far, 1410 CLFs, 74943 VOs, and 81,617 community professionals have been oriented.



Financial Inclusion

Self-Help Groups have emerged as powerful drivers of economic empowerment and social transformation in rural Bihar. JEEVIKA's financial interventions have played a crucial role in advancing the economic well-being of SHG members through a wide array of initiatives such as savings account openings, credit linkages, insurance coverage, and financial literacy programs. In this financial year significant milestones were achieved, emphasizing the importance of these interventions for SHG members.

1. Strengthening Financial Inclusion: SHG Bank Linkages

In the Financial Year 2023-24, the SHG Bank Linkage program demonstrated substantial growth in savings account openings and credit linkages. This program is instrumental in improving SHG members' access to formal financial services, which is critical for fostering economic resilience.

• SHG Savings Accounts opening

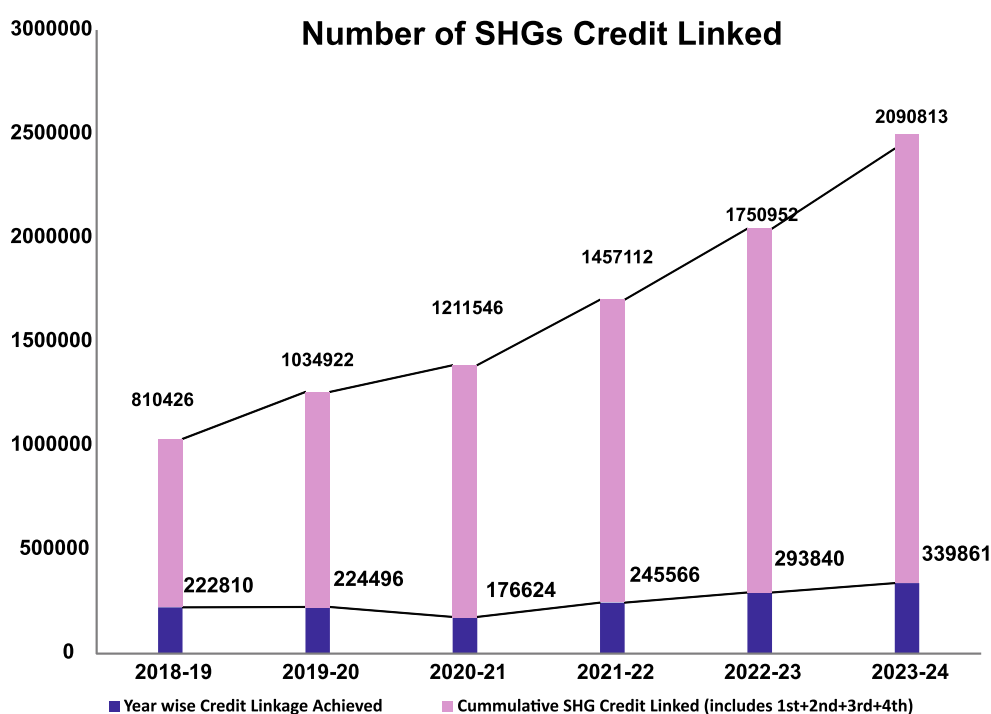
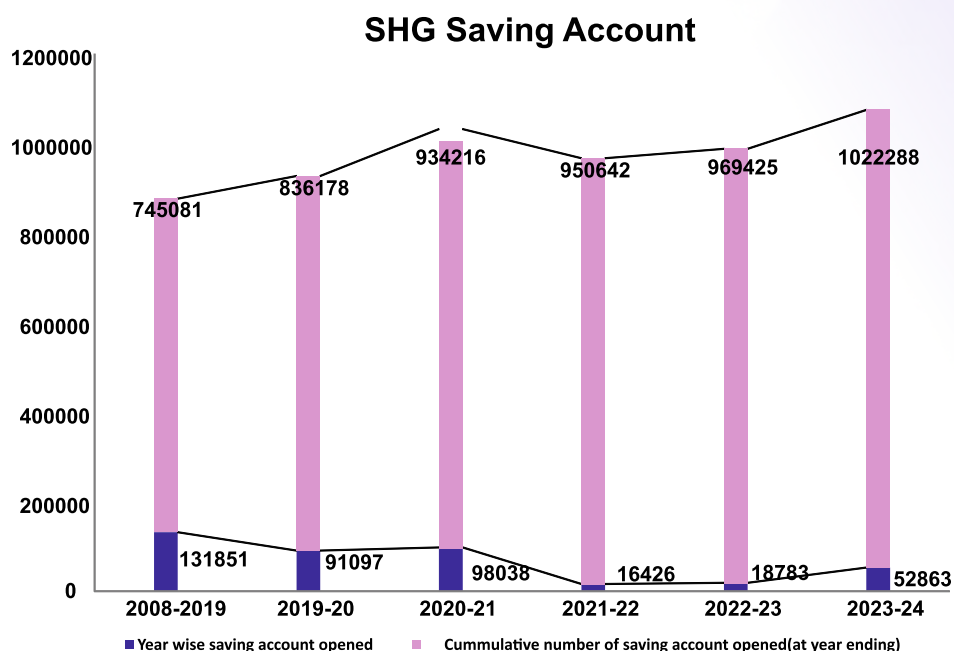
In FY 2023-24, a significant achievement was made with 52,863 Self-Help Groups opening new savings accounts. This expansion in account openings contributes to a cumulative total of 10,22,288 SHGs that have established savings accounts by March 2024. This figure represents a crucial step towards increasing financial inclusion, as it allows SHGs to manage their savings more

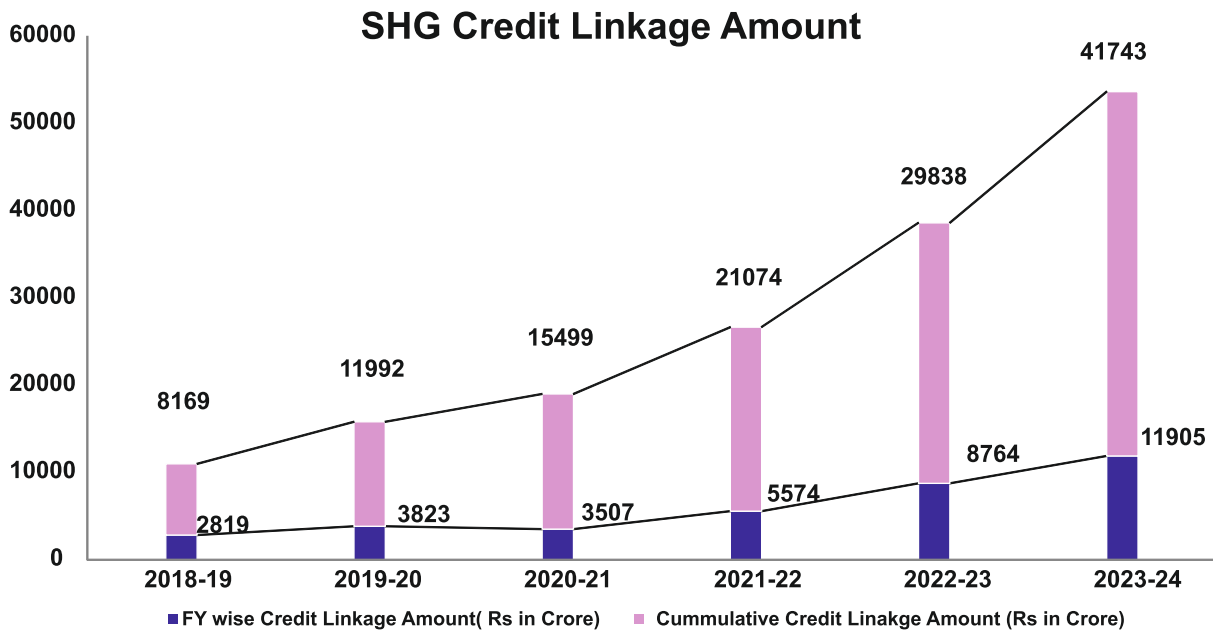


effectively and access various financial services. The establishment of these accounts not only supports individual SHGs in better financial planning but also strengthens the overall financial infrastructure within the rural communities.

• **SHG Credit Linkages**

During the same financial year, 339,861 SHGs were successfully linked to credit facilities. This substantial number of credit linkages resulted in a total disbursement of Rs 11,905.08 crores. This level of disbursement highlights the program's capacity to facilitate significant financial support to SHGs, enabling them to undertake various economic activities and improve their financial stability.





Since the inception of the credit linkage facilities, a cumulative total of 20,90,813 SHGs (1st, 2nd, 3rd and 4th) have benefitted from credit facilities, amounting to a total disbursement of Rs. 41,743.15 crores. The repayment rate achieved was an impressive 99.08%, reflecting the effectiveness of the interventions in promoting responsible financial behavior among SHG members.

2. Women-Led Individual Financing for Enterprise Promotion

To encourage women's entrepreneurship, JEEVIKA initiated a pilot project in 2023-24 to promote individual financing for women-led enterprises. This intervention is critical for enabling SHG members to access the funds needed to expand their businesses and improve their livelihoods. The initiative was piloted in Patna, Vaishali, and Nalanda, and extended to 70 blocks across 14 districts. By the end of FY 2023-24, 3,773 applications for individual financing were generated of which 2430 were sanctioned.

3. Insurance Coverage for SHG Members

JEEVIKA's initiative to provide insurance coverage through Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY) delivered vital financial protection to SHG members in case of emergencies during FY 2023-24.

The enrollment process was meticulously streamlined to ensure broad and effective coverage. SHG members were advised to keep sufficient funds in their savings accounts to facilitate smooth premium deductions.

To further support the enrollment, Bima Suraksha Utsav events were organized at both panchayat and bank branch levels. These events played a crucial role in achieving high enrollment rates, with Bank Sakhis significantly contributing to the mobilization and support of community members throughout the process.

During FY 2023-24, JEEVIKA successfully enrolled 64.98 lakh SHG members under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY), providing them with essential life insurance coverage. Additionally, 71.53 lakh SHG members were covered under the Pradhan Mantri Suraksha Bima



Yojana (PMSBY), ensuring financial protection against accidents and emergencies. These substantial figures reflect the extensive reach and impact of JEEVIKA's insurance initiatives, reinforcing the organization's dedication to enhancing social security for rural communities.

Between April 2023 and March 2024, a total of 806 claims were reported under the PMJJBY, PMSBY, and AABY insurance schemes. Of these, 443 claims were successfully settled, providing timely financial support to the beneficiaries. During this period, a total of Rs. 877.5 lakhs was disbursed to SHG members and their families, ensuring they received crucial assistance during emergencies.

4. Bank Sakhis : Enhancing Financial Inclusion in Rural Areas

One of the key financial inclusion strategies is the Bank Sakhi model, which plays a crucial role in extending essential banking services to rural areas. Bank Sakhis, operating Customer Service Points (CSPs), provide vital services such as cash deposits, withdrawals, and money transfers, ensuring that SHG members can access financial services at their doorstep.

Under "Mission One GP One BC" initiative, the project aims to establish at least one BC points in each Gram panchayat. JEEVIKA, in collaboration with RSETI, organizes a 7-day residential training program for Bank Sakhis, culminating in certification by the Indian Institute of Banking and Finance (IIBF). Bank Sakhis have been trained to become entrepreneurs, facilitating financial inclusion at the grassroots level. By March 2024, altogether 5,586 Bank Sakhis were IIBF-certified, and dual authentication was implemented in 74 Model CLFs, ensuring secure transactions at CSPs.

Table 7: Details of Bank Sakhis

Sl.	Particulars	Progress FY 2023-24	Cumulative Achievement till March 2024
1	Number of Bank Sakhis	653	5,611
2	IIBF Certified Bank Sakhis	1,236	5,586
3	Number of Accounts Opened by Bank Sakhis	77,176	9,63,147
4	Volume of Transactions (in lakhs)	3,19,507.3	12,61,394.3
5	Commission Earned (in lakhs)	765.24	3,044.44



• **Status of Dual Authentication for Facilitating Digital Transactions at CBOs**

The implementation of dual authentication processes for digital transactions at Community-Based Organizations has seen remarkable progress over the past year. By March 2024, the dual authentication process had been initiated in 67,935 CBOs, including Village Organizations and Self-Help Groups, marking a significant expansion and integration of secure digital transaction practices.

In terms of actual transactions, 408 CBOs had initiated transactions with dual authentication by March 2024, indicating ongoing adoption and utilization of these methods to enhance transaction security.

• **Promoting Digital Transactions under Azadi Ka Amrit Mahotsav (AKAM) 2.0**

To further financial inclusion, the Ministry of Rural Development launched a nationwide campaign under Azadi Ka Amrit Mahotsav (AKAM) 2.0, aimed at promoting digital transactions in rural areas. The campaign specifically targeted SHG members, their families, and the broader rural community to increase the use of digital platforms for financial transactions.

Table 8: Progress under AKAM 2.0

Sl.	Particulars	Achievement in FY 2023-24
1	Total number of transactions under AKAM 2.0	25,51,230
2	Volume of transactions (in lakhs)	1,34,602.09
3	Number of camps organized	2,688

This initiative has been instrumental in raising awareness about digital financial literacy among SHG members, ensuring that they can manage their finances efficiently using digital platforms.

5. LokOS: Digitizing SHG and CBO Operations

LokOS, a digital platform introduced by the National Rural Livelihoods Mission (NRLM), has revolutionized how SHGs, VOs and Cluster-Level Federations (CLFs) operate. This platform enhances the management and monitoring of SHG activities, ensuring better decision-making and resource allocation. By March 2024, 6,350 project staff members and 95,666 cadres were trained in using LokOS.

By digitizing SHG profiles and membership data, LokOS has improved financial transparency and accountability, ensuring that SHG members have access to the resources they need for their financial and entrepreneurial activities. All district profile entries will begin immediately after

Table 9: Status of LokOS rollout

Sl.	Particulars	Progress till March 2024
1	Total SHGs mapped	9,92,062
2	Total VOs mapped	70,929
3	Total CLFs mapped	1,638



completing their respective CBO mappings. To date, 14,628 SHGs and 1,46,757 members have been approved by the Block Program Manager (AC/CC), showcasing the ongoing commitment to improving rural livelihoods through digital innovation.

6. Capacity Building and Financial Audits of CLFs

JEEVIKA has focused on improving the capacity building of community professionals and project staff to enhance the quality and effectiveness of financial interventions. During FY 2023-24, 1,857 CMs, 486 BKs, and 148 MBKs received training on maintaining books of records for SHGs, VOs and CLFs respectively. Training of staff was also done on various aspects of financial inclusion.

7. Financial Audits of CLFs

The internal audit process for CLFs was initiated in 1,276 CLFs, ensuring transparency and accountability in financial transactions. These audits help CLFs improve their operational efficiency and maintain financial discipline, further strengthening the financial ecosystem at the grassroots level.

8. Viability Gap Funding (VGF) for Model CLFs

The Viability Gap Funding (VGF) under the NRLM has been a crucial intervention in supporting the operational expenses of Model CLFs. By providing VGF in three tranches, JEEVIKA ensures that CLFs can achieve Operational Self-Sufficiency (OSS) and continue supporting SHG members.

In FY 2023-24, the first tranche of VGF was disbursed to 192 Model CLFs, enabling them to continue their operations and expand their services to SHG members.



JEEVIKA



Livelihoods Promotion

A. Farm Interventions

JEEVIKA has prioritized boosting agricultural productivity since its inception by promoting the adoption of improved and scientific technologies. Over the years, the number of farmers embracing these advanced agricultural practices has steadily increased. This initiative not only ensures food security for households but also enhances their income. The agricultural practices advocated by JEEVIKA are not high-cost or technology-intensive; rather, they blend scientifically proven methods with indigenous knowledge and better management of soil, water, plants, and nutrients.

1. Productivity Enhancement in Agriculture

Since its inception, JEEVIKA has prioritized boosting agricultural productivity by promoting improved and scientific agricultural technologies. Over the years, an increasing number of farmers have embraced these advanced practices, which not only enhance food security but also improve household income. The agricultural practices promoted by JEEVIKA are cost-effective and combine scientifically proven methods with indigenous knowledge, focusing on better management of soil, water, plants, and nutrients.

Before each cropping season, JEEVIKA ensures comprehensive ground-level preparations for Kharif, Rabi, and Zaid crops. This includes extensive training for Village Resource Persons, Skill Extension Workers, Community Mobilizers, Livelihood Specialists, Managers, Agri-Entrepreneurs, and others. A series of training sessions orient farmers on improved packages of practices to

maximize crop production. These interventions have positively impacted farming costs, yield, and household income while ensuring food security. Progress on the farm-based productivity enhancement activities is as mentioned below:

- **Paddy Cultivation**

A total of 14.72 lakh farmers adopted advanced practices like the System of Rice Intensification (SRI) across 62,885 acres. Key interventions include seed replacement, line sowing, community nursery seedlings, timely transplanting, and the use of balanced fertilizers, compost, and vermicompost. These practices have not only improved soil fertility and carbon content but have also increased yields by 25-35% compared to traditional methods.

- **Wheat Cultivation**

Over 13.01 lakh farmers used methods like Systematic Wheat Intensification (SWI), zero tillage, and seed replacement across 1,41,849 acres. SWI has reduced seed requirements by 70-75% while enhancing soil aeration, promoting effective tillers, and increasing yields through intercultural weeding.

- **Vegetable Cultivation**

A total of 9.92 lakh farmers cultivated vegetables using improved scientific practices. Additionally, 4,83,989 farmers adopted advanced techniques under the vegetable cultivation intervention, further boosting production.

- **Maize Intercropping**

Intercropping techniques for maize were adopted by 8,84,392 farmers over 1,64,846 acres, optimizing land use and increasing crop diversity.

- **Pulse Cultivation**

To diversify crops and improve soil health, 5,99,596 farmers engaged in pulse cultivation, which is particularly beneficial for nitrogen fixation. Pulses offer higher income per hectare compared to traditional cereal crops.

- **Kitchen Gardening**

Kitchen gardens were set up by 15.61 lakh farmers to ensure year-round access to fresh, seasonal vegetables. This initiative, which requires low investment, improves household food security and reduces expenses by providing nutritious homegrown produce.

2. Agriculture Entrepreneur Model

JEEVIKA's Agri Entrepreneur (AE) model is a decentralized initiative that empowers local youth by transforming them into Agri Entrepreneurs. These entrepreneurs provide essential agricultural services, including access to high-quality inputs, crop advisory, financial transactions, and market access for surplus produce.

Each AE typically supports 200-300 farmers across 3-4 villages and is equipped with digital tools to enhance their business operations. This model has helped AEs establish profitable businesses,



with a total transaction volume of Rs 195.4 crore in various agricultural activities such as input/output supply, nursery management, organic manure production, mushroom cultivation, and digital banking.

Key Achievements (Cumulative till March 2024)

- Agri Entrepreneurs Mobilized: 5,232
- Farmers Data Collected: 10,28,927
- Agri Entrepreneurs Engaged in Business: 3,875
- Cumulative Transactions: Rs 195.4 crore

3. Custom Hiring Centers

Custom Hiring Centers (CHCs) and Village Tool Banks play a vital role in providing farmers with necessary machinery and tools for harvesting and post-harvesting activities. These centers address the scarcity of manual labor during crucial farming stages.

As of FY 2023-24, JEEVIKA operates 513 CHCs across 38 districts in collaboration with the Agriculture Department, Government of Bihar. The CHC mobile app has been upgraded to facilitate machine bookings, streamline logistics, and enhance financial transparency.

Key Achievements (Cumulative till March 2024)

- CHCs Established: 513
- Farmers Registered on the Portal: 55,852
- Farmers Served: 53,727

4. Integrated Farming Cluster (IFC)

The Integrated Farming Cluster (IFC) initiative under the National Rural Economic Transformation Project (NRETP) aims to intensify, expand, and integrate existing diversified livelihood activities. IFCs are formed by grouping 2-3 neighboring intervention villages, each covering approximately 250-300 households. Every SHG household in these clusters is supported to enhance 3 to 4 farm and non-farm livelihood activities.

In FY 2023-24, JEEVIKA implemented 31 IFCs across seven districts, supported by Cluster Level Federations, which manage financial resources and provide human resources to guide the initiative.

5. Organic Farming

JEEVIKA has mobilized 6,876 farmers across nine districts for organic farming, organized into 174 Local Groups (LGs). These groups have received C-2 endorsement certification following physical verification. Regular training sessions were conducted to educate farmers on organic farming techniques, as well as packaging, labeling, and branding of organic products.

Key Achievements (Cumulative till March 2024)

- Farmers Trained: 6,876
- Local Groups Established: 174
- Residue Analysis: Conducted for 200 grams of paddy from each LG.



6. Neera Intervention

JEEVIKA initiated the Neera Intervention after the prohibition of alcohol in Bihar, in collaboration with the Industries Department and the Government of Bihar. This initiative, which started in 2017-18 and expanded to all 38 districts by 2018, supports the production and sale of Neera (a traditional drink derived from palm sap) and its by-products like jaggery and peda.

In FY 2023-24, JEEVIKA collected and sold significant quantities of Neera, ensuring training and licensing for tappers. The initiative also began integrating Neera producers into the PMJJBY and PMSBY insurance schemes.

Key Achievements (FY 2023-24)

- Total Neera Collected: 1.36 crore liters
- Total Neera Sold: 1.28 crore liters
- Tappers Trained: 16,531
- Neera Producer Groups: 576

7. Value Chain Interventions

Bihar's economy is primarily agrarian, with its population deeply engaged in farming, supported by fertile soil and favorable agro-climatic conditions for diverse crops. To address the challenges farmers face and maximize their benefits, JEEVIKA was launched to integrate all stakeholders in the agricultural value chain. Leveraging the existing community based organizations; members engaged in farming unite to form Women Farmer Producer Company. Farmers out of these CBOs are being mobilized in their formal federation/body as producer companies. These companies are engaged in a wide range of activities including collective aggregation and marketing of Maize, Wheat, Paddy, Vegetables, Makhana, Mustard, Lentil, Tea etc and supply of inputs like seeds, fertilizers etc. Women Farmer Producer Companies (WFPC) are providing to access multiple buyers at a single point of time and ensure secure cashless transactions. These interventions done by WFPCs have resulted in accruing significant benefit to the farmers with comparatively higher returns to the end producers.

JEEVIKA has provided in-depth support in nurturing the WFPCs to become robust and sustainable farmer-owned institution that interface with agricultural markets and transform marketing in the state. FPCs have expanded into new business lines and activities, such as wholesale distributorship of fertilizers, certified seeds production, processing units for higher-order value addition, and new commodity value chains. All these progressive interventions and activities have led to exponential growth in revenues, profitability, and sustainability for FPCs, as well as increased incomes, reduced costs and enhanced resilience for member small-marginal farmers. All the nurtured WFPCs have achieved significant revenue growth. JEEVIKA has inculcated the practice of structured annual business planning for FPCs. These plans have helped FPCs with resource planning, working capital, and fund management. Further, JEEVIKA facilitated WFPCs to enter into the value chains of all the major commodities grown in Bihar. Some of these WFPCs have entered into the value addition and product manufacturing through third party processing and have launched its product under umbrella brand of Green Delights.

There are 26 Women Farmer Producer Company WFPC operational in 26 districts of Bihar at the end of FY 2023-24 which are supporting in the existing value chains to several initiatives, including



Maize- spot trading and derivatives trading, Paddy- spot trading and processing, Wheat-spot trading, Lentil-spot trading and retail sales, Mustard oil seeds- processing and marketing, Foxnut(makhana)-spot and retail marketing, Potato-spot and deferred trading, and retail marketing, Onion- spot and deferred trading, and retail marketing etc. Out of 26, 15 WFPCs have been promoted under Central Sector Scheme '10K FPO Scheme' which are operational since last 2 years. The total turnover in the Financial Year 2023-24 of all 26 WFPC is Rs 4576.20 Lakhs

B. Livestock Interventions

Livestock serves as an important subsidiary income source for the rural poor in Bihar. In BRLPS, livestock interventions aim to enhance SHG households' income through productivity improvement and market linkages while improving their nutritional status. Till now the focus was on boosting production, supported by productivity enhancement activities conducted by village-level resource persons. Additionally, efforts have been made to mobilize livestock-rearing SHG members into village-level producer groups, further strengthening their economic resilience.

1. Goat Rearing Intervention

a) Pasu Sakhi Service Model

Goatery intervention in BRLPS aims to increase the income of rural landless and marginal farmers by reducing mortality and enhancing productivity through various preventive and productivity enhancement services, along with marketing support provided by a community cadre called Pashu Sakhi. These Pashu Sakhis assist community members in various aspects of goat rearing, including procurement, vaccination, feed management, housing, insemination, castration, and selling of goats. The pasu sakhi are provided service fee for the service she renders to goat rearers. This model not only promotes sustainable livelihood but also provides pasu sakhi with a consistent income throughout the year. Progress under pasu sakhi model is given in Table- 10

b) Goat Producer Company

JEEVIKA has established the Seemanchal JEEVIKA Goat Producer Company to offer value chain services to goat rearers in Purnea, Araria, and Katihar districts. The company has mobilized 19,458 members from 18 blocks and set up 17 demo-cum-collection centers. It has also commenced business by supplying inputs to its members and trading in live goats. The total cumulative turnover currently stands at Rs. 304.17 lakhs.

c) Partnership with technical support agency –Aga Khan Foundation

AKF is supporting JEEVIKA in developing the trained Pashu Sakhi on up-to-date goat rearing techniques. AKF is also backing the Pashu Sakhi model in the Muzaffarpur block. AKF has supported planned activities, which included community meetings on gender, goat health management, FPC, and goat marketing. Additionally, three Mesha entrepreneurs or Udyamis were identified across the three blocks of Paroo, Meenapur, and Motipur. AKF's support also extends to community meetings addressing gender, goat health management, FPC, and goat marketing.

d) Achievement of Bakri Bikray Kendra in the financial year 2023-24

The Bakri Bikray Kendra, organized four times a year, aims to increase the income of goat rearers and Pashu Sakhis while establishing market linkages. During New Year and Holi celebrations, 15 districts organized Bakri Bikray Kendra, generating a business volume of Rs. 94.80 lakhs through the sale of 2,062 goats.

Table 10 : Progress under Pashu Sakhi Model

Sl.	Indicators	Progress April 2023- March 2024	Cumm. Progress till March 2024
1	Number of Pasu Sakhi developed	1505	4938
2	Households covered by Pasu Sakhi	170006	464693
3	Number of inseminations done	3228	101354
4	Number of Azolla pit developed (Inc. green folder)	3969	37486
5	Number of Machan/Shed constructed	323	21537
6	Number of Feeder installed	1879	104203
7	Number of Castration done	4628	364470
8	The total quantity of Dana Mishran produced (in Kg)	4540	283767
9	Number of Deworming doses provided	194816	1825992
10	Number of Vaccination doses given	221867	1229759

2. Poultry Intervention

a) Integrated Poultry Development Scheme(IPDS)

JEEVIKA is implementing backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS). The scheme has been modified to provide flexibility in its implementation. Under the revised guidelines, beneficiaries can now choose between two options:

- 28-day reared dual-purpose birds will be directly provided to selected beneficiaries.
- Procurement of day-old chicks and rearing them at the mother unit level for 28 days, followed by distribution of the birds to selected beneficiaries through the Cluster Level Federation (CLF).

The scheme has an objective of 45 chicks distribution to each of the selected beneficiary in two batches of 25 and 20. The progress under IPDS is as mentioned in Table- 11

b) Poultry Value chain Development

For enhancing the value chain under Poultry Farming, the proposal to establish Poultry Farmer Producer Enterprise in Nalanda and Gaya district was approved under the NRETP Project. The poultry FPC will cover a total of 4 blocks and 7500 HH in these districts. For technical assistance, the Foundation for Development of Rural Chain (FDRVC) is assigned as a technical support agency, for which MoU has already been approved.

Table 11 : Details of IPDS Scheme

Sl.	Indicators	Progress April 2023-March 2024	Cumulative Progress till March 2024
1	Number of Districts	2	38
2	Number of Blocks	11	310
3	Number of members benefitted	28468	1,99,655
4	Number of Chicks distributed	10,00,516	1,01,08,881

The incorporation of the company 'Nari Shakti JEEVIKA Mahila Poultry Producer Company Limited' was completed. Till now, 512 shareholders have been mobilized and mobilization for shed construction is under process.

3. Dairy Intervention

a) COMFED

JEEVIKA in collaboration with COMFED is mobilizing cattle-rearing SHG members into existing Dairy Cooperative Society as well as also forming new women Dairy Cooperative Society to link the members to an organized milk marketing system. Cumulatively 76,130 HHs are linked to DCSs and 1041 women DCS have been organized.

b) Kaushikee Mahila Milk Producer Company (KMMPC)

Kaushikee Mahila Milk Producer Company which was initiated in the month of December in the year of 2017 has now taken its shape and currently has 836 (MPPs) operational milk pooling points. Total 38,308 members have been enrolled in KMMPC. 13 BMC has been installed and company is procuring 77,087 Lt./Day milk.

4. Fish Intervention

Ponds identified under the Jal Jeevan Hariyali Abhiyaan have been allocated to the VOs of JEEVIKA. SHG members have undertaken fish farming activities. The process of identification, allotment to JEEVIKA VOs and operationalization of these ponds is ongoing in various districts of Bihar. Across the state, 106 Fish Producer Groups have been formed with the assistance of 86 Matsya Sakhis. Details of achievements till March 2024 are mentioned below in the table:

Table 12 : Progress of Fish farming activities

S. no.	Indicators	Cumulative Progress till March 2024
1	Number of districts covered	32
2	Number of blocks covered	109
3	Number of workable ponds	126
4	Number of Ponds with Fish stocking	106

C. Non Farm Interventions

Non-farm interventions by JEEVIKA have significantly advanced rural development through diverse programs. The Service Sector has seen notable progress with the expansion of “Didi Ki Rasoi,” which now operates 199 units providing quality food while empowering rural women. Housekeeping and laundry services have been introduced in SC/ST residential schools and health centers through new MoUs. The beekeeping initiative has trained 3,422 members, boosting local honey production. The Bag Cluster in Muzaffarpur has created jobs and produced 11.60 lakh bags, while the Art & Craft sector has achieved business worth Rs 7.78 crore through its producer groups and retail channels. The NRETP OSF and Incubation programs have promoted rural enterprises, and the “Nayi Pahal Kits” initiative has supported maternal health across Bihar.

1. JEEVIKA- Didi ki Rasoi

“Didi Ki Rasoi” initiative of JEEVIKA, Government of Bihar aims at expanding a 'community-based canteen' in Bihar. Through this initiative, quality and hygienic food are made available to various institutions, such as hospitals, schools, government offices, banks, hostels, registry office and other government offices and other institutions while supporting the economic empowerment of rural women managing these community kitchens. In the Financial Year 2023-24, 104 Didi ki Rasoi outlets were inaugurated.

Till March 2024, the project has 199 functioning JEEVIKA Didi Ki Rasoi units across various institutions:

- 87 DKRs are operational in SC-ST residential schools.
- 83 DKRs are operational in hospitals.
- 29 DKRs are established in other institutions, including banks, hostels, registry offices, DM offices, and other government offices.

JEEVIKA Didi Ki Rasoi was proudly featured in India Today Magazine in January 2024, showcasing its significant impact and success.

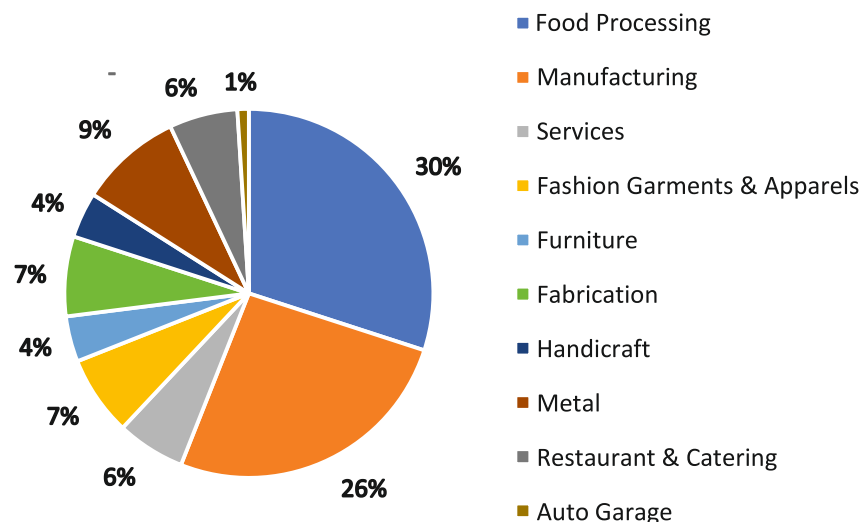


2. Incubation

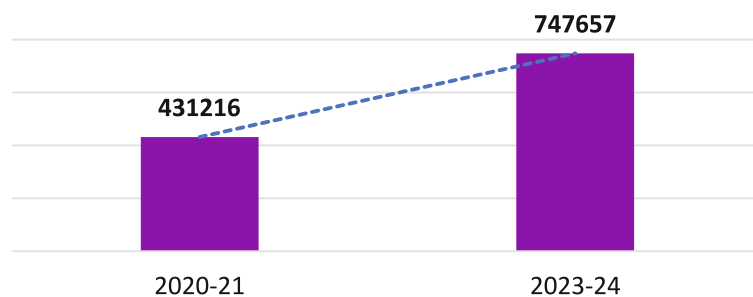
NRETP Incubation program an initiative of NRLM and funded by World Bank aimed at piloting strategies to scale up 450 existing women-owned and women-led growth-oriented micro / nano enterprises in the states of Assam, Bihar & Bengal. Bihar was the first state among the three to get into an agreement with IIM Calcutta Innovation Park (a sec 8 company under IIM Calcutta – a premier Business School of India) and kick-started the program by launching the outreach program which witnessed a colossal 27000 (approx.) applications being submitted. Out of 27000 applications 150 were chosen for Incubation after various rounds of data crunching/verification & Jury round. These 150 enterprises over their 18 months of Incubation journey were supported with funding, mentoring, linkages, statutory services and capacity building training programs.

More than 80% from the cohort of 150 enterprises have shown a growth trajectory of more than 15% in their revenues and also contributing in the livelihood generation. Some of the enterprises have touched revenues in excess of one crore and added new products/services to their portfolios.

Sector wise distribution of Enterprises under Incubation Program (n=125)

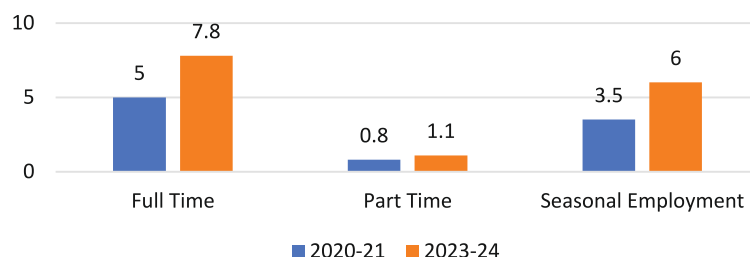


Avg. Annual Income of Enterprises (in Rs.) under Incubation



73% increase in Average Annual Income of Enterprises was reported since 2020-21 under Incubation program

Employment Generation in Enterprises under Incubation



56% increase in full time employment, 38% increase in part time employment, and 71% increase in seasonal employment in enterprises under Incubation program.

Source : Process Monitoring, BRLPS

3. PMFME

The Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme, launched by the Ministry of Food Processing Industry (MoFPI) as part of the Aatmanirbhar Bharat Abhiyan, aims to bolster the competitiveness of micro food processing enterprises in the unorganized sector. The scheme focuses on enhancing the capabilities of groups involved in agri-food processing, including Farmer Producer Organizations (FPOs), SHGs and Producer Cooperatives.

In the year 2023-24, Jeevika successfully achieved the target and 12,637 SHG members, Member benefitted from Seed Capital Component with total amount 45.81 cr with the support of State Nodal Agency.

4. OSF

The One-Stop Facility (OSF) Center is a physical infrastructure established to promote entrepreneurship under a single-window assistance model. The OSF Center supports growth-oriented enterprises (aged 1+ years and with a turnover of Rs 6 lakhs and above) by providing access to finance (with a dedicated corpus of Rs 50 lakhs per block), markets, mentorship, branding, and packaging through trained Business Development Service Providers (cadres). The program began as a pilot under the NRETP Program in 40 blocks across 12 districts of Bihar and has now been scaled to 50 blocks, with plans for further expansion through approval in the Annual Action Plan. A total of 7,298 OSF enterprises have been funded, and a total amount of Rs. 30.04 crores has been disbursed.

Key Achievements and Activities:

- 3,852 enterprises have started repaying, and an amount of Rs.5, 88, 58,271 has been received as repayment.
- Out of the total enterprises supported through OSF:
 - 1322 are manufacturing enterprises.
 - 1706 are service enterprises.
 - 3349 are trading enterprises.
- Currently, a pool of 260 Business Development Service Providers are carrying out the OSF work at the field level.
- 1,145 enterprises have been registered under Udyog Aadhar registration, FSSAI, and GST.
- Over 1600 enterprise documents have been submitted in banks through BPIU in various banks and branches in OSF blocks for individual bank loan financing.
- There are a total of 1,087 enterprises having monthly sales of more than Rs. 40, 000 - Rs.50, 000.

Table 13: Sources of funding NRETP - OSF

Sl.	Source of funding under NRETP-OSF	No. of enterprises funded	Amount of funding (In Crores.)
1	OSF-CEF	5058	23.1
2	CIF	1264	4.77
3	SHG bank linkage	776	0.27
4	Bank Linkage	200	1.9
	Total	7298	30.04



5. Bag Cluster Unit Muzaffarpur

The bag manufacturing cluster in the Bela Industrial Area, Musahari, Muzaffarpur, exemplifies a thriving public-private partnership model in Bihar. Supported by the Department of Industries, JEEVIKA, and corporate partners like M/s Highspirit and M/s RTD Global, this cluster marks a significant convergence of efforts. Operating on a plug-and-play model provided by the Department of Industries, 42 JEEVIKA entrepreneurs have established 24 machines in each of their sheds, creating direct and indirect employment for over 1,100 trained workers. The establishments of 42 sheds under the Bag Cluster in Bela, Muzaffarpur, were completed in collaboration with the Industries Department. The Bartek machine in the Bag Cluster of JEEVIKA is a specialized sewing machine used primarily for attaching handles and adding reinforcements to bags. This machine enhances the quality and durability of bags produced by the women in these clusters. Total revenue realized by micro entrepreneurs in past 16 months stand at Rs 65, 09,825.

Table 14 : Achievement of Bag Manufacturing

Sl.	Indicators (Female)	Cumulative Achievement till March 2024
1	Number of Bag Enterprise	42
2	Total Bags Produced (in Lakh)	11.6
3	Total Revenue (Rs in Lakh)	618.75

6. Micro Enterprise Development

MED program supports new enterprise with a ticket size of minimum Rs 30,000 and providing handholding support through specialized Community Resource Person –Enterprise Promotion(CRP-EP) providing support on Udyam Registration ,PAN & GST application ,Financial Linkage,market linkage etc.The program leverages community Investment Fund to finance enterprise related with MED. 130 CRPs have been on boarded and trained from 13 blocks of 5 districts .An MIS application has been developed for enterprising and cadre tracking. Blocks and districts staff has been trained on guidelines and MIS application.

7. Art & Craft

JEEVIKA has mobilized over 4100 artisans into Producer Groups associated with 17 different art forms across 20 districts of Bihar. These producer groups provide finance, training and marketing support to artisans. To further enhance the financial sustainability of rural women artisans through marketing, design development, and capacity-building support, JEEVIKA incorporated 'Shilpgram Mahila Producer Company Limited' in the year 2018. Over 500 women artisans are stakeholders of Shilpgram from the districts of Darbhanga, Madhubani, and Muzaffarpur. Shilpgram has sold art and craft products to various buyers. JEEVIKA is selling art and craft products through the Avsar sale counter at Patna airport, Khadi Mall near Gandhi Maidan in Patna, and Wellness Mall in Darbhanga. The products are also being sold online through shop.brtps.in, Amazon, Flipkart, etc. JEEVIKA is also promoting the direct sale of art and craft products by ensuring the participation of artisans in various Saras fairs and other events organized across India. In this financial year, the company made business worth Rs. 7.78 Crore.



8. Food Fortification Unit

JEEVIKA in partnership with the Global Alliance for Improved Nutrition (GAIN) and Nidan formulated and established small quasi-industrial scale plants for the production of Nutrition based products. These plants are being owned and operated by JEEVIKA's promoted community-based organization. A total of 50 members are engaged across 3 districts in the operation of plants which acts as a source of livelihood for these SHG women along with other workers engaged in the plants. These Food fortification units are engaged in the production of nutritional blended food, Wheatamix. It is a nutrition blended food for lactating and pregnant woman and children up to 0-6 months for improving their nutritional needs. Against the target of 360 Metric Tonnes of fortified food to be produced in a year, Gaya FFU produced and supplied approximately 400 MT of fortified food with revenue of Rs 2.4 crore. The unit is using ERP module to efficiently manage all the processes of the unit in an integrated system.



9. Bee Keeping

The beekeeping intervention is operational in 20 districts. Beekeeping serves as a valuable intervention for impoverished households, providing supplementary income. This practice can be undertaken by the community alongside their regular work. Notably, beekeeping does not require additional space for bee rearing. Over the past several years, a significant number of poor households associated with Self-Help Groups have actively engaged in beekeeping. The honey produced by the members is sold under the brand name "JEEVIKA Honey."

Table 15: Progress under bee keeping intervention

Sl.	Indicator	Achievement (FY 2023-24)
1	Total new members trained	3422
2	Total new members registered on DBT portal	3063
3	Total new members registered on HORTNET portal	2723
4	Total new members received boxes	1988

10. Start-Up Village Entrepreneurship Programme (SVEP)

The Startup Village Entrepreneurship Program (SVEP) under DAY-NRLM supports self-help group members in establishing small enterprises in rural non-farm sectors. It provides financing through the Community Enterprise Fund, and dedicated cadres, such as Committee Resource Persons (CRP-EP), are placed to offer business support services, including preparation of business plans, training, market linkage, and more. The initial 12 SVEP blocks in 7 districts have completed the 4-5 year program and are transitioning. In the third phase of the SVEP program, 10 new blocks have been approved for implementation. Block Resource Centres have been established in all these blocks, and 266 cadres have been trained and are actively working as last-mile enterprise support under SVEP. As of March 2024, a total of 2,011 enterprise business plans have been prepared.

11. House keeping and Laundry

JEEVIKA has signed two Memorandums of Understanding (MoUs) to expand its services. The first, on 21st December 2023 with the SC/ST Welfare Department, initiated cleanliness services in 87 SC/ST Residential Schools with around 700 plus households actively engaged. The second, on 5th February 2024 with the Health Department, extended cleanliness and laundry services to Maternal and Child Health Centers, District Hospitals, and Sub-Divisional Hospitals.

To support these initiatives, District Project Managers and Non-Farm Managers from the respective districts visited the BIMHAS Center for Excellence in Cleanliness and Laundry Services in Koilwar. JEEVIKA has been operating services at BIMHAS since 2022, making it a training and knowledge hub for these services. District teams have also conducted assessments of the health institutions and SC/ST residential schools to initiate cleanliness and laundry services effectively.

12. Grameen Bazar

JEEVIKA envisioned improving the livelihoods of SHG members operating kirana stores/grocery shops by creating a representation of up to 100 grocery stores and entering into direct agreements with companies in the market. This would ensure the availability of quality grocery items to SHG members running retail shops and provide a margin to SHG kirana stores and Grameen Bazaars. The Grameen Bazaar platform would also serve as a market for products produced/manufactured by SHG members. Currently, Grameen Bazaar operates on a Business-to-Business model, providing goods/items directly from distributors to SHG kirana store owners through Grameen Bazaars. Grameen Bazaars also engage in institutional sales to private buyers, Didi Ki Rasoi, Training and Learning Centres, and Village Organizations. These Grameen Bazaars are well-equipped with a centralized performance monitoring system that provides real-time operations and monitoring of Grameen Bazaars' inventory management, sales, retail management, inwards and outwards supply chain management, and record-keeping. Grameen Bazaars across the state have partnered with 85 district-level suppliers to provide quality goods. In the financial year 2023-24, the total revenue earned is Rs 30.72 Lakhs.

Table 16: Grameen Bazaar Progress and turnover details

SI.	Particulars	Cumulative Progress
1	Number of districts where Grameen bazaars have been established	26
2	The total number of Grameen Bazaars opened	143

13. Nayi Pahal Kit

In February 2023, JEEVIKA and the State Health Society signed a Memorandum of Understanding (MoU) to supply "Nayi Pahal Kits" to newlywed couples, primarily to raise awareness about temporary contraception methods. The initiative aims to ensure maternal and child health by preventing unwanted, mistimed, or high-risk pregnancies. The distribution of the kits was managed through JEEVIKA-nurtured Community Livelihoods Federations (CLFs) and Grameen Bazar. A total of 135,000 kits were distributed over a period of 60 days.



Skill Development & Placement

The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is a key initiative by the Ministry of Rural Development, aiming to enhance the skills and job prospects of rural youth aged 15-35 from impoverished backgrounds. Implemented in Bihar by JEEVIKA and various partners, this program includes training centers, job fairs, and self-employment initiatives to support economic development and career growth for rural populations.

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

DDU-GKY is a flagship program of the Ministry of Rural Development (MoRD), Government of India (GoI). DDU-GKY is uniquely focused on rural youth aged 15 to 35 years from rural poor families. DDU-GKY is part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and catering to the career aspirations of rural youth. JEEVIKA is implementing the DDU-GKY Training Program in the state in partnership with different Project Implementation Agencies.

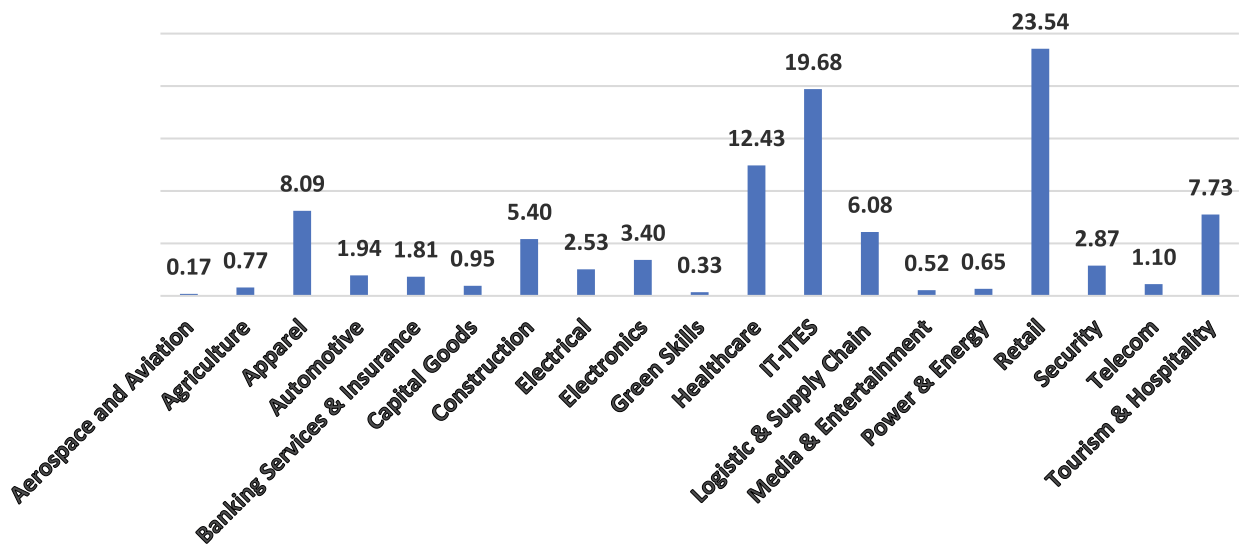
As of March 2024, a total of 14 active training centers of 12 active Project Implementation Agencies (PIAs) were engaged in enhancing the skills and training of rural youth and providing job opportunities to them. Cumulatively till March 2024, a total of 82,789 candidates received training from PIAs in different trades, and 59,260 got appointed in various organizations, including DDU-GKY and the Roshni project. During the Financial year 2023-24, in total 6382 candidates were trained, and 7492 were appointed.

Table 17 : Progress of DDUGKY program

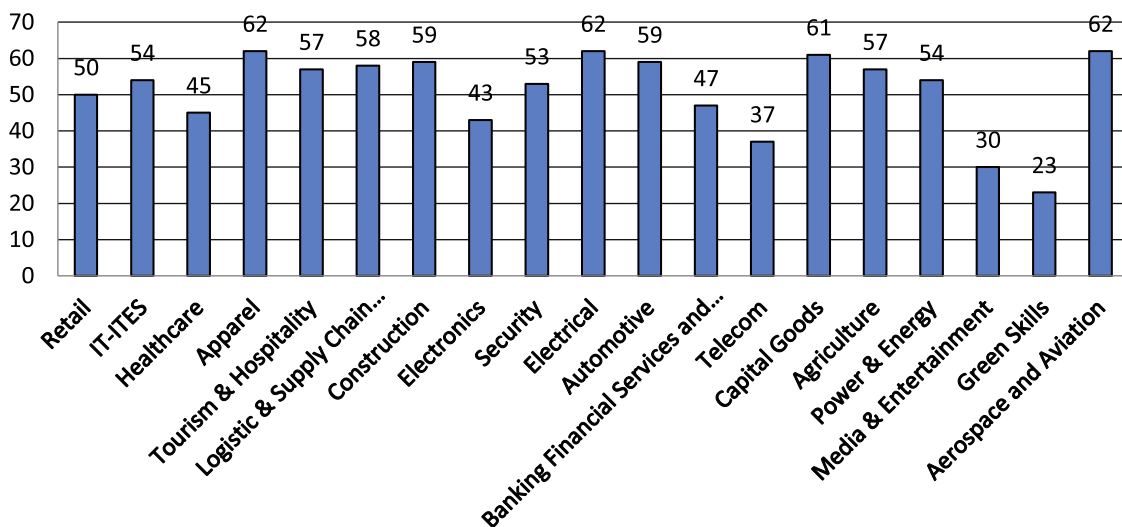
Sl.	Period	Trained	Appointed	Placed	Assessed	Certified
1	Till March 2024 (Cumulative)	82789	59260	42882	76999	65162
2	FY 2023-2024 (1 st April 2023 to 31 st March 2024)	6382	7492	7355	6828	7115

The ROSHNI project is being implemented in two Left-Wing Extremism (LWE) districts, Gaya and Jamui, in Bihar to provide skill training with placement for rural poor youth living in adverse situations. Under Roshni, all the training is residential, and female candidates must constitute 40% of the total target. To date, one training partner, Intelligence Manpower Services Pvt Ltd, is working for the Roshni project in the Patna district of Bihar.

Sector-wise distribution of trained candidates (in %) under DDUGKY



Sector-wise placement of Candidates (in %) under DDUGKY





2. Job Fair and Direct Placement

To provide job opportunities to rural youth for direct placement in companies, job fairs are organized at different locations. The project mobilized the youth and organized job fairs where companies are invited for direct placement. A total of 4016 candidates were placed in different organizations through job fairs.

Table 18 : Status on the Placement of Youth through Job Fairs

Sl.	Particulars	Achievement in the Financial Year 2023-24	Cumulative till March 2024
1	Job Fairs organized	150	762
2	Total YMD & CMD	1483	8062
3	Offered Jobs (Job fair & YMD)	28594	151607
4	Joined Jobs	13641	57545

3. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes (RSETIs) are dedicated institutions set up across all districts of Bihar for skill upgradation and skill training of rural youth, managed by the sponsored lead bank of the districts. JEEVIKA (BRLPS) is the nodal agency for providing support to RSETIs in the implementation of the program. JEEVIKA, with the support of MoRD, the Government of India, and the lead banks, is closely working with district units of RSETIs to provide self-employment training to rural youth in almost 61 approved trades. After completing the training, the rural youth are also extended credit support to initiate an enterprise. As of March 2024, 38 Rural Self-Employment Training Institutes (RSETIs) centers were engaged in enhancing the skills and training of rural youth and providing self-employment to them. During the Financial Year 2023-24, 30434 candidates received training from RSETIs in different trades, and 24492 got settled.

Table 19 : Status of Training through RSETIs

Sl.	Particulars	Achievement in FY 2023-24	Progress till March 2024
1	Number of trainings conducted	973	10296
2	Number of candidates trained	30434	299399
3	Total Number of Youth Settled	24492	223965
4	Number of youth Settled-self funding	17293	165620
5	Number of youth Settled- bank finance	7199	58345

4. Events /Meetings/Workshops

- **CxO Meet, Gurugram**

JEEVIKA, SRLM Bihar organized a CXO Meet in Gurugram, Haryana, on January 6th, 2024. The vision of the CXO Meet was to ignite a powerful exchange of leadership perspectives, driving innovation, collaboration, and long-term success for all stakeholders. The event served as a guiding force, illuminating a path toward a future where industries flourish alongside societal well-being and environmental responsibility. It fostered the creation of strong cross-industry connections and partnerships that extend beyond individual companies. JEEVIKA, SRLM Bihar aims to create an ecosystem where ideas flow freely, challenges are addressed with collective ingenuity, and every participant feels empowered to contribute to shared goals. The CXO Meet hosted around 30 Chief Executive Officers from various industries and approximately 150 placed candidates.

Distinguished guests included employer partners, Joint Secretary & Senior Officers from the Ministry of Rural Development (MoRD), Members from the Public Enterprise Selection Board, Joint Secretary from the Department for Promotion of Industry and Internal Trade (DPIIT), Resident Commissioner from the Government of Bihar, CEO of JEEVIKA, Assistant Director from the National Institute of Rural Development and Panchayati Raj (NIRDPR), and officers from SRLM & Bihar Migrant Resource Centre Gurugram.

- **Empowering Women in Agriculture: Inauguration of Agriculture Drone Pilot Training, Begusarai**

On January 8th, 2024, a team from the Ministry of Rural Development's (MoRD) Skill Division, led by Joint Secretary Karma Jimpa Bhutia and Shiv Soni, Thematic Expert-M&E, RSETI, MoRD, visited RSETI Begusarai in collaboration with the Jobs team from SRLM. Their goal was to assist the RSETI and DPCU Begusarai team in preparing the training center for the upcoming inauguration of two initiatives: the "Drone Pilot Training for JEEVIKA Didi" program and the new building extension under RSETI UCO Bank.

This preparation aimed to ensure readiness for a visit by the Hon'ble Minister of Rural Development & Panchayati Raj, Government of India, scheduled for January 9th, 2024. Additionally, a brief inauguration ceremony was held to launch the new Agriculture Drone Pilot batches. The visit also included a review meeting with the district team regarding program progress and a comprehensive briefing on the RSETI training program for the Joint Secretary, Skill Division, MoRD.



Health, Nutrition and Sanitation

The activities under Health, Nutrition, and Sanitation highlight JEEVIKA's transformative initiatives in these critical areas across Bihar. The organization's commitment to empowering communities, particularly women, through innovative and sustainable solutions is evident. From promoting health-centric enterprises and ensuring access to affordable healthcare, to enhancing menstrual hygiene and child nutrition, JEEVIKA has made significant strides in addressing key health and nutrition challenges in rural areas.

1. HN-Enterprise: Empowering Women, Transforming Health through Enterprise

The Health and Nutrition Enterprises of JEEVIKA aim to enhance the importance of health, nutrition, and sanitation among its members by developing health-centric enterprises. The primary goal of this initiative is to address the demand for accessible and available health, nutrition, and sanitation-related products and services at the community level. Concurrently, JEEVIKA's HNS Enterprise Fund empowers women entrepreneurs in Bihar through financial support for livelihood activities. This fund is designed to help members and groups develop enterprises, with the objective of increasing the annual income of individual entrepreneurs by at least Rs. 1 lakh. Till March 2024, 1720 women entrepreneurs have been empowered to establish their own businesses across 22 districts, with a total disbursement of Rs. 8.9 crore from the HNS Enterprise Fund. The fund supports both individual and group enterprises.

2. JEEVIKA Health Help Desk: Bridging Communities with Accessible Healthcare

The JEEVIKA Health Help Desk, in collaboration with the Bihar Health Department, aims to provide quick and easy access to healthcare facilities across all 38 districts of Bihar, including Sadar hospitals and medical colleges. The Health Help Desk offers hospital information to both outpatient department (OPD) and inpatient department (IPD) patients. Cumulatively (Till March 2024), facilities and services have been provided to 8,13,683 patients through the Health Help Desk

across Bihar. The Help Desk is staffed by 92 dedicated Swasthya Mitra Didis (healthcare volunteers) working in two shifts. There are 45 functional help desks throughout Bihar.

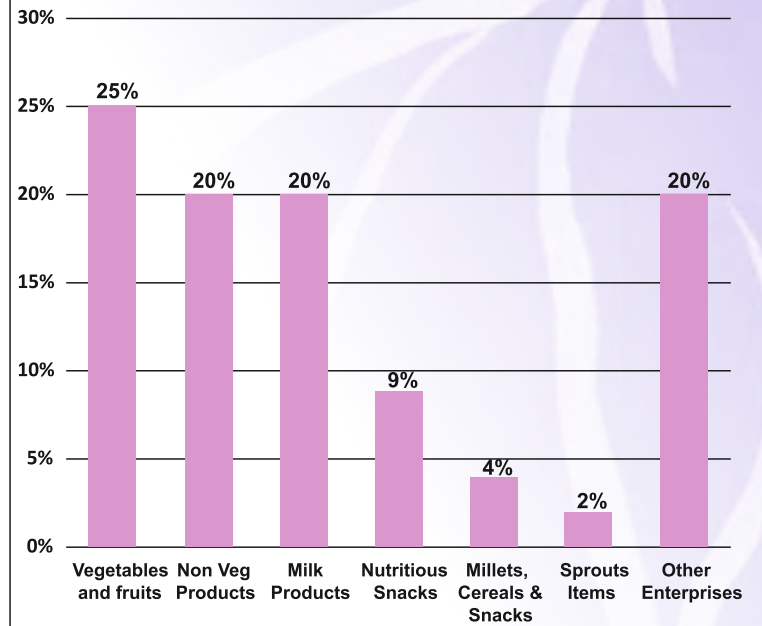
3. Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK): Affordable Medicine, Accessible to All

Cost-effective and genuine generic quality medicines have proven to be a significant benefit, especially for the poorest households. With PMBJK centers operating through Cluster Level Federations (CLFs) in the premises of Sadar Hospitals in Gopalganj, Nalanda, and Sitamarhi districts of Bihar. JEEVIKA promotes the widespread use of generic medicines, thereby reducing medicine costs for all households. Additionally, through collaboration with the Health Department, CLFs set up PMBJKs for collective procurement, providing additional support such as livelihood generation to SHG households. CLFs receive a 20% margin on the MRP (excluding taxes) of each drug. JEEVIKA uses mobile technology to disseminate messages and share informative videos about the benefits of these medicines. The benefits of generic medicine are also discussed in weekly SHG meetings.

4. Sanitary Napkin Production Unit (SNPU): Promoting Menstrual Health, Empowering Rural Women

In rural areas, women often face challenges such as limited access to sanitary items, insufficient knowledge about their use, or high costs. To address these issues, JEEVIKA established the Sanitary Napkin Production Unit (SNPU) in the Chausa block of Buxar District with support from Satluj Jal Vidyut Nigam (SJNV) and the Buxar District Administration. The objective of SNPU is to provide environmentally friendly, hygienic and cost-effective sanitary pads to women in all targeted segments. The compostable product, named MAYARA, is made from biodegradable

Distribution of HN Entrepreneurs Across Different Enterprise Categories



Cumulative progress made under PMBJK intervention:

- ⌘ Cumulative sales of medicine in Gopalganj : Rs. 41,02,411
- ⌘ Cumulative sales of medicine in Nalanda : Rs. 24,50,312
- ⌘ Cumulative sales of medicine in Sitamarhi : Rs. 21,94,434
- ⌘ Total sales of above three PMBJK : Rs. 87,47,157

materials. Besides improving menstrual health by providing affordable sanitary napkins, the initiative also creates employment opportunities for women in rural areas employed in the production unit. This initiative helps to address health risks associated with inadequate menstrual hygiene practices and empowers women through entrepreneurial models. The Production and Sales (Till March 2024) figure of this unit is as mentioned below:

- Production: 1,33,707 pads
- Sales: 1,03,201 pads
- Women employed under this unit: 25
- Revenue: Rs 5,67,507

5. Balahar: Nourishing Children

Balahar is a ready-to-eat complementary food that plays a crucial role in providing essential vitamins and minerals for children's development. Produced in two districts of Bihar—Samastipur and Bhagalpur—JEEVIKA members use locally sourced ingredients to create Balahar. This effort reflects JEEVIKA's commitment to addressing nutrition challenges for children in these regions.

Table 20: Progress of Balahar Unit

Sl.	Particulars	Progress till March 2024
1	Number of unit functional	Samastipur (Pusa & Tajpur) & Bhagalpur (Narayanpur)
2	Total Fund from Project to PG	Rs. 3 Lakh/unit
3	Number of members involved in production	20 per unit
4	Total Production till March 2024 (in Kg)	3031 kg
5	Total Sales till March 2024 (in Kg)	2352 kg
6	Revenue generated till March 2024 (in Rs.)	Rs. 5,17,000

6. Health Kit: Comprehensive Care at the Community's Doorstep

Providing health kits to 32 selected districts represents a commendable effort in promoting routine primary health check-ups. These kits address various health parameters, including blood pressure, BMI and sugar tests. They also include measurements for weight and length for newborns, ensuring comprehensive care for both infants and their mothers. A network of 3,194 Community Nutrition Resource Persons has been developed across the 32 districts, playing a crucial role in delivering health services at the community level. These CNRPs undergo training facilitated by JEEVIKA Health Managers, with additional support from government health functionaries. JEEVIKA Health Managers receive comprehensive training from Patna AIIMS, ensuring the quality and effectiveness of healthcare services.

7. Family Planning: Empowering Families with Informed Choices

JEEVIKA's Family Planning Convergence Program in Bihar focuses on the adoption of family planning methods and the linkage between ASHA workers and beneficiaries. The initiative covers five districts (Aurangabad, Jehanabad, Lakhisarai, Sheikhpura and Sheohar) and spans 36 blocks. The program monitors contraceptive usage and tracks the number and proportion of eligible couples adopted any family planning methods. The goal is to ensure that eligible couples receive appropriate services and support, promoting positive reproductive health outcomes. CMs and CNRPs work actively to create awareness and provide services.

8. Ayushman Bharat Card

BRLPS supports the State Health Agency in mobilizing eligible beneficiaries in villages for e-KYC updates and Ayushman Card generation across Bihar. As of March 2024, a total of 26,01,967 SHG members have accessed Ayushman Cards, along with their family members who also received the Ayushman Card.

9. Acute Encephalitis syndrome (AES):

AES popularly known as chamki bukhar creates havoc every year in Bihar specially in north Bihar (Muzaffarpur, Darbhanga, Gopalganj, East Champaran, West Champaran, Patna, Samastipur, Siwan, Sheohar, Sitamarhi, Saran & Vaishali) during summer season. Generally, it affects children aged between 1 yr-15yr. FNHW cadre at first prepares line list of children

10. Government-led Programs

• Poshan Pakhwada: Fostering Nourishment through Community Action

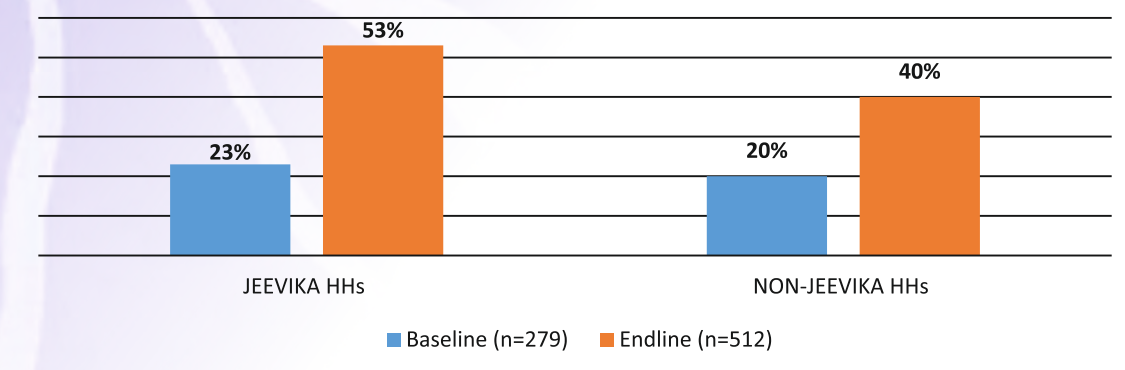
Poshan Pakhwada is a flagship program aimed at the holistic nourishment of children, adolescents, pregnant women, and lactating mothers through a coordinated approach involving various departments such as the National Health Mission (NHM) and Women and Child Development (WCD). Key activities during Poshan Pakhwada 2024 included sensitization on Non-Communicable Diseases (NCDs), promotion of diet diversity, agri-nutri garden promotion, community-based events, millet consumption (designated as the Year of Millets), promotion of moringa, and demonstrations of local traditional food recipes. SHGs, VOs and CLFs played active roles in raising awareness and increasing outreach.

• Poshan Maah: Building a Healthier Future through Nutrition Awareness

The Poshan Maah initiative, guided by JEEVIKA, is dedicated to increasing awareness about nutrition and advocating for healthy dietary practices. The theme for Poshan Maah 2023, "Suposhit Bharat, Sakshar Bharat, Sashakt Bharat," addresses the issues of malnutrition and maternal health. The outstanding participation and engagement in Poshan Maah initiatives are evident, with the Jan Andolan portal recording 4,043,362 entries. JEEVIKA focused on critical sub-themes such as exclusive breastfeeding, complementary feeding, Swasth Balak Spardha (SBS), and improving nutrition through Mission Life, among others, to combat malnutrition and promote better health practices.

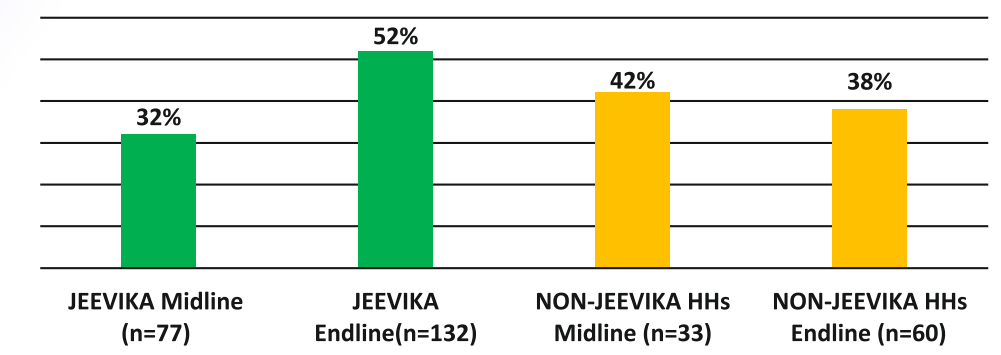
The presented charts illustrate the progress in dietary diversity across three target groups—children aged 0-23 months, pregnant women and lactating women—within JEEVIKA and non-JEEVIKA households (*Source: Impact Evaluation of BTDP*).

% Increase in Minimum Dietary Diversity in Children aged 0-23 months



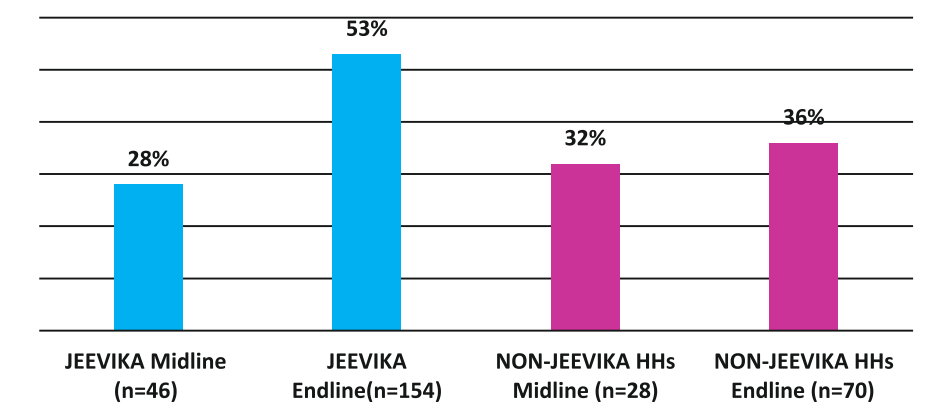
53% of Children aged 0-23 months from JEEVIKA HHs achieved minimum dietary diversity compared to 40% from non-JEEVIKA HHs

% Increase in Dietary Diversity amongst Pregnant Women



52% of pregnant women from JEEVIKA HHs reported achieving Minimum Dietary Diversity compared 38% of pregnant women from non-JEEVIKA HHs.

Dietary Diversity amongst Lactating Women



53% of Lactating Women achieved MDD at the time of Endline from JEEVIKA Households against 36% from non-JEEVIKA Households



Social Development

Social development initiatives under JEEVIKA aim to empower communities and enhance their quality of life. The Food Security Fund (FSF) has supported 48,217 Village Organizations, while the Health Risk Fund (HRF) reached 52,365 VOs in FY 2023-24. JEEVIKA's 100 Community Library and Career Development Centers (CLCDCs) serve over 1.1 lakh learners, focusing on marginalized groups. Gender interventions, such as the establishment of 174 Didi Adhikaar Kendras, promote women's rights. Additionally, clean cooking solutions and disaster preparedness initiatives enhance community resilience. The JEEVIKA-MGNREGA convergence resulted in the construction of 534 VO offices, further strengthening rural development. A total of 3.28 crore saplings have been planted by JEEVIKA Didis till FY 2023-24 from 2020-21 by the plants given by Department of Forest, Environment, and Climate Change (DoFECC).

1. Vulnerability Reduction Fund

The Vulnerability Reduction Fund consists of two primary components: the Food Security Fund and the Health Risk Fund. The FSF provides Village Organizations with a one-time revolving fund of Rs. 100,000, enabling access to quality food grains and edible items at fair prices from local sources. This initiative aims to ensure year-round nutritional food security for the poorest and reduce their reliance on expensive debts. By March 2024, 48,217 VOs have utilized this fund. The HRF offers low-cost health funds to vulnerable households within SHGs, reducing the burden of high-interest loans. In the Financial Year 2023-24, 52,365 VOs have benefited from this fund.

2. Didi ki Paudhsala

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

JEEVIKA, in collaboration with DoFECC, promotes clean and green surroundings through natural resource management and water conservation. The program involves JEEVIKA's members in developing nurseries to promote biodiversity conservation and livelihood diversification. So far 276 nurseries have been established in convergence with DoFECC.



b. Convergence with MGNREGA

JEEVIKA and MGNREGA jointly established 513 nurseries to support plantation activities, enhance green coverage, and provide high-quality saplings. This initiative benefits local communities and ensures a decent income for nursery growers. In total, 789 nurseries have been established through these collaborations.

JEEVIKA is actively participating in the state campaign to plant 5 crore saplings, focusing on increasing green cover by promoting plantations on individual lands due to high population density. JEEVIKA's members and community actively engage in this plantation drive, fostering environmental conservation and sustainable development. Under the "Harit JEEVIKA Harit Bihar Abhiyan," JEEVIKA targeted over 1 crore saplings for plantation in 2023-24, successfully planting 8,160,821 saplings.

3. Gender Intervention

Establishment of Didi Adhikaar Kendras

The establishment of Didi Adhikaar Kendras is pivotal in advancing gender equality and empowering women by providing essential resources and support for asserting their rights. These centers will offer safe spaces across 174 blocks in 38 districts, operating from government-owned buildings within block premises. Where such spaces are unavailable, Kendra's will temporarily function from CLF or rented facilities. Currently, 91 blocks have secured government buildings.

A comprehensive training program, aligned with NRLM guidelines, is underway for JEEVIKA staff, including Didi Adhikar Kendra CRPs, coordinators, and area coordinators. So far, state-level orientation has been provided to 1,072 participants, including DPMs, BPMs, and SD managers, with 74 SRPs trained at the state level. Additionally, 296 DRPs/BRPs, 98 DAK coordinators, and 636 gender CRPs have been trained in various batches.

4. JEEVIKA – MGNREGA Convergence

a. Village Organization Office Buildings

In collaboration with the Rural Development Department and MGNREGA, JEEVIKA has initiated the construction of 534 Village Organization office buildings across Bihar. This initiative addresses community demands, empowers local governance, and boosts community confidence. The project, with an investment of approximately 80 crore rupees, stimulates the rural economy, creates employment, and improves infrastructure. MGNREGA contributes 32 crore rupees to the wage component, further aiding poverty alleviation and skill enhancement. The initiative strengthens grassroots governance, promotes participatory decision-making and fosters community collaboration.



Table 21: Progress on Village Office Building

Sl.	Particulars	Progress till March 2024
1	Total number of Land Identified	651
2	Total number of NOC provided	241
3	Construction Started	97
4	Finally Constructed	57

b. MGNREGA Mate Empanelment & Deployment

JEEVIKA's empanelment of community members as MGNREGA mates is a milestone in enhancing community participation. The guidelines prioritize SHG members, promoting transparency, accountability and inclusivity. Around 80,000 SHG members are expected to be empanelled, addressing unemployment and promoting inclusive development. A three-member committee, comprising BPM, Mukhiya and PRI representatives, ensures participatory decision-making. This initiative enhances grassroots governance and empowers women.

Table 22: Progress on MGNREGA Mate Empanelment and Deployment

Sl.	Particulars	Progress till March 2024
1	Mate Application Submitted	62438
2	Number of Mahila mate Registered (R12.12)	50807
3	Deployment of SHG Mates (MGNREGA MIS)	19880

c. Cluster Facilitation Project (CFP)

The Cluster Facilitation Project (CFP) by the Government of India's Rural Development Department aims to enhance MGNREGA implementation through community participation and technological interventions. Extended until March 31, 2025, CFP focuses on employment generation, asset creation, and rural development. The project fosters collaboration, learning, and accountability, contributing to the effectiveness and sustainability of rural livelihoods.

5. Disaster Management

a. Flood Preparedness by UNICEF

JEEVIKA and UNICEF conducted training on "Flood Preparedness and Management" across 28 districts in Bihar, aligned with the Disaster Risk Reduction Roadmap 2015-2031. Training master trainers to disseminate knowledge to CLFs enhances community response capabilities, fosters local ownership, and promotes livelihood sustainability in flood-prone areas.

b. Disaster Risk Reduction

Bihar's susceptibility to natural disasters necessitates prioritizing preparedness and mitigation.



Training SHGs, VOs, CLFs, project staff, and community professionals enhances capacity to manage flood risks, aligning with broader development goals and promoting resilience in vulnerable communities.

6. Solar – Renewable Energy

a. Clean Cooking Solutions (IDES System)

The Integrated Domestic Energy System (IDES) addresses rural energy needs by combining solar home lighting with improved cook stoves. It includes a 50-Watt Solar Panel, 20 Ah Solar Tubular Battery, 10A Solar Charge Controller, and 2-watt LED bulbs, providing 24-hour solar electricity. This setup supports essential activities like lighting and mobile charging, and promotes cleaner cooking with force draft improved cook stoves, reducing indoor air pollution and health risks. This sustainable, affordable system alleviates financial strain from high electricity bills and maintenance costs, fostering long-term community resilience and self-sufficiency. Till March 24, fifty thousand clean cooking systems have been deployed with the support of TERI and World Bank.



b. Electric Cooking Ecosystem

A project by IIT Bombay, JEEVIKA, and J-WiRES, supported by Modern Energy Cooking Services (MECS), aims to develop a sustainable supply chain for electric cooking in rural India, starting with Aurangabad and Gaya in South Bihar. Phase 1 focuses on planning, technology trials, and market research, while Phase 2 will implement these plans, refine business models, and engage local communities to promote cleaner cooking solutions.

7. Education

JEEVIKA's Community Library and Career Development Center, established in 100 blocks across 32 districts in Bihar. It offers educational, career, skilling, and entrepreneurial support, especially for girls and marginalized first-generation learners. Each center is managed by a CLF with the support of Vidya Didi, a dedicated community cadre. In the Financial Year 2024, 14,000 students from 100 CLCDCs have completed Media Literacy and English Communication classes. The CLCDC provides mentoring, guidance, and training to SHG members and underprivileged students for admissions to prestigious institutions with over 55% of 1,300 applicants being girls. Vidya Didi has counseled over 12,000 students on higher education options.

In collaboration with UNIVERSIDAD CARLOS III DE MADRID, JEEVIKA is implementing the Bihar Information and Media Literacy Initiative (BIMLI) under the Mercury Project. BIMLI aims to enhance health-related information and media literacy among teenagers (classes 8-12) across 1,200 VOs from 600 panchayats.



- **Summer Camp -2023**

JEEVIKA, in collaboration with Pratham, organized Summer Camps 2023 to enable active participation of JEEVIKA Didis in improving their schooling and learning outcomes. The Summer Camps were organized in 513 blocks covering 38 districts. Altogether 44,338 JEEVIKA volunteers participated in a month-long Summer Camp in June 23 to improve the foundational reading and arithmetic skills children in their villages across Bihar.

According to the evaluation report based on baseline and end-line testing of all these children, shows beginners have improved paragraph and story writing skills. Out of the total 523124 children who were beginners, the letter and word meaning levels of 273590 children are enhanced and they were able to learn story and paragraph reading and comprehension.

- **Project Vishwash (Balasore Train Accident)**

Project Vishwash's response to the Balasore train accident showcases a compassionate and comprehensive approach to supporting victims and their families. By conducting a thorough household survey and sharing data with the Bihar State Disaster Management Authority (BSDMA), the project ensured that affected individuals receive necessary support from relevant authorities. The project emphasizes long-term recovery and rehabilitation, linking victims with social security schemes and livelihood opportunities. Access to health insurance, educational support, vocational training, and skill development programs helps victims regain economic independence and stability.

- **EDU-Leader Fellowship**

A 2 year “EDU-LEADER FELLOWSHIP” programs in collaboration with I-Saksham with 650 young girls & women from SHG HHs preferably daughter of JEEVIKA Didi aged 18-23 years, 10/12th passed to work as leader of change in education and gender issues. The Edu- leaders are trained to work as leaders of changer in education and gender issues.



Satat Jeevikoparjan Yojna

In the financial year 2023-24, several transformative initiatives have been launched to advance the objectives of the Satat Jeevikoparjan Yojana (SJY) and enhance its impact on ultra-poor households in Bihar. Among the notable new initiatives, the launch of the Urban Poor Graduation Project stands out, addressing urban poverty through innovative strategies and capacity building. Furthermore, the SJY Immersion and Learning Exchange (ILE) program has been initiated to facilitate learning and collaboration with other State Rural Livelihood Missions (SRLMs) across India. The SJY Immersion Site Development Strategy has also been rolled out, aiming to create model demonstration sites for knowledge exchange and operational excellence. In the financial year 2023-24, 46006 ultra poor households were endorsed.

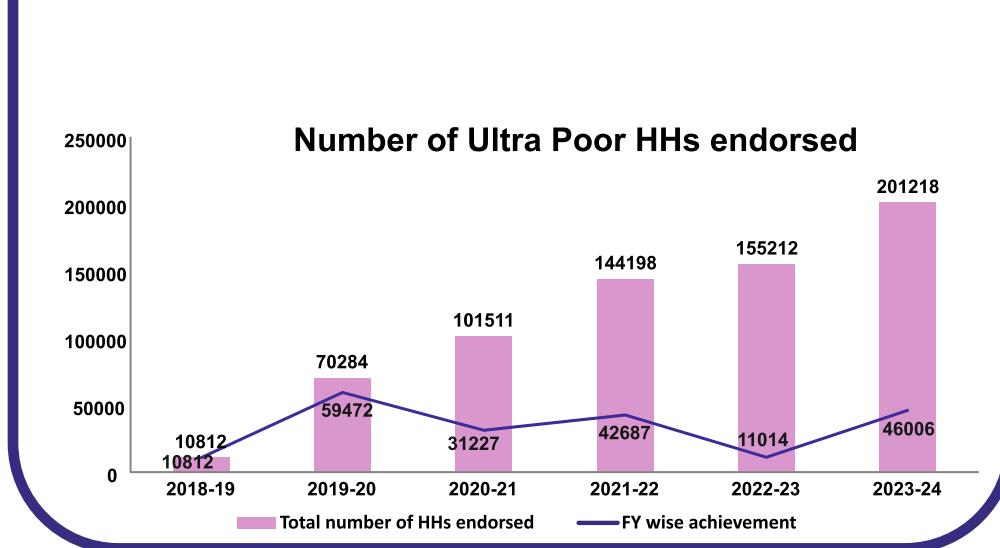
1. Verification and Endorsement of Ultra-Poor Households

The Satat Jeevikoparjan Yojana (SJY) focuses on supporting households adversely affected by the prohibition of toddy tapping and the sale of country liquor in Bihar. Special endorsement drives were conducted to identify and verify these Ultra-Poor Households (UPHHs). In the current financial year, 46,006 UPHHs were endorsed, bringing the total number of endorsed ultra-poor households across the state to 2,01,218.

The identification process, facilitated by Village Organizations with the help of a three team members of Community Resource Persons (CRPs), typically takes five days for each Village Organization to complete. Following identification, block-level project staff conduct a verification round to ensure accuracy and inclusion, reducing potential errors. This thorough approach supports the program's goal of aiding those most in need. Till March 2024, 50,892 Village Organizations have participated in this process.

2. Training and Capacity Building for Sustainable Livelihoods

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



Key Achievements

- **Confidence Building (CB) Training:** Conducted by Master Resource Persons during household visits and group meetings, CB training inspires Ultra-Poor Households (UPHHs) to select viable livelihood activities. In FY 2023-24, 36,132 households received CB training, bringing the cumulative total to 190,319.
- **Enterprise Development Training:** The CBED training equips ultra-poor households with the necessary skills for enterprise development and risk management. In FY 2023-24, 36,373 households were trained in CBED, with a cumulative total of 165,714 households.
- **Refresher Training:** 47,657 SJY beneficiaries received CBED refresher training in FY 2023-24, with a cumulative total of 94,384 beneficiaries.
- **Graduation Training:** A total of 47,440 UPHHs received graduation training in FY 2023-24, bringing the cumulative total to 75,128.

To efficiently deliver these training, a resource pool of 572 trainers, including Area Coordinators (ACs), Community Coordinators (CCs) and Livelihood Specialists (LHSs) from various districts, was established. These trainers conducted comprehensive CBED training sessions at the district and block levels, covering all essential aspects for the SJY beneficiaries during the current financial year.

3. Enhancing Livelihoods Through Targeted Financing

- **Livelihood Investment Fund (LIF)**

In FY 2023-24, a total of 32,461 households received Livelihood Investment Fund (LIF). This fund, maximum up to Rs. 2 lakh, supports asset creation for targeted households, with procurement facilitated by Village Organizations and Master Resource Persons. Cumulatively, 1,80,826 households have benefitted from LIF.

- **Livelihood Gap Assistance Fund (LGAF)**

Aimed at bridging short-term financial gaps, the LGAF provides Rs. 1,000 per month for seven months to the endorsed households. In FY 2023-24, a total of 22,190 households received this support, bringing the cumulative total to 1,64,031 households.

- **Special Investment Fund (SIF)**

The Special Investment Fund, a one-time grant of Rs. 10,000 in rural areas and Rs. 15,000 in urban areas, has been disbursed to 1,80,826 ultra-poor households till March 2024. This fund provides crucial initial capital to help households meet their basic needs.

Table 23:
Livelihood financing status of Endorsed UPHs

Sl.	Particulars	FY 2023-24	Cumulative till March 2024
1	Number of HHs received Livelihood Investment Fund (LIF)	32461	180826
2	Number of HHs received Livelihood Gap Assistance Fund (LGAF)	22190	164031

Table 24: Status of MRP Training

Sl.	Modular Training of Master Resource Persons	Progress FY 2023-24	Cumulative progress till March 2024
1	Module -1 (Induction & Enterprise selection)	575	5398
2	Module -2 (Entreprise Development and SJY Books of Records)	521	4748
3	Module -3 (Operation Management Course)	509	4517
4	Module -4 (Refresher)	1345	3704

Table 25:
Status on Government Entitlements by SJY

Sl.	Particulars	Cumulative Progress till March 2024
1	Safe and secure home	1,31,222
2	Safe drinking water	1,71,049
3	Food security (PDS)	1,37,088
4	Pension (Physically Challenged widow and old age)	77,771
5	Insurance (PMSBY & PMJJBY)	1,38,781

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

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

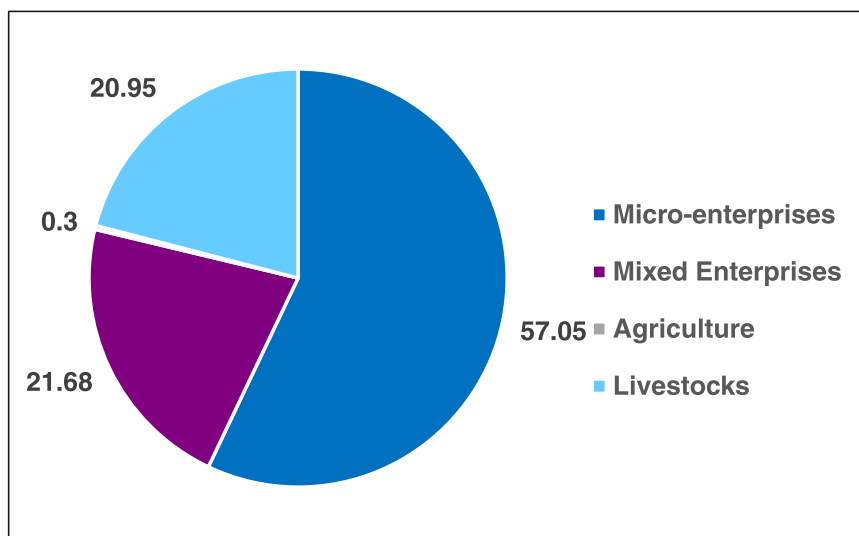
Master Resource Persons (MRPs) play a crucial role in supporting ultra-poor households, with one MRP assigned to every 30-35 households. They receive comprehensive training to offer guidance on asset maintenance, livestock care, micro-enterprise development, and basic skills like numeracy and bookkeeping. Weekly coaching sessions also cover social education topics such as nutrition, early marriage, and family planning. As of March 2024, there are 5,490 MRPs across 534 blocks. The project has commenced M4 refresher training, revisiting M2 and M3 modules, focusing on Books of Records and business literacy.

5. Ensuring Access to Essential Government Entitlements

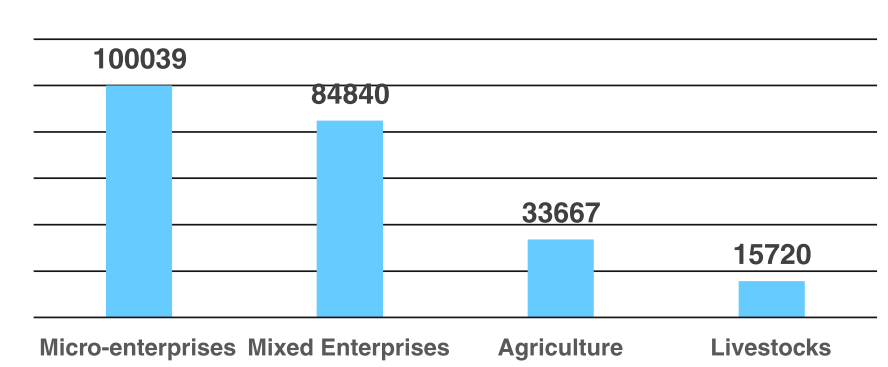
The sustainability of the SJY approach is enhanced through strategic convergence with various government programs, ensuring that ultra-poor households gain access to essential entitlements. This focus has been critical, especially during challenging periods such as the pandemic.

JEEVIKA has successfully ensured that 100% of beneficiaries have essential documents, including Aadhar cards and bank accounts. Efforts have also been made to secure food security via Ration Cards and financial security via insurance coverage. This comprehensive approach aims to cover all eligible households under government schemes, providing them with basic necessities such as food, safe drinking water, housing, insurance, and healthcare. These initiatives highlight JEEVIKA's commitment to enhancing the resilience and well-being of ultra-poor households by addressing their fundamental needs and ensuring access to crucial government support.

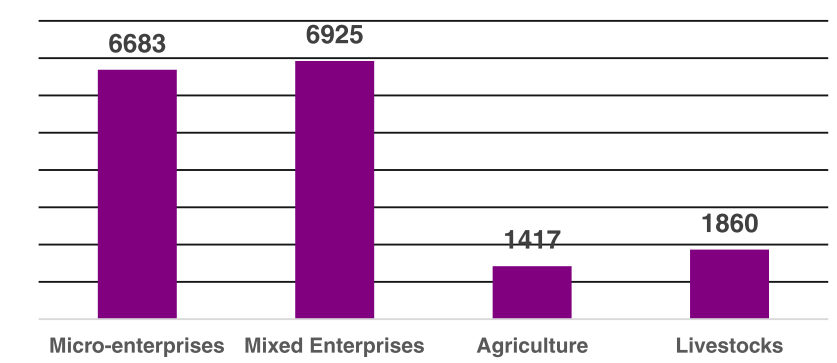
Livelihood activity-wise SJY HH Distribution (n=2500)



Avg. Annual Income of SJY HHS (in Rs.)



Avg. Profile in last 3 month through SJY beneficiary livelihood activities (in Rs.)



6. Innovative Approaches in Urban Poverty Alleviation

• Inaugural Workshop for Urban Poor Graduation Project

On July 6, 2023, JEEVIKA and BRAC International convened an inaugural workshop to launch the Urban Poor Graduation Project. This workshop brought together government representatives, experts, and practitioners to discuss existing solutions for urban poverty and share valuable insights. The event facilitated the exchange of knowledge from Graduation-based programs beyond Bihar and India, fostering a deeper understanding of how lessons from rural poverty



alleviation initiatives can be adapted to urban settings. This dynamic exchange has laid the groundwork for developing effective strategies for poverty alleviation across diverse urban contexts.

- **SJY Urban Program Implementation**

As part of the SJY Urban Program, JEEVIKA has identified and engaged over 18,100 ultra-poor households across all 38 districts of Bihar. These households were identified and endorsed by Cluster Level Federations with the support of a four-member team of Community Resource Persons, two from JEEVIKA and two from the National Urban Livelihoods Mission (NULM). The participatory identification process has been completed in 5,415 wards, with each Village Organization undergoing a typical identification cycle of 5-7 days. Following this, project staff at the block level conducted a verification round to minimize inclusion errors. To ensure continuous support for these households, one Master Resource Person has been deployed for every 40-45 households, totaling 394 MRPs across 221 urban blocks as of March 2024. The project has commenced M1 training for MRPs to build their capacity and deepen their understanding of the SJY program. This training module introduces MRPs to the SJY Urban program and its various components, enabling them to better serve the targeted households.

- **Development of MIS for SJY Urban Program**

In FY 2023-24, JEEVIKA launched a web-based MIS for the SJY Urban Program, including key modules like Training, Household Feedback, and Service Improvement. The system was decentralized for better decision-making, with district teams and BPMs trained for effective use.

- **New Initiatives under SJY Urban**

Key achievements include the launch of a day-care creche at Patna and a day-care crèche at Gaya in partnership with Mobile Creche, and the development of a health, sanitation, and nutrition curriculum for MRPs, supporting the well-being of vulnerable urban communities.

7. Developing and Utilizing Immersion Sites for Knowledge Exchange

Since 2018, JEEVIKA has been implementing a transformative program to uplift the ultra-poor, in collaboration with Bandhan Konnagar and J-PAL South Asia. This partnership has been instrumental in helping JEEVIKA establish a robust management system characterized by community ownership, resource pool development, and a mobile app-based decision support system. The program is a key component of a larger economic inclusion initiative aimed at driving sustainable poverty reduction. In 2021, as part of this broader initiative, the project launched the SJY Immersion Site Development Strategy. This strategy is designed to facilitate exposure visits, learning and knowledge exchange, offering valuable insights and lessons that can be applied to other regions and programs focused on ultra-poverty alleviation.

Key Objectives of the SJY Immersion Site Strategy

- **Model Demonstration Sites**

The strategy aims to develop selected Cluster Level Federations (CLFs) as model demonstration sites. These sites are intended to enhance the capacities of Village Organizations, Community Cadres, and households while promoting cross-CLF learning across Bihar.

- **Strengthening Internal Operations**

A key focus is on strengthening internal operations to conduct learning and knowledge exchange

events. These events are crucial for supporting the adoption and expansion of the Graduation approach across diverse poverty contexts. A total of 80 CLFs across 76 blocks in 38 districts were chosen based on JEEVIKA's Community-Based Organizations grading parameters and regional distribution. These CLFs serve as hubs for training, coaching, and mentoring CBOs and households, thereby empowering local communities to sustain poverty alleviation efforts. A comprehensive CBOs dashboard has been developed and rolled out in 72 of the immersion site CLFs, with plans to extend its implementation to all sites. Didi ki Awaz quality control dashboard, designed to assess the quality of Master Resource Persons (MRPs), has been implemented across all immersion CLFs. The SJY Immersion Site Development Strategy represents a critical step forward in JEEVIKA's mission to reduce ultra-poverty in Bihar, offering a replicable model for similar initiatives in other regions.

8. SJY-Immersion and Learning Exchange (ILE) Program

In response to the growing interest from various State Rural Livelihood Missions (SRLMs) across India in adopting the ultra-poor graduation model, JEEVIKA has become a focal point for knowledge exchange. Over the past two years, SRLMs from different states have visited JEEVIKA-SJY to gain insights and field experience, understanding the feasibility of government-led programs for ultra-poverty alleviation. These visits have significantly influenced both state and national government initiatives in India. Recognizing the critical role of learning and knowledge exchange in the adoption and expansion of the Graduation approach, JEEVIKA formed a strategic partnership with BRAC International in 2023. This collaboration led to the launch of the SJY Immersion and Learning Exchange (ILE) program, which is designed to enhance the SJY system by:

- **Facilitating Immersion Visits:** The program organizes and supports visits to SJY sites, allowing other SRLMs and stakeholders to experience the model firsthand.
- **Designing Innovative Knowledge Products:** The ILE program focuses on creating high-quality knowledge products that facilitate learning and knowledge exchange among stakeholders.
- **Developing CLFs as Centers of Excellence:** Under the Immersion Sites Strategy, selected Cluster Level Federations are being developed into SJY Centers of Excellence, serving as hubs for training, learning, and mentoring.

Bandhan Konnagar plays a crucial role in the ILE program by providing technical assistance. Bandhan Konnagar has deployed resource persons in 18 blocks across 6 districts.

9. Expanding Economic Opportunities Through Livelihood Clusters

The livelihood cluster approach under SJY is pivotal for enhancing the socio-economic conditions of communities by providing value chain support and market linkages. Fifteen livelihood clusters have been established, focusing on areas such as goat rearing, dairy, bamboo, bangle making, broom making, soft toys, and traditional Sikki art. The progress under Livelihood Cluster is mentioned in Table below:

Table 26: Mobilization of SJY Households in Livelihood Clusters

Sl.	Type of cluster	Places	Total HH linked
1	Dairy	Bhagalpur, Munger, Khagaria	183
2	Goatry	Gaya, Rohtas, Saran, Nalanda, Samastipur	275
3	Bamboo	Munger, Madhepura	151
4	Bangle	Rohtas	25
5	Sikki	Saran, Gopalganj	53
6	Broom	Rohtas	25
7	Soft Toys	Vaishali	31



Lohiya Swachh Bihar Abhiyan



Swachh Bharat Mission-Gramin (SBM-G) Phase-II, a centrally sponsored scheme, is being implemented in rural areas across all districts from 2020-21 to 2024-25. The focus is on sustaining the Open Defecation Free (ODF) status of villages and ensuring comprehensive Solid and Liquid Waste Management (SLWM) to transform all villages from ODF to ODF Plus.

1. ODF-S & ODF Plus Activities

After achieving ODF status in Bihar, the focus has shifted to ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management (SLWM) is a key component aimed at improving the overall quality of life in rural areas. The State Government is ensuring regular toilet usage, safe hygiene practices, and cleanliness at the household level through effective operation and maintenance of WASH assets at households, institutions, and community levels to ensure continued functionality and usage.

The program also emphasizes other ODF Plus interventions like solid waste management, wastewater management, plastic waste management, Gobardhan, menstrual hygiene management, and sustained behavior change practices. Depending on their capacities and community responses, districts are undertaking ODF-S and ODF Plus activities.

Table 27: ODF Plus Activities

SL	Parameter	Cumulative Progress in FY 2023-24
1	IHHL Construction	941361
2	IHHL Payment	620576

2. Capacity Building

Training on Faecal Sludge Management was organized in the Purnia district in June 2023 with support from JEEVIKA's technical partner, UNICEF. Participants included LSBA-DC-SLWM, district coordinators, and MGNREGA engineers, covering both onsite and offsite sludge management and resource recovery. Refresher training was organized in October 2023 for all



SPMU teams, district coordinators, and district consultants on the ODF Plus campaign component, supported by the Aga Khan Foundation. Key training components included understanding the broad components of Onsite Disposal Systems (ODS), gaining knowledge of safe, adaptable, and sustainable technologies for managing solid and liquid waste, and understanding decentralized technologies used for solid and liquid waste management.

3. Community Sanitary Complex

In villages or Gram Panchayats (GPs) where land availability is a constraint, especially in Mahadalit Tolas or among poor families, community toilets have been planned to meet sanitation needs. LSBA has prepared a model with specifications to construct community toilets in such habitations. A total of 43 Community Sanitary Complexes were constructed in the Financial Year 2023-24.

4. Solid and Liquid Waste Management

Lohiya Swachh Bihar Abhiyan has initiated interventions to support districts and blocks in the planning and implementation of SLWM activities.

Table 28: Progress under SLWM activities

Progress under SLWM activities		
Sl.	Parameter	Progress in Financial Year 2023-24
1	Fund Transferred to GPs	1336
2	Number of wards where door to door waste collection started	15930
3	Villages ODF plus declared	27168



5. IEC Activities

Salient IEC activities in the state included special campaigns in targeted villages to incentivize them to achieve ODF Plus status, participate in waste management, and pay utility charges. Activities included monitoring open defecation hotspots, school-led sanitation activities, and community meetings (Swachata Samwad) to encourage behavior change. Jan Samwad by District Magistrates involved public dialogues organized in Gram Panchayats.

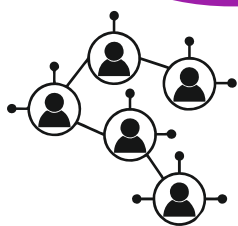
JEEVIKA Didi's role in mass movements saw over 1.24 lakh JEEVIKA Didis encouraged to participate in village cleaning and water source maintenance. "Swachhta Ki Kaksha" (Cleanliness Classes) and the "Break the Silence Campaign" were conducted in schools and madrasas to educate on waste management, including separating wet and dry waste and creating organic fertilizers. Cleanliness campaigns were held in Ganga villages to clean ghats along the Ganga River in 266 Gram Panchayats across 12 districts. A retrofitting campaign in February and March 2024 aimed to motivate households to adopt improved sanitation practices. Over 49,000 retrofitted toilets were reported across the state.

Table 29 :
Progress under Gobardhan Initiative

Sl.	Particulars	Progress in FY 2023-24
1	Sites Identified	1
2	Construction in progress	11
3	Completed	15
4	Functional	12

6. Gobardhan Initiative

The Gobardhan Initiative, part of SBM-G Phase II, aims to improve village cleanliness by converting cattle and organic waste into wealth and energy. It focuses on maintaining cleaner village environments while uplifting the economic status of rural households through the generation of energy and organic manure from cattle waste. The initiative has set a target to identify 38 sites during FY 2023-24, with significant progress toward achieving this goal.



Resource Cell

The Government of India (MoRD-NRLM) identified BRLPS as the National Resource Organization (NRO) via its DO Letter No. J-11011/05/2012 (Ajeevika), dated February 23, 2012. This designation was for implementing support for Resource Block strategy to newer SRLMs (providing technical and implementation support) while developing 100 Resource Blocks out of the 400 NRLM-implementing Blocks across the country. The State Resource Cell was established with EC approval under BRLPS-12/26, No. BRLPS/Project/318/12/1763, dated September 3, 2012.

Furthermore, JEEVIKA, BRLPS, was also notified as an NRO for FNHW (Food, Nutrition, Health, and WASH) implementation and LokOS rollout support to other SRLMs, as indicated in DO Letter No. 11012/01/2011-SGSY-1(315537), dated July 2, 2020, and Letter No. F.NO-11060/08/2019-RL-Part-(3) (E-377421), dated March 31, 2022, respectively.

1. About LoKOS

LoKOS is an application of DAY NRLM for digitizing CBO data, which runs seamlessly on both Android and web platforms. It gathers relevant data, providing a holistic solution for SHGs and their federations, ensuring a central hub for accurate and verified information essential for NRLM/SRLM. Additionally, it acts as a bridge for sharing data with various departments, financial institutions, and service providers. In support of this endeavor, JEEVIKA and BRLPS are committed to assisting SRLMs in the smooth implementation of LoKOS through resource deployment.

2. Training Cum Screening for e-Master Trainers LoKOS

Under the mandate of the National Resource Organization, JEEVIKA initiated the capacity building of CBO cadre members (MBK/BK/CF) to develop them as e-Master Trainers for LokOS rollout



support to various SRLMs. A comprehensive series of training sessions were conducted at the state level, aimed at preparing the cadre to effectively support other State Rural Livelihood Missions (SRLMs) through the LoKOS platform. In 2023, five training batches were successfully completed: the first from August 16 to 18, the second from August 28 to 30, the third from November 6 to 8, the fourth from November 22 to 24, and the fifth from December 5 to 8. During these sessions, participants were thoroughly assessed by the Resource Cell State team to ensure they possessed the necessary skills and knowledge to become e-Master Trainers. This careful selection process ensured that, by the end of the year, a capable group of e-Master Trainers would be ready to support SRLMs across the state. These training sessions represent a key step in efforts toward capacity building and promoting the effective use of the LoKOS platform, contributing to the overall success of our mission.

3. LoKOS Training for Other SRLMs

- Uttar Pradesh SRLM: The e-Master Trainer drive was conducted from September 9 to October 9, 2023, deploying 50 community professionals after a one-day refresher training on LoKOS on September 8, 2023. These e-Master Trainers trained approximately 6,000 community members.
- Maharashtra SRLM: A one-month e-Master Trainer drive was conducted at MHSRLM from May 13 to June 10, 2023, where 40 trained LoKOS e-Master Trainers were deployed after a one-day refresher training on May 12, 2023. The e-Master Trainers provided training to approximately 4,800 community cadres at MHSRLM.

4. Workshops and Conferences

- Ahmedabad Workshop: From February 19 to 22, 2024, the RC team attended a workshop in Ahmedabad focused on the LoKOS Transaction Module. The workshop covered various topics, including SHG-VO-CLF transactions, cut-off formats, and the LoKOS Support Ticketing System.
- Hyderabad Training: In October 2023, five trainers attended a Training of Trainers (TOT) session organized by the National Institute of Rural Development (NIRD) in Hyderabad, focusing on Aadhaar integration with LoKOS and the Transaction Module under the LoKOS component.



- Lucknow Workshop: The RC and HNS teams participated in a regional workshop in Lucknow, Uttar Pradesh, on January 10 and 11, 2024. Representatives from BRLPS shared valuable insights on FNHW.

5.Exposure Visits of Other SRLMs

- Rajasthan SRLM: The Rajasthan SRLM team visited BRLPS for a five-day period from April 10 to April 14, 2023. The primary aim of this visit was to understand the BRLPS (JEEVIKA) initiative on community livelihood generation activities. The team visited Gaya and Nalanda to learn about intervention strategies at the district level and toured a stitching center at Goraul, Vaishali, to understand the establishment process of training and production.
- Assam SRLM: An exposure visit by Assam SRLM's Bank Sakhi was conducted at BRLPS for three days, from May 8 to May 10, 2023. The visit focused on the Financial Inclusion initiative of BRLPS, especially regarding insurance and alternate banking. The Assam team visited Gaya and Nalanda District CBOs, the CSP center, and the relevant area bank for better learning.
- GLPC Officials: The GLPC team visited JEEVIKA from October 25 to 27, 2023, focusing on the NRO-FNHW component. This visit included an in-depth understanding of the Health, Nutrition, and Sanitation (HNS) program.
- Tamil Nadu SRLM (TNSRLM): The TNSRLM team conducted an exposure visit to JEEVIKA from March 19 to March 21, 2024, focusing on the Model CLF component to gain insights into the Model CLF program.

6.BIPARD (Gaya) Officials Exposure Visit and Immersion

A six-day immersion/exposure visit was organized for 900 CFC Officers at JEEVIKA, BRLPS, spanning from March 4 to April 6, 2024. The cohort was divided into 15 groups, each exploring a designated district—Nalanda, Gaya, Muzaffarpur, East Champaran, Vaishali, and Patna. The primary aim was to understand the BRLPS (JEEVIKA) initiatives dedicated to fostering livelihood opportunities within rural poor communities in Bihar.

7.Exposure of Probationer IAS Officers

Probationary IAS officers undertook a two-week exposure visit to BRLPS and Kudumbshree, with



the first week in Bihar (from September 11 to September 16, 2023) and the second week in Kerala (from September 17 to September 24, 2023). The visit aimed to understand the BRLPS (JEEVIKA) initiative for livelihood generation among the rural poor in Bihar. In Nalanda, the team explored the structure of CBOs and district-level intervention strategies. Following this, they visited Kudumbshree in Kerala to learn about the CBO structure and the PRI-CBO convergence model. The visit concluded with a trip to Samridhi in Kochi,

a Cochin Municipal Corporation initiative that provides affordable meals to alleviate urban poverty.

8. Assistant Section Officers Immersion and Exposure at JEEVIKA

A total of 180 Assistant Section Officers participated in a five-day immersion program at JEEVIKA from November 4 to November 9, 2023, focusing on understanding the SHGs and their federation/CBO structures in Nalanda, Gaya, Muzaffarpur, and Patna districts.

9. Support to Other SRLMs: Deployment of E-Master Trainers under LoKOS Transaction Module Component

- Punjab and Chhattisgarh SRLMs: In February 2024, 10 e-Master Trainers were deployed to Punjab SRLM and 4 to Chhattisgarh SRLM to support the LoKOS Transaction Module.
- Sikkim SRLM: In November 2023, one SAP, four CRPs, and two C-PRPs were deployed at Sikkim SRLMs to support FNHW initiatives.

10. FNHW NRO Support

- Mizoram SRLM: A Memorandum of Understanding (MoU) was signed with Mizoram SRLM, and training for enumerators was held from June 14 to June 16, 2023, with field practice on June 17, 2023. The baseline survey report was shared with SRLM and NRLM.
- Sikkim SRLM: A Memorandum of Understanding was signed with Sikkim SRLM, and a four-day enumerator training was conducted from May 23 to May 26, 2023. The baseline survey report was shared with SRLM and NRLM.

11. Memorandums of Understanding (MoUs)

A Memorandum of Understanding was signed with Uttarakhand and Gujarat SRLMs on December 21, 2023, in the presence of the Joint Secretary of NRLM, MoRD, to provide resource and implementation support on the FNHW initiative at these SRLMs.



TALK	MEDIA	CONNECTION	MESSAGE

EXCHANGE	DISCUSSION	PEOPLE	WRITE READ LISTEN

COMMUNICATION

JEEVIKA has made significant strides in promoting rural development through various initiatives, including events like the G20 Summit showcase, Bihar Saras Mela, and impactful campaigns. By empowering women entrepreneurs, enhancing digital connectivity, and expanding its social media outreach, JEEVIKA continues to drive socio-economic transformation across Bihar.

The integration of Knowledge Management and Communication has resulted in a formidable synergy that enhances JEEVIKA's mission. The organization is equipped to adroitly generate, retain, transfer, disseminate, utilize, and preserve knowledge. Consequently, JEEVIKA has strengthened its capacity to execute initiatives and deliver services with greater efficiency and proficiency.

1. Periodicals and other Publications

JEEVIKA's Knowledge Management and Communication team drives effective information



dissemination through a variety of publications, including newsletters, case studies, coffee table books, and compendiums. The team has published 84 editions of the widely praised monthly newsletter, highlighting recent interventions and achievements. Additionally, 51 editions of the community newsletter have captured inspiring stories of women, motivating others to engage in JEEVIKA's activities. The ultra-poor focused Satat Jeevikoparjan Yojna newsletter and the quarterly magazine, The ChangeMakers, further emphasize thematic interventions and progress. JEEVIKA has also distributed 9,000 flipcharts on the Community Grievance Redressal Mechanism across Bihar.

2. National and International Publications

- i. **National Compendium of Millets by NRLM** JEEVIKA contributed to the publication "Women Farmers Reviving Millets, Bringing Nutritional and Financial Security in Bihar," which shares best practices in millet production. It highlights the role of women farmers in driving nutritional and financial security and serves as a resource for scaling millet cultivation across regions, contributing to DAY-NRLM's broader mission. 
- ii. **75 Inspirational Stories of Atmanirbhar Rural Women** Bihar's efforts in empowering rural women through the Bank Sakhi and Pashu Sakhi models were featured, showcasing how women provide essential financial and para-veterinary services to underserved areas. These initiatives have significantly improved rural women's financial independence and access to vital services. 
- iii. **International Conference on Women's Collectives and Economic Empowerment** JEEVIKA presented a study on the Sangam Cluster Level Federation in Muzaffarpur, highlighting its success in reducing poverty by empowering women through self-help groups, livelihood support, and educational loans for first-generation learners.

3. Community Grievance Redressal Mechanism

The Community Grievance Redressal Mechanism in JEEVIKA ensures accountability by addressing community concerns through multiple channels, including grievance boxes, phone, email, and web portals. Once a grievance is received, it is handled by the Grievance Redressal Cell (GRC), which registers, investigates, and resolves the issue, communicating the outcome to the complainant. If unresolved, it can be escalated to the Appellate Committee. The Grievance Redressal Feedback Committee (GRFC) analyzes grievance trends and suggests improvements. Till March 2025, 119 cases were registered, with 116 resolved. Grievance Redressal Committees have been established in 1,246 CLFs.

4. Case Studies

JEEVIKA's Knowledge Management and Communication team has made progress in documenting fieldwork through case studies and videos to promote best practices. So far, 6,000 case studies have been drafted, highlighting the impact of JEEVIKA's programs, influencing policy changes, and aiding in decision-making.

5.Video Productions

The team has produced 83 thematic videos focusing on areas like livelihoods and gender empowerment, useful for training and awareness. Additionally, 409 community videos have been completed, helping to mobilize and educate SHGs through practical demonstrations and success stories.

6. Pico Projector Monitoring System (PPMS)

PPMS streamlines video dissemination by tracking pico projectors, ensuring proper use, inventory management, and equipment returns. It enhances community engagement by scheduling video sessions and offering comprehensive reporting on outreach and equipment status, improving accountability and program effectiveness.

7.Young Professional Program

Launched by JEEVIKA in 2012, the YP Program recruits recent graduates under 30 from top institutions to drive development in Bihar. In FY 2023-2024, 90 young professionals joined, with 38 from campus placements and 52 through open recruitment. These YPs, from institutes like IIT, NIFT, and XIMB, undergo training focused on grassroots community interaction.

For FY 2024-25, JEEVIKA anticipates 52 new YPs from open market recruitment. Currently, 197 YPs work across JEEVIKA, including at the state, district, and block levels, with some in special roles like the Migration Resource Centre.



8.Events Summary

G20 Summit at Gyan Bhavan, Patna: On June 22-23, JEEVIKA showcased the entrepreneurial success of its women, featuring crafts like bamboo items, silk yarn, and "Didi ki Rasoi" products in G 20 Summit at Gyan Bhavan, patna. The event promoted women's empowerment and allowed direct sales to G20 delegates.



Saras Mela

JEEVIKA's Knowledge Management team enhanced visibility and sales through branding and social media, leading to sales of Rs 2.9 crore and Rs 17.25 crore in two editions. These efforts supported rural artisans by attracting large crowds.

Independence and Republic Day Tableau

JEEVIKA's tableaux at Gandhi Maidan highlighted the "Community Library and Career Development Centre" and Satat Jeevikoparjan Yojana initiatives, earning recognition for empowering rural communities. CLCDC illustrated the transformative impact, currently operational in 100 locations across Bihar. It has earned the 2nd position, highlighting the organization's commitment to rural empowerment.

International Women's Day 2024

JEEVIKA, in collaboration with WDC, celebrated with cultural events and awareness rallies. Several SHG members were honored for their contributions.



Nasha Mukti Abhiyaan

In partnership with the Prohibition Department, JEEVIKA launched a campaign against alcoholism through street plays, rallies, and pledge-taking ceremonies, raising awareness about alcohol's harmful effects.

PM-WANI Initiative

Launched in Begusarai, the PM-WANI initiative provided broadband access to improve communication and efficiency at JEEVIKA's cluster-level federations, enhancing service delivery and digital resource access.

Nayi Chetna Campaign

JEEVIKA played a crucial role in Bihar's implementation of the national Nayi Chetna campaign, addressing gender-based violence. The initiative reached over 5.5 crore participants across 31 states, with widespread mobilization at the state, district, and block levels in Bihar.

9.Social Media Outreach

JEEVIKA has grown its social media presence across Facebook (15K), LinkedIn (20K), Instagram (6K), Twitter/X (15.6K), and YouTube (5.5K). The focus is on promoting livelihood projects and JEEVIKA's mission, especially in rural areas. Increased posting has boosted content visibility and engagement.

10.Internship

In 2023-24, JEEVIKA's internship program saw strong participation. For Summer 2023, 627 applications were received from 48 institutes, with 25 offers made and 18 interns joining (stipend and non-stipend categories). For Winter 2024, 183 applications led to 20 offers and 12 interns joining.

Interns are involved in various critical **project implementation** areas. Their contributions include:

- Expanding non-farm activities,
- Managing financial resources at Cluster Level Federations,
- Conducting impact studies on Satat Jeevikoparjan Yojana,
- Identifying gaps in livelihood sectors.

MONITORING & EVALUATION

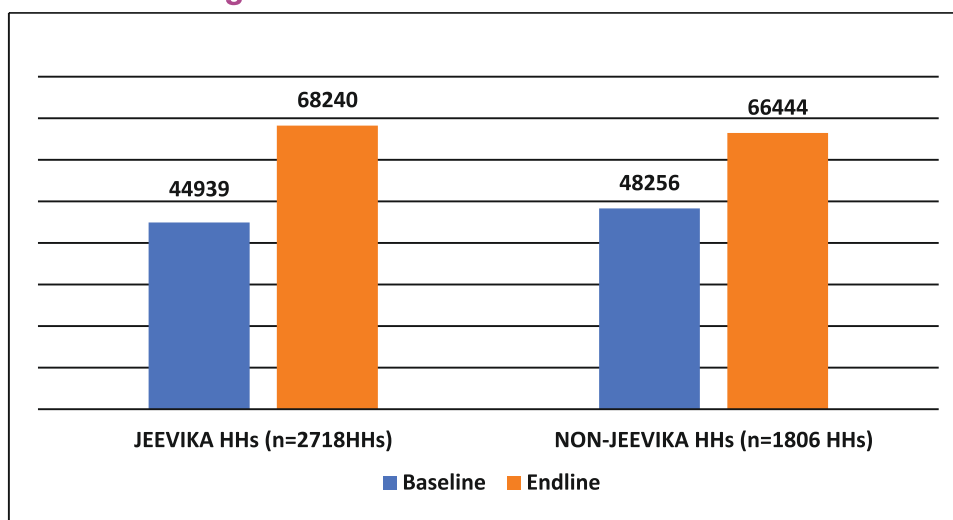


The Monitoring and Evaluation (M&E) activities undertaken in FY 2023-24 highlights JEEVIKA's dedicated efforts to assess and enhance the impact of its interventions across Bihar. Key achievements include the successful completion and documentation of the Bihar Transformative Development Project (BTDP), comprehensive impact evaluations of FNHW and NRETP interventions, and baseline studies on gender initiatives. The report also covers JEEVIKA's contributions to the Economic Survey of Bihar 2024 and the preparation of the Annual Report for FY 2022-23. Through these initiatives, JEEVIKA demonstrates its commitment to transparency, continuous improvement, and positive change in rural communities.

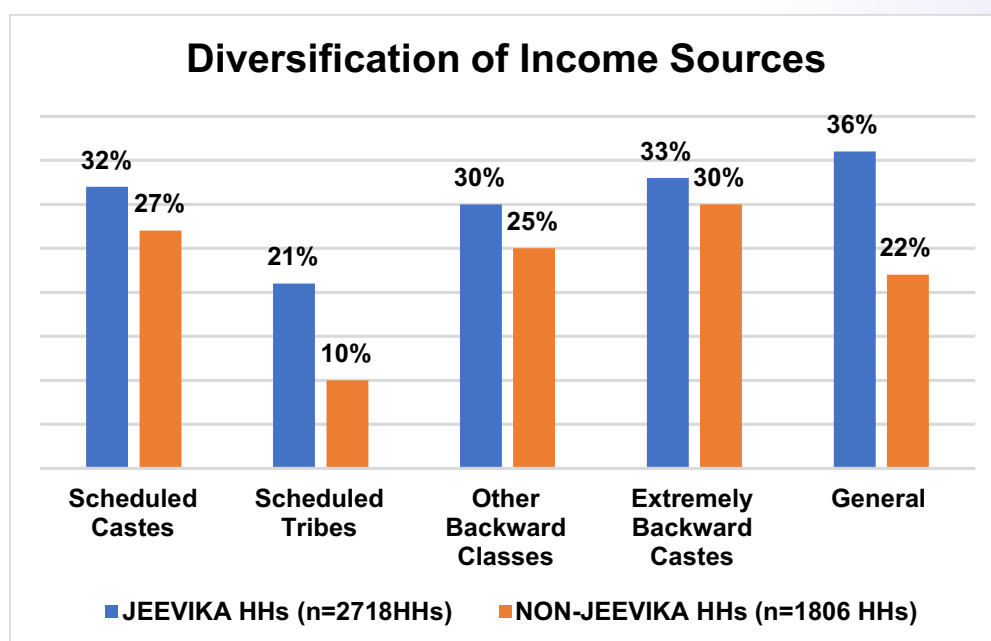
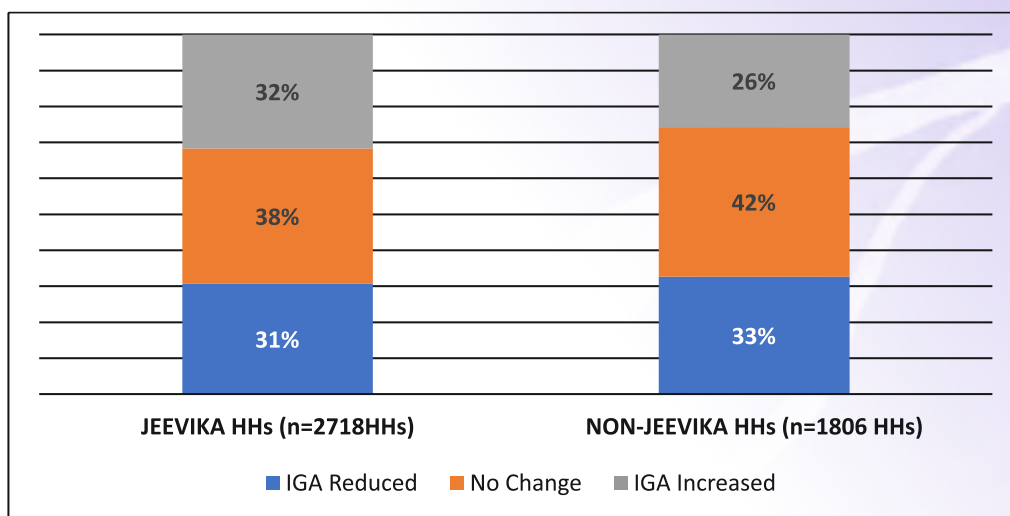
I). Completion of the Bihar Transformative Development Project (BTDP)

The Bihar Transformative Development Project (BTDP), initiated in August 2016, successfully concluded in April 2023 after seven years of implementation across 300 blocks. With the project's completion, the preparation of the Project Completion Report (PCR) was undertaken to document achievements against set targets and was subsequently submitted to the World Bank. The final mission of the BTDP project took place during this period, where the World Bank team assessed the overall impact, particularly focusing on Project Development Objectives (PDOs) and Intermediate Result Indicators. The project received an overall satisfactory rating. The graphs illustrate income changes for JEEVIKA and non-JEEVIKA households over time and the addition of new income sources among these households under the endline of the BTDP Project. 52% of JEEVIKA SHG HHs in comparison to 38% NON-JEEVIKA HHs reported increase in Average Annual HH income at the Endline. 32% of JEEVIKA HHs reported increase in at least one Additional Source of Income compared to 26% non-JEEVIKA HHs at the time of Endline JEEVIKA HHs have reported diversification of income surces in all social categories when compared to non-JEEVIKA HHs at the time of endline.

Income Change for JEEVIKA HHs and NON JEEVIKA HHs



One Additional Income Source



ii) Process Monitoring and Impact Evaluation Initiatives

a. Impact Evaluation of Food, Nutrition, Health, and WASH (FNHW) Interventions

JEEVIKA initiated the impact evaluation of FNHW interventions in immersion sites to assess their effectiveness. The baseline study commenced in March 2024 across four blocks: Kuchaikote Gopalganj), Mansi (Khagaria), Sangrampur (Motihari), and Sheohar, with completion anticipated in April 2024. M/s IPSOS Research Private Limited, based in Gurugram, Haryana, was engaged to conduct the study, which involves surveying 2,000 individuals and conducting Focus Group Discussions.

b. National Rural Economic Transformation Project (NRETP) Endline Survey

The impact evaluation of NRETP, commissioned by NRLM, aims to analyze changes in socio-economic indicators among rural households in seven districts: Gaya, Madhepura, Madhubani,



Muzaffarpur, Nalanda, Saharsa, and Supaul. M/s Sambodhi Research and Communication Private Limited has been tasked with conducting the survey between April and June 2024, with necessary support provided by JEEVIKA for the study's successful execution.

c. Process Monitoring of BRLPS under NRLM

Process monitoring is a critical ongoing activity to ensure the proper implementation of project interventions and to identify and rectify any deviations. During the reporting period, JEEVIKA initiated the hiring process for an agency to conduct this monitoring, receiving and evaluating proposals from various agencies. M/s Academy of Management Studies Lucknow was shortlisted to undertake process monitoring of BRLPS under NRLM.

iii) Baseline and Qualitative Studies

a. Baseline Study of Gender Initiative under SAKASHMAA Programme

JEEVIKA, in collaboration with the Centre for Catalysing Change (C3), implemented gender interventions in Nalanda, Patna, and Muzaffarpur districts under the SAKASHMAA programme. Population Council Consultancy (PCC) Pvt. Ltd. was engaged to conduct the baseline survey, which included interviews with JEEVIKA staff at various levels to understand the gender perspective within the organization. This was a qualitative study.

b. Qualitative Study on SJY and HNS Interventions

Qualitative studies on the SJY and HNS interventions were conducted in Gaya and Purnea districts to understand the impact on ultra-poor households and HNS intervention. The studies, conducted in Gaya and Purnea districts, aimed to capture the social and economic changes experienced by these households due to the interventions.

c. Study on Consumption Habits and Nutrition

Dr. Laxhmi from Centurion University Odisha conducted a study focused on understanding the consumption habits of healthy and nutritious food in semi-urban areas, with the aim of analyzing the prevalence of malnutrition among women and children. The study team interacted with SHG members in Nalanda and Muzaffarpur districts as part of this research.

iv). Reporting and Documentation

a. Quarterly Progress Reports (QPR)

JEEVIKA's Quarterly Progress Reports (QPR) for the periods of April to June 2023, July to September 2023, October to December 2023 and January to March 2024 were prepared and disseminated to various government departments and stakeholders. These reports are available on the JEEVIKA website for public access.

b. Economic Survey of Bihar 2024

JEEVIKA contributed detailed reports on its various interventions, including those related to Rural Development, Environment, Climate Change and Disaster Management, Labor Employment and Skills, Human Development, and Economics, to the Finance Department for inclusion in the Economic Survey of Bihar 2024.

c. Annual Report for FY 2022-23

The Annual Report for JEEVIKA for the Financial Year 2022-23 was prepared and approved in the Executive Committee meeting. It was subsequently shared with project stakeholders and uploaded on the JEEVIKA website.

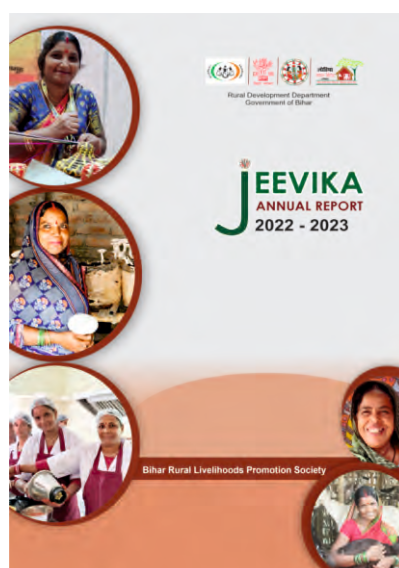
v) Special Studies and Initiatives

a. NIRDPR and DoRD Joint Study on the Impact of PM's Mann Ki Baat on RD Programs

A joint study by the National Institute of Rural Development and Panchayati Raj (NIRDPR) and the Department of Rural Development (DoRD) assessed the impact of Prime Minister's "Mann Ki Baat" program on rural development initiatives. A team visited Anandpur village in Saraiya block, Muzaffarpur district, and interacted with Padma Shri Smt. Rajkumari Devi and other SHG members, documenting success stories and case studies.

b. Strengthening Health Care System

JEEVIKA, with the support of a PhD scholar from Brown University, USA, initiated a pilot project to improve the functioning of Help Desk Centers. A scoping study was conducted, and key inputs were adopted by JEEVIKA to enhance service delivery. This comprehensive report underscores the extensive monitoring and evaluation efforts undertaken by JEEVIKA, demonstrating the organization's commitment to transparency, impact assessment, and continuous improvement across its interventions.



Over the past year, JEEVIKA has prioritized enhancing the efficiency and effectiveness of its diverse programs through the development and optimization of several critical applications and dashboards. These technological innovations have been pivotal in streamlining operations, enhancing data management, and ensuring greater transparency across various initiatives.



Management Information System

i) Development of Applications and Dashboards

During the financial year 2023-24, several key applications and dashboards were developed to enhance the efficiency and effectiveness of JEEVIKA's initiatives. The JEEVIKA Help Desk Application was introduced to provide timely health support and essential care information to rural communities. This application, implemented in conjunction with the Health Department of Bihar, allows Swastya Mitra at government Sadar hospitals to manage and record IPD and OPD patient details, footfall entries, phone support, discharge summaries, and follow-up details. The data captured through this application is monitored via a centralized dashboard, significantly improving the tracking and reporting of patient services.

In parallel, a web-based application for tracking PMFME (Pradhan Mantri Formalization of Micro Food Processing Enterprises) funds was developed. This application tracks the flow of funds from districts to CLFs (Cluster Level Federations), CLFs to VOs (Village Organizations), and from VOs to SHGs (Self-Help Groups), including member repayments. The application is currently in the testing phase, aiming to ensure transparency and accountability in fund distribution.

The e-Poultry application underwent significant enhancements to support the IPDS-3 scheme. This redevelopment included the addition of modules for batch creation, batch monitoring, household distribution, and income tracking. These improvements facilitate more detailed tracking and management of poultry activities, ensuring better alignment with new scheme requirements. Another major development was the Cadre Payment Module, which focuses on tracking the honorarium payments for cadres. This module allows for the automatic calculation of payments based on parameters such as working years and CBO services, with features for adjusting incentive amounts and adding remarks for flexibility and accurate financial tracking.

The SHG Fund Monitoring Applications were also developed to capture and track financial activities at the SHG level. These applications record details about RF (Revolving Fund), ICF (Interest Contribution Fund), and credit linkage tranches, with consolidated reporting capabilities to enhance financial oversight and transparency. The CHC (Custom Hiring Center) Mobile Application for farm-related activities was designed to manage machine bookings and related data. It tracks machine usage, booking status, and expenditures, improving the efficiency of machine hiring processes and expense management.

Lastly, the Dairy Co-Operation Society Mobile Application was developed to monitor dairy operations at the village level. This application captures details about milk weight, payments, and bonus distributions, enhancing the management and reporting of dairy activities.



ii) Enhancements and Additions

Several enhancements and additions were made to existing applications and dashboards during the reporting period. In the SHG-HNS (Self-Help Group Health and Nutrition Services) Mobile App, new modules were introduced for CNRP (Community Nutrition and Reproductive Health Program) login, SHG rollout, HH visits, campaigns, and entrepreneur features. These additions aim to improve user experience and expand the capabilities of the app for managing SHG-related activities.

The development of dashboard reports for the AAP (Annual Action Plan), CEO (Chief Executive Officer), and Didi Ki Nursery was another significant achievement. The AAP Dashboard monitors quarterly project plans and achievements, using a maker-checker-approver mechanism to verify and approve plans and achievements. This dashboard provides detailed tracking at block, district, and state levels, consolidating progress across various indicators.

The CEO Dashboard, developed using Microsoft Power BI, integrates data from different applications and presents it in a centralized manner. This dashboard provides graphical representations of various themes, offering a comprehensive overview of thematic data collected through different platforms. The Didi Ki Nursery Dashboard was designed to monitor nursery operations at multiple levels, including Didi Ki Nursery, block, district, and state levels. It tracks the availability of plants and saplings, new sapling entries, sales, and dried plants, enhancing the management of nursery activities.

iii) Re-Development and Upgrades

Several applications were re-developed and upgraded to better align with evolving needs and improve functionality. The Agri Entrepreneur and CHC Module were re-engineered to streamline farm-related activities. The AE (Agri Entrepreneur) module captures farmer profiles, cropping patterns, and training details, while the CHC module manages machine bookings and service details. This integration ensures smoother coordination between farmers and CHCs.

The Fishery and FPG (Fisheries Producer Group) applications were digitized to enhance the management and monitoring of fisheries activities. The new modules provide comprehensive features for pond profiles, mapping, fund tracking, and activity recording, improving transparency and efficiency in fishery management.





Human Resource Development

Throughout the financial year, the Human Resource Development (HRD) theme at BRLPS made significant strides in recruitment, staffing, performance management, and employee welfare. Key initiatives included successful recruitment drives, comprehensive performance appraisals, and the implementation of salary increments and retention benefits. The organization also managed legal, disciplinary, and grievance cases with diligence, ensuring compliance and accountability. Additionally, the effective handling of employee separations and Medi-claim benefits underscored our commitment to staff well-being and organizational integrity.

i) Recruitment and Staffing

• Recruitment Efforts

Throughout the year, multiple recruitment drives were conducted to fill various positions. Advertisements were published across different newspapers, resulting in the receipt of 4,195 applications for roles such as Director-MIS & IT, State Project Managers (SPMs), Project Managers (PMs), and other positions. Additionally, 402 applications were received for roles like Administrative Officers, SPM-M&E, and PM-Non-Farm. Another 1,484 applications were shortlisted for consultant roles in various thematic areas, including PFMS, Fisheries, MIS, and Renewable Energy.

• Young Professionals and Livelihood Specialists

83 Young Professionals (YPs) joined BRLPS during the year, with 31 in July and 52 in September. Additionally, 12 Livelihood Specialists were onboarded. Contracts for 39 YPs who joined in 2020 were extended for two more years until 2025. Six YPs and six Livelihood Specialists joined during the final quarter.

• Staff Transfers

Transfers were carried out as needed, including 2,541 staff transferred during the year who had been in the same place for more than five years. In the third quarter alone, 20 staff members were transferred, including Accountants, Office Assistants, Community Coordinators, Block Project Managers, and Area Coordinators.

ii) Performance Appraisal and Salary Management

• Performance Appraisal of Young Professionals

During the financial year, a comprehensive performance appraisal was conducted for Young Professionals associated with BRLPS. This included those who joined in 2020, covering the



financial years 2020-21, 2021-22, and 2022-23. In addition, we also completed the appraisal of Young Professionals who had joined in 2017, 2018, 2019, and 2020, and although they are no longer employed with BRLPS, their contributions during the assessment years 2018-19, 2019-20, 2020-21, 2021-22, and 2022-23 were duly recognized. In total, 125 Young Professionals' performance appraisals were successfully completed. Furthermore, an additional 246 performance appraisals for the years 2018-19 through 2022-23 were also finalized in the last quarter. This marks a significant step in ensuring that the contributions of all Young Professionals are thoroughly acknowledged and documented.

- **Salary Increments, Retention Benefits, and Salary Fitment**

In the pursuit of enhancing employee satisfaction and retention, BRLPS implemented several key initiatives during the financial year. Salary increments and retention benefits were provided to employees, reinforcing our commitment to recognizing and rewarding their contributions.

Additionally, the salary fitment and slab fixation for officials were finalized, ensuring equitable and competitive compensation across the organization. The retention benefits were further extended to officials, demonstrating our focus on retaining top talent and maintaining organizational stability.

Moreover, the annual increment process for officials was successfully completed, ensuring that all eligible officials received their due increments on time. These measures collectively contributed to a motivated workforce, aligned with the organization's objectives and long-term goals.

iii) **Legal, RTI and Grievance Redressal**

- **Legal and Grievance Management**

Throughout the year, the organization actively addressed various legal matters and grievances, ensuring compliance and responsiveness. Several writ petitions and other legal inquiries were effectively managed, with all cases receiving timely responses. The organization also demonstrated its commitment to transparency and accountability by efficiently resolving multiple



Right to Information (RTI) requests and handling cases brought before the State Information Commission (SIC) and the First Appellate Authority (FAA).

- **Disciplinary and Absconding Case Management**

In maintaining the integrity and discipline within the organization, a range of disciplinary cases, including those related to financial discrepancies and misconduct, were thoroughly investigated and addressed. Additionally, the organization handled numerous absconding cases, with a significant number being resolved during the year, while others are in the process of resolution. These efforts underscore the organization's dedication to upholding high ethical standards and ensuring a responsible workforce.

iv) Separation and Final Settlement

The organization efficiently managed the resignation process for employees, ensuring a smooth and systematic transition. The processing of Last Pay Certificate (LPC) was a key focus, with a substantial number finalized and others progressing toward completion. In the final quarter, additional LPCs were processed, with a significant portion fully settled. These efforts reflect the organization's commitment to supporting employees through the separation process with clarity and fairness.

v) Medi-Claim Benefits

Under the Group Medi-claim Policy, numerous Medi-claim bills were successfully settled, providing essential support to employees. The organization also took proactive steps to enhance this benefit by initiating the tender process for empaneling a new agency to provide Mediciam services. This initiative underscores the organization's dedication to continually improving employee welfare and healthcare benefits.

vi) Manpower Status

As of the end of the financial year, a total of 6,931 staff members are working on the project. This includes personnel from SPMU, DPCU, BPIU, and Young Professionals. The overall staffing status is closely monitored and updated quarterly to ensure alignment with project need.



Procurement

The Procurement theme for the financial year 2023-24 demonstrated significant progress across consultancy services, goods, works, and non-consulting services. Through strategic evaluations, contract finalizations, and effective procurement processes, the organization ensured the timely and efficient delivery of essential services and materials. Below is a consolidated report of key activities and achievements within the Procurement theme.

i) Consultancy Services

- **HR Agency Evaluation:** The evaluation for the hiring of an HR Agency was completed. Although none of the agencies met the technical requirements, a rebidding process is being initiated to ensure the selection of a suitable partner.
- **Baseline Assessments and Impact Evaluations:** Technical evaluations were completed for hiring agencies to conduct baseline assessments under the PRICBO Convergence Project and impact evaluations of the FNHW interventions in immersion sites. Contracts were signed with M/s IPE Global Ltd. for baseline assessments and M/s IPSOS Research Pvt. Ltd. for impact evaluations.
- **Process Monitoring:** The evaluation of Expressions of Interest for the Process Monitoring of BRLPS under NRLM was completed, and RFPs were issued to shortlisted agencies. A preproposal meeting was held to facilitate the next steps in the selection process.
- **Brand Development and Marketing:** The evaluation of RFPs for hiring an agency for brand development, promotion, and digital marketing of products developed by community members is currently underway.

ii) Goods, Works, and Non-Consulting Services

The Procurement cell managed various contracts and work orders to support the organization's operational needs.

- **Manpower Supply and Data Center Services:** The hiring of an agency for providing manpower was successfully completed, and a contract was signed with M/s Cyfuture India Private Ltd. for Data Center Services.
- **Media and Event Management:** Work orders were issued for significant events, including the Bihar Saras Mela 2023 and Republic Day tableau preparations. Event management agencies were empaneled to ensure the efficient organization of events across different project values
- **Printing and Supply Contracts:** Several printing and supply contracts were finalized, including work orders for the printing of Fishery Books of Records, diaries, calendars, and other essential materials. The procurement of FNHW Flip Charts and other educational resources.
- **Rate Bank and Tender Processes:** The Rate Bank for the purchase of Low Input 28 days reared birds was finalized and circulated, while the tender process for the production of videos and event coverage is nearing completion.

PROGRESS AT A GLANCE

PARTICULARS	Progress till March 2024
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	10,58,618
Number of Village Organizations formed	70,812
Number of Cluster Level Federations formed	1,669
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	10,22,288
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	20,90,813
Amount of credit linkage (Rs. in crore)	41743
Number of SHG members insured under PMJJBY	6498564
Number of SHG members insured under PMSBY	7153159
LIVELIHOODS	
FARM	
Number of farmers undertaken Paddy Cultivation (SRI, Direct sowing, seed replacement) (in lakh)	14.72
Number of farmers undertaking wheat cultivation (SWI) (in lakh)	13.01
Number of SHG HHs involved in Kitchen Garden (in lakh)	15.61
Number of HHs involved in vegetable cultivation (in lakh)	9.92
LIVESTOCK	
Number of beneficiaries part of Poultry PG	199655
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	130981
Number of beneficiaries part of goat intervention (in lakh)	5.04
Number of HSs part of fishery intervention	754
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	247738
JOBS	
Number of youths trained (DDU-GKY, RSETIs, Others)	398431
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair, Others)	450519
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	201218
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	48217
Number of VOs involved in Health intervention (HRF)	52365

Statutory Audit Report





amit ray & co.
CHARTERED ACCOUNTANTS

H. O. : 5-B, Sardar Patel Marg,
Prayagraj - 211 001
Phone : 2402763, 2407258
Fax : (0532) 2402763
E-mail : allahabad@amitrayco.com
Website : www.amitrayco.com

Ref. No.....

Dated.....

INDEPENDENT AUDITOR'S REPORT
OF BIHAR RURAL LIVELIHOODS PROMOTIONAL SOCIETY
REPORT ON CONSOLIDATED FINANCIAL STATEMENTS

OPINION:

We have audited the accompanying consolidated Financial Statements of Bihar Rural Livelihoods Promotion Society which comprises of the Consolidated Balance sheet as at 31st March 2024, the consolidated Income & Expenditure Account and the Receipts and Payments Account for the year ended on that date, and a summary of the significant accounting policies.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid consolidated financial statements give the information required by the Act in the manner so required and give a true and fair in conformity with the accounting principles generally accepted in India, of the state of affairs of the Society as at 31st March, 2024.

BASIS OF OPINION:

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements in accordance with the Code of ethics issued by the Institute of Chartered Accountants of India (ICAI), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

EMPHASIS OF MATTERS:-

We draw attention to matters stated in the Management Letter annexed to the financial statements. Our opinion is not modified in respect of those matters mentioned in the Management Letter.

RESPONSIBILITIES OF MANAGEMENT FOR THE FINANCIAL STATEMENTS:-

The management of the society is responsible for the preparation of these Financial Statements that give a true and fair view of the financial position and financial performance of the Project in accordance with the AS and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the



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CHITTORGARH, PUNE, DEHRADUN**

provisions of the Act for safeguarding the assets of the Project and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF FINANCIAL STATEMENTS:-

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

We communicate with the management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide the management with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other

Continuation Sheet





amit ray & co.
CHARTERED ACCOUNTANTS

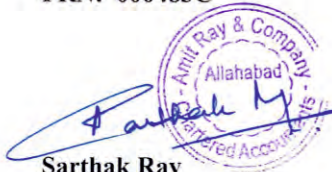
matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS:-

We report that:

- a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b) In our opinion, proper books of account as required by law have been kept by the Society so far as it appears from our examination of those books.
- c) The Balance Sheet, the Statement of Income & Expenditure Account and the Receipts and Payments Account dealt with this Report are in agreement with the books of account.
- d) The society has disclosed the impact of pending litigations of the financial position in it's financial statements.

For Amit Ray & Co.
Chartered Accountants
FRN: 000483C



Sarthak Ray
Partner
M. No.: 462817

Place: Patna
Date: 29.08.2024
UDIN: 24462817BKCQZJ4930

Continuation Sheet

Ref. No.....

Dated August 29th, 2024

To,
The Chief Executive Officer
Bihar Rural Livelihoods Promotion Society
Annexe-II, Vidyut Bhawan,
Bailey Road, Patna 800021

Sub: Management Letter

We have conducted the audit of the financial statements of **Bihar Rural Livelihoods Promotion Society (BRLPS)** as at March 31st 2024. We familiarized ourselves with Project documents, the internal guidelines and circulars applicable during the period under audit. We also reviewed the business of the Society and evaluated the accounting systems and related internal controls of the Society in order to plan and perform our audit.

We conducted our audit in accordance with Auditing and Assurance Standards issued by the Institute of Chartered Accountants of India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

The responsibility of the management includes the maintenance of adequate accounting records and internal controls for safeguarding of the assets of the Society and for preventing and detecting fraud or other irregularities.

The matters contained in this Management Letter are intended solely for the information of Society's management, for such timely consideration and action as Society's management may deem appropriate. They have all been considered by us in formulating the audit opinion expressed on the project financial statements in our audit report dated August 29, 2024 and they do not alter the opinion expressed in that audit report.



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CHITTORGARH, PUNE, DEHRADUN**

**amit ray & co.**

CHARTERED ACCOUNTANTS

Our observations are as follows:

GENERAL OBSERVATIONS

1. It has been observed that in a few districts, while Employee Provident Fund (EPF) contributions have been duly deducted from the employees' salaries, the corresponding amounts have not been deposited with the EPFO. This issue has arisen due to KYC-related problems in the EPFO portal, which has hindered the successful processing and remittance of the EPF contributions. Immediate corrective actions are required to resolve the KYC issues and ensure timely deposit of the deducted EPF amounts to comply with statutory obligations.
2. As per the guidelines of the organisation, advances must be settled within 4 months. There are certain cases across districts wherein it was found that such advances have not been settled in the aforementioned time limit. This must be looked into. Moreover, it has been observed that long standing staff advances are also appearing in the financial statements. Appropriate measures should be taken to ensure proper treatment of this issue.
3. It has been generally observed that there are delays in the collection of Utilization Certificates (UCs) across all districts. Timely collection of Utilization Certificates within the stipulated time period should be ensured.


NATIONAL RURAL LIVELIHOODS MANAGEMENT

SPMU	Upon reviewing the financial records, it was noted that there are significant outstanding receivables from various schemes/projects across different states, including UP-SRLM, JSLPS (Jharkhand State Livelihoods Promotion Society), and Rajasthan SRLM. During the financial year 2023-2024, the amounts recovered or adjusted against these receivables have been minimal. Additionally, in some instances, further debits/adjustments have been made, increasing the outstanding balances.			
	PARTICULARS	Opening Balance	Debits & Additional Adjustments / (Credits and Recovery)	Closing Balance
	UP-SRLM	3,29,30,464.00 Dr	(128000.00)	3,28,02,464.00 Dr
	JSLPS (Jharkhand State Livelihoods Promotion Soc)	97,99,527.00 Dr	6,33,600.00	1,04,33,127.00 Dr
	Rajasthan SRLM	46,79,734.00 Dr	3,50,000.00	50,29,734.00 Dr

Continuation Sheet

OBSERVATION	DISTRICT
During the audit, it was noted that a Print Payment Advice (PPA) amounting to ₹5,40,000 was issued for clearing by DPCU Siwan on 30.06.2022. However, this PPA was only cleared by the bank on 07.08.2023, despite it's expiration. It is pertinent to mention here that the PPA advice is valid for only 10 days however in this case the aforementioned amount was credited by the bank after 1 year and 2 months. This is a case of technical lapse from the bank's end and it must be communicated and looked into.	SIWAN
<p>1. Shiksha Sahyog Yojana (SSY) received from LIC payable to the beneficiary is still outstanding as on 31-03-2024 from the previous financial years.</p> <ul style="list-style-type: none"> • Amount outstanding in Madhepura: Rs. 4,08,000 • Amount outstanding in Madhubani: Rs. 1,66,400 <p>2. A liability in lieu of District Education Department was standing since the inception of the F.Y. 2023-24 in Madhepura District amounting to Rs. 16,928. No payment was made during the year, liability is standing for more than 12 months.</p> <p>If such amount pertains to untraceable beneficiaries it is recommended to book the same as income.</p>	MADHEPURA AND MADHUBANI
An outstanding opening balance of Rs. 3,51,450 under current liabilities pertaining to Didi Ki Rasoi, has been identified. This amount needs to be settled/rectified at the earliest.	BUXAR
In few districts minor procedural lapses have been observed in procurement/tendering. The same should be addressed in future.	

SWACHH BHARAT MISSION (GRAMIN)- LSBA

Observation	District
<p>On behalf of the Government of Bihar, the Lohiya Swachh Bihar Abhiyan, Bihar Rural Livelihoods Promotion Society, Rural Development Department-(RDD) invites tender offers (Eligibility and Price) for "Hiring of Agency for Implementation of Gobardhan project in Bihar"</p> <p>Tender No. BRLPS/LSBA/Gobardhan/2021-22/01</p> <p>Tender Fee Rs. 5,000/- (Rupees Five thousand only)</p> <p>BID Security (EMD) Rs. 1, 00,000/- (Rupees One Lakh only)</p> <p>Contract was awarded to Anand Engineer's Lucknow as "Project Implementing Agency" (PIA) in few districts namely Buxar, Rohtas, Nalanda,</p>	<p>BUXAR, ROHTAS, NALANDA, BHOJPUR AND DARBHANGA</p> 

Continuation Sheet



amit ray & co.

CHARTERED ACCOUNTANTS

<p>Bhojpur and Darbhanga.</p> <p>The payment of first and second instalment has been sanctioned to the aforementioned vendor but the project is not completed within the required time frame.</p> <p>Necessary actions should be taken to ensure timely completion of the projects.</p>													
<p>It has been observed that in a few cases, the cash book is not being maintained properly.</p> <p>Districts in which such instances have been observed: Jehanabad, Saharsa</p> <p>Additionally, in Madhubani it was observed that single consolidated entries are being passed on End of the month. However, in cash book the entries should be passed as per the actual transaction dates.</p>	<p>JEHANABAD, SAHARSA AND MADHUBANI</p>												
<p>During the audit, it was observed that there are instances where Income Tax Tax Deducted at Source (TDS) and GST TDS has not been deducted despite its clear applicability on certain transactions (in most cases payments made to vendors for vehicle services). Additionally, in some cases where TDS has been deducted, the amount has not been deposited with the tax authorities, which is a serious non-compliance with tax regulations. Furthermore, there are instances where TDS has been deducted but at a lower rate than mandated by law.</p> <p>Districts where TDS has not been deducted and deposited: Jamui, Banka, Darbhanga, Siwan, Patna, Kishanganj, Muzaffarpur</p> <p>Districts where TDS has not been deposited: Kaimur</p> <p>Lower Rate of Deduction: Purnea, Gopalganj</p>	<p>JAMUI, BANKA, DARBHANGA, SIWAN, PATNA, KISHANGANJ, MUZAFFARPUR, KAIMUR, PURNEA, GOPALGANJ</p>												
<p>During the course of audit we observed that the amount of IHHL which was paid twice is still pending for recovery from 3 blocks.</p> <p>The information regarding the same is as follows.</p> <table border="1" data-bbox="346 1503 930 1666"> <thead> <tr> <th>S.No</th> <th>Name Of Block</th> <th>Amount</th> </tr> </thead> <tbody> <tr> <td>1</td> <td>Raxaul</td> <td>24,000</td> </tr> <tr> <td>2</td> <td>Dhaka</td> <td>12,000</td> </tr> <tr> <td>3</td> <td>Kotwa</td> <td>12,000</td> </tr> </tbody> </table>	S.No	Name Of Block	Amount	1	Raxaul	24,000	2	Dhaka	12,000	3	Kotwa	12,000	<p>EAST CHAMPARAN</p>
S.No	Name Of Block	Amount											
1	Raxaul	24,000											
2	Dhaka	12,000											
3	Kotwa	12,000											



Continuation Sheet

amit ray & co.

CHARTERED ACCOUNTANTS


However, the management has taken necessary steps to regularize all of the above-mentioned issues to ensure that all the internal controls and checks are in place.

We wish to take this opportunity to thank Project Management for the courtesies and cooperation extended to our auditors.

Thanking You.

Yours truly,

For Amit Ray & Co
Chartered Accountants
FRN 000483C



Sarthak Ray
Partner
M.No. 462817

Place: Patna
Date: 29th August, 2024

Continuation Sheet



Bihar Rural Livelihoods Promotion Society
Consolidated Balance Sheet as on 31st March 2024

(Amount in Rs.)							
Liabilities	Schedule No.	As at 31st March 2024	As at 31st March 2023	Assets	Schedule No.	As at 31st March 2024	As at 31st March 2023
Capital Fund	1	74,00,20,668.33	65,62,60,719.33	Fixed Assets	1	74,00,20,668.33	65,62,60,719.33
Restricted Fund	2	25,44,49,81,191.32	23,35,48,33,811.50	Current Assets, Loans & Advances			
Unspent Fund Under BTDP refundable to RDD	2A	22,53,88,634.97	-	Current Assets			
Current Liabilities	3	25,60,54,831.58	14,31,62,677.88	Cash in Hand	4	61,962.00	1,77,037.00
Interest on CSS payable to Funding Agency	6A	17,58,38,426.00	27,40,24,158.00	Cash at Bank	5	18,05,16,20,477.11	14,89,98,26,683.90
				Loans & Advances	8	8,04,81,59,192.76	8,53,12,70,306.85
				TDS Receivable	15	24,21,452.00	24,21,441.00
				Receivable from PHED		-	33,83,25,178.63
Total		26,84,22,83,752.20	24,42,82,81,366.71	Total		26,84,22,83,752.20	24,42,82,81,366.71

Significant Accounting Policies & Notes on Accounts - 18
In terms of our report of even date

For **Amit Ray & Co.**
(Chartered Accountants)
FRN-000483C



Amit Ray
(C.A. Sarthak Ray, Partner)
M.No.462817
Place : Patna
Date:

For and on behalf of
Bihar Rural Livelihoods Promotion Society

Himanshu Sharma
(Himanshu Sharma)
Project Director-cum- Chief Executive Officer





**Bihar Rural Livelihoods Promotion Society
Consolidated Income & Expenditure Account for the year ended 31st March 2024**

Expenditure	Schedule No.	For the year ended 31-3-2024		For the year ended 31-3-2023		Income	Schedule No.	For the year ended 31-3-2024		For the year ended 31-3-2023	
Saat Jeevikoparjan Yojana (SJY)	9	2,04,38,26,455.50		1,51,61,42,795.07		Grant Received to the extent utilized during the year	1	39,05,79,91,897.67		42,18,17,36,068.78	
National Rural Livelihood Mission (NRLM)	10	20,91,33,28,909.00		21,99,17,21,221.70		Less: Fixed Assets transferred to Capital Fund Account		8,51,15,677.00		1,06,47,200.00	
National Rural Economic Transformation Project (NRETP)	11	2,09,01,56,877.28		1,49,74,18,811.76		Total		38,97,28,76,220.67		42,17,10,88,868.78	
Bihar Transformative Development Project (BTDP)	12	53,43,35,355.14		5,29,47,40,463.71		Miscellaneous Income	6	9,14,45,760.98		10,74,83,331.78	
National Urban Livelihood Mission (NULM)	13	2,01,39,086.00		75,59,07,964.17		Bank Interest	7	6,60,45,569.40		1,74,82,989.95	
Other Project Expenditures	14	82,90,69,928.85				Other Income					
Expenditure under LSBA:	17										
Swachh Bharat Mission - Gramin (SBM-G)		10,68,78,36,664.96		7,48,34,67,349.14							
Lohiya Swachhita Yojana (LSY)		15,08,72,772.31		14,74,84,896.00							
Ganga Action Plan (GAP)		19,64,33,128.68		34,51,57,969.29							
Nirmal Neer Pariyojana (NNP)		2,86,345.00		18,36,043.30							
SBM- Performance Incentive Grant (PIG)		2,51,54,468.00		8,18,65,258.47							
SBM- Extra Budgetary Resource (EBR)		1,63,89,27,560.33		3,18,03,12,417.90							
SBM- Swachh Bharat Kosh (SBK)											
Add: Fixed Assets Purchased under BTDP/NRLM/SLACC/DDU-GKY/NRETP/SJY	1	8,51,04,577.00		97,06,666.00							
Add: Fixed Assets Purchased under SBM-G/LSY/GAP/NNP		11,100.00		9,40,534.00							
Total Expenditure		39,21,54,83,228.05		42,30,67,02,390.51							
Less: Fixed Assets transferred	1	8,51,15,677.00		1,06,47,200.00							
Total		39,13,03,67,551.05		42,29,60,55,190.51		Total		39,13,03,67,551.05		42,29,60,55,190.51	

Significant Accounting Policies & Notes on Accounts 18

In terms of our report of even date

For Amit Ray & Co.
(Chartered Accountants)
FRN-000483C

(C.A. Sarthak Rav, Partner)
 M.No.462817
 Place : Patna
 Date:

For and on behalf of
Bihar Rural Livelihoods Promotion Society

(Himanshu Sharma)
Project Director-cum- Chief Executive Officer

(Ranjiv Kumar)
Chief Finance Officer

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 1
Fixed Assets & Capital Fund
(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition during the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
BRLP	6,21,27,537.60	-	-	6,21,27,537.60	6,21,27,537.60
BTDP	27,57,01,234.99	10,87,502.00	-	27,67,88,736.99	27,57,01,234.99
NRLM	14,51,94,447.24	8,20,87,198.00	13,55,728.00	22,59,25,917.24	14,51,94,447.24
NRETP	5,78,00,931.00	17,65,512.00	-	5,95,66,443.00	5,78,00,931.00
SJY	97,07,784.00	1,64,365.00	-	98,72,149.00	97,07,784.00
DDU-GKY	7,80,627.00			7,80,627.00	7,80,627.00
SLACC	16,18,294.00			16,18,294.00	16,18,294.00
NRLP	5,22,92,972.15			5,22,92,972.15	5,22,92,972.15
SBM-G	4,88,37,976.35	11,100.00		4,88,49,076.35	4,88,37,976.35
SBM-G-PIG	76,498.00			76,498.00	76,498.00
LSY	3,09,218.00			3,09,218.00	3,09,218.00
NNP	18,13,199.00			18,13,199.00	18,13,199.00
Total	65,62,60,719.33	8,51,15,677.00	13,55,728.00	74,00,20,668.33	65,62,60,719.33

Details of Fixed Assets under BTDP as on at 31st March 2024

(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition During the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
Air conditioner	3,01,831.00	-		3,01,831.00	3,01,831.00
Computer	5,87,71,734.40	4,12,498.00		5,91,84,232.40	5,87,71,734.40
Laptops/Tablet	5,25,383.00	-		5,25,383.00	5,25,383.00
Fax	16,000.00	-		16,000.00	16,000.00
Furniture	2,35,84,445.99	-		2,35,84,445.99	2,35,84,445.99
Mobile/Tablet	1,67,808.00	-		1,67,808.00	1,67,808.00
Intercom	1,77,925.00	-		1,77,925.00	1,77,925.00
Vehicle	17,30,143.00	-		17,30,143.00	17,30,143.00
Photocopier	20,49,658.00	-		20,49,658.00	20,49,658.00
Printer	25,90,464.00	-		25,90,464.00	25,90,464.00
Software	84,809.00	-		84,809.00	84,809.00
Other Office Equipments	86,04,606.60	3,424.00		86,08,030.60	86,04,606.60
Misc. Electronic Installations	1,26,847.00	-		1,26,847.00	1,26,847.00
LCD Projector	10,24,79,419.00	-		10,24,79,419.00	10,24,79,419.00
LCD TV	1,23,850.00	4,93,980.00		6,17,830.00	1,23,850.00
Digital Camera	7,91,807.00	-		7,91,807.00	7,91,807.00
UPS/Inverter	1,03,85,077.00	-		1,03,85,077.00	1,03,85,077.00
Scanner	57,741.00	-		57,741.00	57,741.00
Computer Accessories	2,97,405.00	-		2,97,405.00	2,97,405.00
Upgrading of Computer System/Office Equipment	64,745.00	1,77,600.00		2,42,345.00	64,745.00
Cycle(MP)	3,670.00			3,670.00	3,670.00
Fan	7,04,557.00			7,04,557.00	7,04,557.00
Sign Board	60,016.00			60,016.00	60,016.00
Office Refurnishing	6,06,37,101.00			6,06,37,101.00	6,06,37,101.00
Gas Cylinder	23,454.00			23,454.00	23,454.00
Stabilizer	3,87,308.00			3,87,308.00	3,87,308.00
Data Card	97,719.00			97,719.00	97,719.00
Pen Drive	32,362.00			32,362.00	32,362.00
White Board	50,529.00			50,529.00	50,529.00
Room Heater	49,478.00			49,478.00	49,478.00
Telephone set (Walky)	10,620.00			10,620.00	10,620.00
Heater (Kitchen)	12,750.00			12,750.00	12,750.00
Water Filter	2,90,062.00			2,90,062.00	2,90,062.00
Coolers	2,02,445.00			2,02,445.00	2,02,445.00
Speaker set	1,40,685.00			1,40,685.00	1,40,685.00
SHG Training Manual	66,780.00			66,780.00	66,780.00
Total	27,57,01,234.99	10,87,502.00	-	27,67,88,736.99	27,57,01,234.99





Details of Fixed Assets under NRLM as on at 31st March 2024

(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition During the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
Computer	2,02,43,605.60	35,730.00	-	2,02,79,335.60	2,02,43,605.60
Furniture	4,40,11,581.86	38,28,629.00	-	4,78,40,210.86	4,40,11,581.86
Photocopier	1,34,20,006.50	16,25,473.00	9,14,744.00	1,41,30,735.50	1,34,20,006.50
Printer	56,32,959.40	16,85,152.00	1,97,274.00	71,20,837.40	56,32,959.40
Software	16,30,729.00	5,89,467.00	44,158.00	21,76,038.00	16,30,729.00
Other Office Equipments	45,78,043.88	29,35,452.00	-	75,13,495.88	45,78,043.88
LCD Projector/Pico Projector	1,59,77,942.00	6,72,350.00	-	1,66,50,292.00	1,59,77,942.00
UPS/Inverter	1,04,29,041.00	53,66,937.00	1,99,552.00	1,55,96,426.00	1,04,29,041.00
Computer Accessories	26,26,052.00	6,46,88,462.00	-	6,73,14,514.00	26,26,052.00
Upgrading of Computer System/Office Equipment	14,78,692.00	3,73,172.00	-	18,51,864.00	14,78,692.00
Fan	13,55,589.00	1,17,026.00	-	14,72,615.00	13,55,589.00
Sign Board	2,76,931.00	16,317.00	-	2,93,248.00	2,76,931.00
Office Refurnishing	2,06,26,616.00	88,236.00	-	2,07,14,852.00	2,06,26,616.00
Gas Cylinder	57,616.00	10,185.00	-	67,801.00	57,616.00
Stabiliser	7,93,624.00	-	-	7,93,624.00	7,93,624.00
Data Card	2,15,843.00	5,210.00	-	2,21,053.00	2,15,843.00
White Board	4,00,047.00	2,000.00	-	4,02,047.00	4,00,047.00
Water Filter	14,39,528.00	47,400.00	-	14,86,928.00	14,39,528.00
Total	14,51,94,447.24	8,20,87,198.00	13,55,728.00	22,59,25,917.24	14,51,94,447.24

Details of Fixed Assets under NRETP as on at 31st March 2024

(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition During the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
Computer/Scanner	4,29,924.00	7,448.00	-	4,37,372.00	4,29,924.00
Furniture	31,61,712.00	2,60,746.00	-	34,22,458.00	31,61,712.00
Photocopier	1,54,491.00	-	-	1,54,491.00	1,54,491.00
Printer	8,73,895.00	1,22,500.00	-	9,96,395.00	8,73,895.00
Software	6,100.00	4,650.00	-	10,750.00	6,100.00
Other Office Equipments/Camera/Cycle	9,91,763.00	9,19,003.00	-	19,10,766.00	9,91,763.00
LCD Projector	5,00,70,405.00	19,550.00	-	5,00,89,955.00	5,00,70,405.00
UPS/Inverter	9,89,533.00	2,07,810.00	-	11,97,343.00	9,89,533.00
Computer Accessories	6,23,304.00	12,300.00	-	6,35,604.00	6,23,304.00
Upgrading of Computer System/ Office Equipment	1,35,143.00	1,54,030.00	-	2,89,173.00	1,35,143.00
Fan	2,85,915.00	30,775.00	-	3,16,690.00	2,85,915.00
Sign Board	11,035.00	-	-	11,035.00	11,035.00
Office Refurnishing	46,414.00	-	-	46,414.00	46,414.00
Gas Cylinder	6,648.00	9,200.00	-	15,848.00	6,648.00
Stabiliser	3,100.00	-	-	3,100.00	3,100.00
Data Card	8,049.00	-	-	8,049.00	8,049.00
White Board	1,100.00	-	-	1,100.00	1,100.00
Water Filter	2,400.00	17,500.00	-	19,900.00	2,400.00
Total	5,78,00,931.00	17,65,512.00	-	5,95,66,443.00	5,78,00,931.00

Details of Fixed Assets under DDU-GKY as on at 31st March 2024

(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition During the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
Computer	3,17,720.00	-	-	3,17,720.00	3,17,720.00
Other Office Equipments/Camera/cycle	1,15,000.00	-	-	1,15,000.00	1,15,000.00
LCD Projector	84,955.00	-	-	84,955.00	84,955.00
UPS/Inverter/Hard Disk	15,825.00	-	-	15,825.00	15,825.00
Computer Accessories	2,40,727.00	-	-	2,40,727.00	2,40,727.00
Office Refurnishing	6,400.00	-	-	6,400.00	6,400.00
Total	7,80,627.00	-	-	7,80,627.00	7,80,627.00



Details of Fixed Assets under SJY as on at 31st March 2024

(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition During the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
Computer	94,376.00			94,376.00	94,376.00
Furniture	58,74,608.00	1,64,365.00		60,38,973.00	58,74,608.00
Printer	30,34,440.00			30,34,440.00	30,34,440.00
Other Office Equipments	3,31,033.00			3,31,033.00	3,31,033.00
Office Refurnishing	3,73,327.00			3,73,327.00	3,73,327.00
Total	97,07,784.00	1,64,365.00	-	98,72,149.00	97,07,784.00

Details of Fixed Assets under BRLP as on at 31st March 2024

(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition During the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
Air conditioner	25,75,048.93			25,75,048.93	25,75,048.93
Computer	65,63,868.50			65,63,868.50	65,63,868.50
Laptops/Tablet	32,68,713.00			32,68,713.00	32,68,713.00
Fax	2,31,682.00			2,31,682.00	2,31,682.00
Furniture	1,80,98,532.76			1,80,98,532.76	1,80,98,532.76
Mobile/Tablet	1,78,408.98			1,78,408.98	1,78,408.98
Intercom	1,21,939.00			1,21,939.00	1,21,939.00
Vehicle	15,81,106.00			15,81,106.00	15,81,106.00
Photocopier	30,90,726.08			30,90,726.08	30,90,726.08
Printer	22,85,059.00			22,85,059.00	22,85,059.00
Software	8,88,706.00			8,88,706.00	8,88,706.00
Other Office Equipments	59,98,951.50			59,98,951.50	59,98,951.50
Misc. Electronic Installations	8,04,612.75			8,04,612.75	8,04,612.75
LCD Projector	6,59,874.00			6,59,874.00	6,59,874.00
LCD TV	3,92,522.01			3,92,522.01	3,92,522.01
Digital Camera	8,45,682.00			8,45,682.00	8,45,682.00
UPS/Inverter	12,73,513.43			12,73,513.43	12,73,513.43
Scanner	3,32,512.00			3,32,512.00	3,32,512.00
Generator (MP)	1,17,079.00			1,17,079.00	1,17,079.00
Computer Accessories	19,24,113.00			19,24,113.00	19,24,113.00
Upgrading of Computer System	16,66,886.66			16,66,886.66	16,66,886.66
Cycle(MP)	93,310.00			93,310.00	93,310.00
Laptop Adaptor	22,600.00			22,600.00	22,600.00
Fan	4,70,724.00			4,70,724.00	4,70,724.00
Sign Board	1,20,221.00			1,20,221.00	1,20,221.00
Office Refurnishing	24,35,822.00			24,35,822.00	24,35,822.00
Gas Cylinder	72,574.00			72,574.00	72,574.00
Stabilizer	13,16,807.00			13,16,807.00	13,16,807.00
Data Card	99,646.00			99,646.00	99,646.00
Pen Drive	57,542.00			57,542.00	57,542.00
White Board	95,320.00			95,320.00	95,320.00
Room Heater	97,146.00			97,146.00	97,146.00
Telephone set (Walky)	39,783.00			39,783.00	39,783.00
Heater (Kitchen)	56,782.00			56,782.00	56,782.00
Water Filter	3,43,397.00			3,43,397.00	3,43,397.00
Coolers	3,70,614.00			3,70,614.00	3,70,614.00
Bio Matrix	5,59,516.00			5,59,516.00	5,59,516.00
Transformer	3,04,140.00			3,04,140.00	3,04,140.00
Vehicle (safari strome)	26,72,057.00			26,72,057.00	26,72,057.00
Total	6,21,27,537.60	-	-	6,21,27,537.60	6,21,27,537.60





Details of Fixed Assets under SLACC as on at 31st March 2024

(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition During the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
Computer	3,96,476.00			3,96,476.00	3,96,476.00
Laptop	12,21,818.00			12,21,818.00	12,21,818.00
Total	16,18,294.00	-	-	16,18,294.00	16,18,294.00

Details of Fixed Assets under NRLP as on at 31st March 2024

(Amount in Rs.)

Particulars	Balance as on 01-04-2023	Addition During the year	Deletion During the year	Balance as on 31-03-2024	Balance as on 31-03-2023
Computer	1,93,99,759.20		-	1,93,99,759.20	1,93,99,759.20
Fax	67,925.00		-	67,925.00	67,925.00
Furniture	1,64,86,881.95		-	1,64,86,881.95	1,64,86,881.95
Intercom	29,653.00		-	29,653.00	29,653.00
Photocopier	38,77,991.00		-	38,77,991.00	38,77,991.00
Printer	24,56,869.00		-	24,56,869.00	24,56,869.00
Software	2,58,370.00		-	2,58,370.00	2,58,370.00
Other Office Equipments	26,40,098.00		-	26,40,098.00	26,40,098.00
Misc. Electronic Installations	1,96,266.00		-	1,96,266.00	1,96,266.00
LCD Projector	12,70,896.00		-	12,70,896.00	12,70,896.00
Digital Camera	6,40,062.00		-	6,40,062.00	6,40,062.00
UPS/Inverter	11,54,887.00		-	11,54,887.00	11,54,887.00
Scanner	1,49,119.00		-	1,49,119.00	1,49,119.00
Computer Accessories	14,55,513.00		-	14,55,513.00	14,55,513.00
Upgrading of Computer System	2,68,338.00		-	2,68,338.00	2,68,338.00
Cycle(MP)	65,538.00		-	65,538.00	65,538.00
Fan	6,56,633.00		-	6,56,633.00	6,56,633.00
Sign Board	1,13,442.00		-	1,13,442.00	1,13,442.00
Office Refurnishing	1,28,465.00		-	1,28,465.00	1,28,465.00
Gas Cylinder	57,767.00		-	57,767.00	57,767.00
Stabiliser	2,36,735.00		-	2,36,735.00	2,36,735.00
Data Card	1,03,394.00		-	1,03,394.00	1,03,394.00
Pen Drive	22,973.00		-	22,973.00	22,973.00
White Board	2,51,654.00		-	2,51,654.00	2,51,654.00
Room Heater	17,005.00		-	17,005.00	17,005.00
Water Filter	2,86,738.00		-	2,86,738.00	2,86,738.00
Total	5,22,92,972.15	-	-	5,22,92,972.15	5,22,92,972.15



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2023-24)

Schedule 2

Restricted Fund	NRLM	NRETP	DDU-GKY	SJY	NULM	Integrated Poultry Development Scheme (IPDS)	Integrated Goat & Sheep Development Scheme (IGSDS)	WDC-Gram Varta	Unicef Swabhiman project
Opening Balance as on 01-04-2023	4,31,07,11,980.11	29,57,93,823.80	4,28,16,86,144.94	1,73,46,61,728.36	-	21,86,86,433.75	4,84,69,100.00	1,97,79,946.00	(96,011.00)
Fund Received from Central Government	14,11,55,14,000.00	1,70,69,37,000.00	-	-	-	-	-	-	-
Fund Received from State Government/other Department Fund	8,86,95,02,800.00	1,13,79,58,000.00	-	3,00,00,00,000.00	19,54,00,000.00	5,75,19,000.00	-	-	4,87,830.00
SGSY	23,52,067.76	-	-	-	-	-	-	-	-
Bank Interest	-	-	-	4,69,21,043.00	30,29,212.00	-	-	-	-
Other receipts	1,73,63,066.78	17,14,642.44	37,62,844.00	11,502.00	185.00	-	-	-	-
Transfer to /from Liability	-	-	-	-	-	-	-	-	-
Total (A)	27,31,54,43,914.65	3,14,24,03,466.24	4,28,54,48,988.94	4,78,15,94,273.36	19,84,29,397.00	27,62,05,433.75	4,84,69,100.00	1,97,79,946.00	3,91,819.00
Amount Returned to the Funding Agency	-	-	-	-	-	-	-	-	-
Net Fund Balance (B)	27,31,54,43,914.65	3,14,24,03,466.24	4,28,54,48,988.94	4,78,15,94,273.36	19,84,29,397.00	27,62,05,433.75	4,84,69,100.00	1,97,79,946.00	3,91,819.00
Less: Expenditure incurred during the year	20,99,54,16,107.00	2,09,19,22,389.28	13,63,07,989.03	2,04,39,90,820.50	2,01,39,086.00	6,04,84,167.22	4,66,66,000.00	-	2,78,483.00
Total Expenditure (C)	20,99,54,16,107.00	2,09,19,22,389.28	13,63,07,989.03	2,04,39,90,820.50	2,01,39,086.00	6,04,84,167.22	4,66,66,000.00	-	2,78,483.00
Restricted Fund as on 31/03/2024 (B-C)	6,32,00,27,807.65	1,05,04,81,076.96	4,14,91,40,999.91	2,73,76,03,452.86	17,82,90,311.00	21,57,21,266.53	18,01,100.00	1,97,79,946.00	1,13,336.00





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2023-24)
Schedule 2

	Restricted Fund	CSR-BBSC Ltd.	CSR-BBPTCL	NEERA	Madhish/heth Upad & Nibandhan Vibhagi (Special prohibition Drive)	Pahal-Kti (Health Society)	Diji Ki Rasol (Home Department)	CFP	BRDS Mission Anudaya	MKWP	Nabard	Social Audit Society
Opening Balance as on 01-04-2023		72,16,998.00	12,60,46,160.00	1,25,54,806.20				(27,730.00)	-	10,91,62,891.05	75,000.00	73,56,480.64
Fund Received from Central Government												
Fund Received from State Government/Other Department Fund					5,00,00,000.00	3,78,65,600.00	24,37,173.00					
SGSY												
Bank Interest												
Other receipts												
Transfer to /from Liability												
Total (A)		72,16,998.00	12,60,46,160.00	1,25,54,806.20	5,00,00,000.00	3,78,65,600.00	24,37,173.00	(27,730.00)	-	10,91,62,891.05	75,000.00	73,56,480.64
Amount Returned to the Funding Agency										61,60,000.00		
Net Fund Balance (B)		72,16,998.00	12,60,46,160.00	1,25,54,806.20	5,00,00,000.00	3,78,65,600.00	24,37,173.00	(27,730.00)	-	10,30,02,891.05	75,000.00	73,56,480.64
Less: Expenditure incurred during the year			3,98,75,807.00	1,24,31,775.28	79,41,856.00		17,89,899.00	46,41,151.00	2,43,80,427.00	95,558.00		27,280.00
Total Expenditure (C)		-	3,98,75,807.00	1,24,31,775.28	79,41,856.00	-	17,89,899.00	46,41,151.00	2,43,80,427.00	95,558.00	-	27,280.00
Restricted Fund as on 31/03/2024 (B-C)		72,16,998.00	8,61,70,353.00	1,23,030.92	4,20,58,144.00	3,78,65,600.00	6,47,184.00	(46,68,881.00)	(2,43,80,427.00)	10,29,07,333.05	75,000.00	73,29,200.64



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2023-24)

Schedule 2

(Amount in Rs.)

Restricted Fund	CNLU (Prohibition Survey)	NRETP Innovative Project	Credit Risk Fund (CRF) under NRETP	RSETI	SVEP	CFT	NRO	PM-FME	NRO LoKOS	FDRVC-CBBO
Opening Balance as on 01-04-2023		28,26,688.00	25,00,000.00	11,77,474.00 15,00,000,000.00	16,49,80,310.60	5,11,89,544.26	(6,41,189.00)	17,37,01,615.00	1,36,55,040.00	30,06,460.00 1,12,50,000.00
Fund Received from Central Government										
Fund Received from State Government/other Department Fund	2,20,00,000.00							21,94,03,097.30		
SGSY										
Bank Interest								23,88,748.00		
Other receipts										
Transfer to /from Liability										
Total (A)	2,20,00,000.00	28,26,688.00	25,00,000.00	15,11,77,474.00	16,49,80,310.60	5,11,89,544.26	(6,41,189.00)	39,54,93,460.30	1,36,55,040.00	1,42,56,460.00
Amount Returned to the Funding Agency						5,11,89,544.26				
Net Fund Balance (B)	2,20,00,000.00	28,26,688.00	25,00,000.00	15,11,77,474.00	16,49,80,310.60	-	(6,41,189.00)	39,54,93,460.30	1,36,55,040.00	1,42,56,460.00
Less: Expenditure incurred during the year	81,51,120.00			10,91,14,047.00	2,20,12,521.82		12,42,012.00	33,56,43,108.00	1,57,20,555.50	22,64,082.00
Total Expenditure (C)	81,51,120.00	-	-	10,91,14,047.00	2,20,12,521.82	-	12,42,012.00	33,56,43,108.00	1,57,20,555.50	22,64,082.00
Restricted Fund as on 31/03/2024 (B-C)	1,38,48,880.00	28,26,688.00	25,00,000.00	4,20,63,427.00	14,29,67,788.78	-	(18,83,201.00)	5,98,50,352.30	(20,65,515.50)	1,19,92,378.00





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2023-24)
Schedule 2

(Amount in Rs.)										
Restricted Fund	MKSP-ASA	Bihar Swasth Suraksha Samithi	SBM-G	NIP/LIS	LSY	SBM-PIG	SBM-EBR	SBK	GAP	Total
Opening Balance as on 01-04-2023	3,27,92,757.94	-	7,22,22,67,977.42	3,08,161.38	75,84,50,217.94	8,36,51,168.49	2,39,97,29,488.10	-	52,24,47,084.69	22,60,41,20,550.67
Fund Received from Central Government			7,00,00,00,000.00					3,67,00,00,000.00		23,02,04,01,000.00
Fund Received from State Government/other Department Fund		12,00,00,00.00	4,81,43,99,000.00							18,40,81,72,500.30
SGSY										23,52,067.76
Bank Interest	9,97,549.00			1,451.00	1,59,40,720.00	17,36,064.00			1,14,59,157.34	8,24,73,944.34
Other receipts			3,68,80,862.56		400.00		39,75,853.98		12,09,798.00	6,49,19,154.76
Transfer to /from Liability										-
Total (A)	3,37,90,306.94	12,00,00,00.00	19,07,35,47,839.98	3,09,612.38	77,43,91,337.94	8,53,87,232.49	2,40,37,05,342.08	3,67,00,00,000.00	53,51,16,040.03	64,18,24,39,217.83
Amount Returned to the Funding Agency									48,111.34	5,73,97,655.60
Net Fund Balance (B)	3,37,90,306.94	12,00,00,00.00	19,07,35,47,839.98	3,09,612.38	77,43,91,337.94	8,53,87,232.49	2,40,37,05,342.08	3,67,00,00,000.00	53,50,67,928.69	64,12,50,41,562.23
Less: Expenditure incurred during the year			10,68,78,47,764.96	2,86,345.00	15,08,72,772.31	2,51,54,468.00	1,63,89,27,560.33		19,64,33,128.68	38,68,00,60,370.91
Total Expenditure (C)	-	-	10,68,78,47,764.96	2,86,345.00	15,08,72,772.31	2,51,54,468.00	1,63,89,27,560.33	-	19,64,33,128.68	38,68,00,60,370.91
Restrictied Fund as on 31/03/2024 (B-C)	3,37,90,306.94	12,00,00,00.00	8,38,57,00,075.02	23,267.38	62,35,18,565.63	6,02,32,764.49	76,47,77,781.75	3,67,00,00,000.00	33,86,34,800.01	25,44,49,81,191.32



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedules to the Balance Sheet (2023-24)

Schedule 2A

(Amount in Rs.)

Restricted Fund	BTDP	Total
Opening Balance as on 01-04-2023	75,07,13,260.83	75,07,13,260.83
Fund Received from Central Government		-
Fund Received from State Government/other Department Fund		-
SGSY		-
Bank Interest	89,71,816.64	89,71,816.64
Other receipts	11,26,414.64	11,26,414.64
Transfer to /from Liability		-
Total (A)	76,08,11,492.11	76,08,11,492.11
Amount Returned to the Funding Agency		-
Net Fund Balance (B)	76,08,11,492.11	76,08,11,492.11
Less: Expenditure incurred during the year	53,54,22,857.14	53,54,22,857.14
Total Expenditure (C)	53,54,22,857.14	53,54,22,857.14
Unspent Fund Under BTDP refundable to RDD as on 31/08/2024 (B-C)	22,53,88,634.97	22,53,88,634.97





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 3
Current Liabilities
(Amount in Rs.)

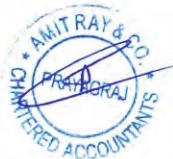
Particulars	As at 31st March 2024	As at 31st March 2023
BTD	-	6,28,44,006.60
MKSP	24,285.00	24,285.00
SJY	14,99,11,150.00	74,19,602.00
NRLM	8,43,06,714.79	5,55,26,736.83
NRETP	73,79,477.40	53,10,593.46
NULM	18,953.00	-
SBM-G	1,04,78,064.19	1,03,28,982.19
LSY	15,59,244.00	15,59,244.00
GAP	72.00	72.00
NNP	-	-
SBM-PIG	20,203.20	1,49,155.80
SBM-EBR	23,56,668.00	-
SBM-SBK	-	-
Total	25,60,54,831.58	14,31,62,677.88

Schedule 4
Cash in Hand

Particulars	As at 31st March 2024	As at 31st March 2023
Satat Jeevikoparjan Yojana	-	-
BTD	-	80,361.00
NRLM	61,952.00	72,457.00
NRETP	10.00	24,219.00
NULM	-	-
SBM-G	-	-
LSY	-	-
GAP	-	-
NNP	-	-
Total	61,962.00	1,77,037.00

Schedule 5
Cash at Bank

Particulars	As at 31st March 2024	As at 31st March 2023
Satat Jeevikoparjan Yojana	1,76,18,61,095.06	1,12,75,76,465.80
BTD	-	89,01,36,145.17
MKSP	3,10,60,088.94	3,25,45,712.94
NRETP	1,01,61,50,691.68	27,01,30,735.72
NRLM	6,30,70,93,698.03	4,45,01,21,980.79
DDU-GKY	1,02,31,15,643.63	1,21,51,28,457.15
NULM	16,29,39,736.00	-
SBM-G	6,71,51,40,758.55	5,85,87,05,621.21
LSY	62,64,96,825.63	76,02,62,507.94
GAP	26,33,00,632.86	26,02,13,137.48
NNP	1,90,890.38	11,846.38
SBM-PIG	5,56,81,836.16	81,72,580.89
SBM-EBR	5,11,81,749.19	2,68,21,492.43
SBK	3,74,06,831.00	-
Total	18,05,16,20,477.11	14,89,98,26,683.90



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

**Schedule 6
Bank Interest
(Amount in Rs.)**

Particulars	As at 31st March 2024	As at 31st March 2023
BTDP	89,71,816.64	4,59,86,327.78
Integrated Poultry Development Scheme	-	7,15,603.00
PM-FME	23,88,748.00	8,06,021.00
Satat Jeevikoparjan Yojana	4,69,21,043.00	1,90,81,560.00
NULM	30,29,212.00	-
CFT	-	14,05,271.00
MKSP-ASA	9,97,549.00	8,76,782.00
NRO-LoKoS	-	3,08,230.00
SBM-G	-	-
NNP/LIS	1,451.00	569.00
LSY	1,59,40,720.00	2,77,68,357.00
GAP	1,14,59,157.34	1,05,34,611.00
SBM-PIG	17,36,064.00	-
SBM-EBR	-	-
SBM-SBK	-	-
Total	9,14,45,760.98	10,74,83,331.78

**Schedule 6A
Bank Interest on Central Sponsored Scheme (Payable to Funding Agency)**

Particulars	As at 31st March 2024	As at 31st March 2023
NRLM	6,51,66,071.00	9,33,52,213.00
DDU-GKY	3,05,47,572.00	4,08,90,797.00
RSETI	11,78,390.00	9,52,300.00
SVEP	42,51,932.00	31,74,365.00
NRETP	62,47,035.00	54,50,923.00
SBM (G)	6,64,52,394.00	8,26,40,083.00
SBM (G)-EBR	12,88,201.00	4,66,54,594.00
SBM (G)-PIG	-	9,08,883.00
SBK	7,06,831.00	-
Total	17,58,38,426.00	27,40,24,158.00

**Schedule 7
Miscellaneous Income**

Particulars	As at 31st March 2024	As at 31st March 2023
BTDP	11,26,414.64	68,83,579.11
NRLM	1,73,63,066.78	82,97,416.60
SJY	11,502.00	60,001.00
DDU-GKY	37,62,844.00	50,000.00
NRETP	17,14,642.44	21,55,400.24
NULM	185.00	-
SBM-G	3,68,80,862.56	15,911.00
LSY	400.00	-
NNP/LIS	-	-
GAP	12,09,798.00	20,282.00
SBM-PIG	-	400.00
SBM-EBR	39,75,853.98	-
SBM-SBK	-	-
Total	6,60,45,569.40	1,74,82,989.95





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule -8
Loans & Advances:

Project	Employee Advance		Advance under Integrated Poultry Development Scheme		Advance under NEERA		Mukhyamantri Mulberry Yojana Advance		SVEP Advance	
	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months
	(Amount in Rs.)		(Amount in Rs.)		(Amount in Rs.)		(Amount in Rs.)		(Amount in Rs.)	
BTDP										
MKSP										
NRLM+ (Excluding DDU-GKY)	1,83,70,177.80	95,90,135.14	47,21,537.00	40,55,879.50	68,65,933.28	26,410.00	5,18,01,382.00	31,92,252.50		
DDU-GKY										
NRETP	32,89,922.36	39,13,777.00	3,51,400.00	76,85,481.00						
Saati Jeevikoparijan Yojana			1,94,51,728.50	27,01,619.00	11,02,399.00					
NULM										
SBM-G										
LSY										
NNP										
GAP										
SBM-PIG										
SBM-EBR										
Total	2,16,60,100.16	1,35,03,912.14	2,45,24,665.50	1,44,42,979.50	79,68,332.28	26,410.00	5,18,01,382.00	31,92,252.50		



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule - 8
Loans & Advance:

Project	Advance under Resource Cell		Advance under PM-FME		Advance under CSR-BSPTCL		Others		Advance under-LSBA	Total As on 31st March 2024	As at 31st March 2023
	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months	Others				
							Less than Six Months	More than Six Months			
BTD											23,30,08,275.26
MKSP							27,64,361.00			27,64,361.00	27,64,361.00
NRLM- (Excluding DDU-GKY)	8,42,107.00	3,18,69,046.00	1,14,97,252.00	1,89,29,950.00	31,48,493.00	21,33,81,483.79	23,35,27,257.77			61,18,19,296.76	47,40,03,586.44
DDU-GKY						11,71,85,767.52	3,08,22,10,314.79			3,19,93,96,082.31	3,10,95,67,413.79
NRETP						5,42,14,377.37	7,08,79,605.26			14,03,34,562.99	10,27,63,351.80
Saait Jeevikoparjan Yojana						1,04,35,42,170.72	46,45,17,167.56			1,53,50,77,026.78	73,25,80,571.51
NULM						1,57,18,455.00	-			1,57,18,455.00	-
SBM-G									1,69,79,45,836.59	1,69,79,45,836.59	1,16,21,92,444.10
LSY											-
NNP											2,86,345.00
GAP										7,67,00,261.15	21,91,63,329.10
SBM-PIG										4,54,60,716.00	7,53,26,328.40
SBM-EBR										72,29,42,594.16	2,41,96,14,300.45
Total	8,42,107.00	3,18,69,046.00	1,14,97,252.00	1,89,29,950.00	31,48,493.00	1,44,40,42,254.40	3,85,38,98,706.38	2,54,30,49,407.90	8,04,81,59,192.76	8,53,12,70,308.85	





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 9
Expenditure related to Satat Jeevikoparjan Yojna
(Amount in Rs.)

Particulars	As at 31.03.2024			As at 31.03.2023		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Capacity Building	34,03,99,664.59	1,64,365.00	34,02,35,299.59	37,94,66,933.59	3,39,014.00	37,91,27,919.59
Community Investment Fund	1,70,35,91,155.91	-	1,70,35,91,155.91	1,13,70,14,875.48	-	1,13,70,14,875.48
Partnership & Convergence	-	-	-	-	-	-
Total	2,04,39,90,820.50	1,64,365.00	2,04,38,26,455.50	1,51,64,81,809.07	3,39,014.00	1,51,61,42,795.07



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 10
Expenditure related to NRLM
(Amount in Rs.)

Particulars	As at 31.03.2024			As at 31.03.2023		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Institution & Human Capacity Building	4,75,774.00	-	4,75,774.00	29,79,442.00		29,79,442.00
State Rural Livelihoods Mission	52,42,32,036.46	7,14,93,009.00	45,27,39,027.46	27,01,12,032.69	20,26,776.00	26,80,85,256.69
Institutional Building and capacity Building	5,56,15,26,937.91	1,05,71,069.00	5,55,09,55,868.91	3,22,27,63,673.18	24,87,650.00	3,22,02,76,023.18
Community Investment Support	14,83,17,84,671.63	-	14,83,17,84,671.63	18,17,91,76,160.45	-	18,17,91,76,160.45
Infrastructure & Marketing	2,78,06,212.00	-	2,78,06,212.00	8,65,16,262.11	-	8,65,16,262.11
Project Implementation Support	1,75,82,061.00	23,120.00	1,75,58,941.00	47,88,185.27	1,39,788.00	46,48,397.27
Innovation & Partnership support	1,89,24,144.00	-	1,89,24,144.00	2,04,11,605.00	-	2,04,11,605.00
Special Program	9,17,980.00	-	9,17,980.00	-	-	-
Interest Subvention	1,21,66,290.00	-	1,21,66,290.00	20,96,28,075.00		20,96,28,075.00
Total	20,99,54,16,107.00	8,20,87,198.00	20,91,33,28,909.00	21,99,63,75,435.70	46,54,214.00	21,99,17,21,221.70





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 11
Expenditure related to NRETP
(Amount in Rs.)

Particulars	As at 31.03.2024			As at 31.03.2023		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
State Rural Livelihood Mission	38,94,55,236.95	6,41,216.00	38,88,14,020.95	33,18,67,287.75	9,37,739.00	33,09,29,548.75
Institutional Building and Capacity Building	1,36,96,63,501.03	10,48,805.00	1,36,86,14,696.03	1,04,92,06,669.69	6,73,631.00	1,04,85,33,038.69
Community Investment Support	27,99,34,167.02	-	27,99,34,167.02	10,77,63,689.32	-	10,77,63,689.32
Special Programme	1,27,64,538.28	-	1,27,64,538.28	2,40,000.00	-	2,40,000.00
Project Implementation Support	4,01,04,946.00	75,491.00	4,00,29,455.00	99,52,535.00	-	99,52,535.00
Total	2,09,19,22,389.28	17,65,512.00	2,09,01,56,877.28	1,49,90,30,181.76	16,11,370.00	1,49,74,18,811.76



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 12
Expenditure related to BTDP
(Amount in Rs.)

Particulars	As at 31.03.2024			As at 31.03.2023		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Community Institution Development	23,76,48,163.25	3,424.00	23,76,44,739.25	1,24,34,16,657.27	11,93,099.00	1,24,22,23,558.27
Community Investment Fund	3,10,59,044.26	-	3,10,59,044.26	3,00,52,30,463.61	-	3,00,52,30,463.61
Access to Health Nutrition and Sanitation	3,31,13,697.00	-	3,31,13,697.00	30,68,57,447.81	-	30,68,57,447.81
Innovation, Partnership and Technical Assistance	4,64,52,737.66	-	4,64,52,737.66	20,66,47,644.33	-	20,66,47,644.33
Project Management Unit	18,71,49,214.97	10,84,078.00	18,60,65,136.97	53,56,90,318.69	19,08,969.00	53,37,81,349.69
Total	53,54,22,857.14	10,87,502.00	53,43,35,355.14	5,29,78,42,531.71	31,02,068.00	5,29,47,40,463.71





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 13
Expenditure related to National Urban Livelihood Mission (NULM)
(Amount in Rs.)

Particulars	As at 31.03.2024		As at 31.03.2023	
	Total Expenditure	Expenditure Capitalised	Total Expenditure	Expenditure Capitalised
Handholding support and capacity building for Old SHGs	63,64,817.00	-	63,64,817.00	-
Area Level Federation Training and capacity building	59,31,849.00	-	59,31,849.00	-
Handholding support and capacity building for New SHGs	78,33,212.00	-	78,33,212.00	-
IEC & awareness	9,208.00	-	9,208.00	-
Total	2,01,39,086.00	-	2,01,39,086.00	-



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 14
Expenditure related to Other Projects
(Amount in Rs.)

Particulars	As at 31.03.2024	As at 31.03.2023
	Total Expenditure	Total Expenditure
UNICEF-Swabhiman Project	2,78,483.00	36,65,807.00
Integrated Poultry Development Scheme(IPDS)	6,04,84,167.22	12,61,37,335.95
Integrated Goat and Sheep Development Scheme (IGSDS)	4,66,68,000.00	-
NEERA	1,24,31,775.28	2,52,62,008.72
CSR - BSPTCL	3,98,75,807.00	2,79,83,840.00
CSR - BSBC	-	28,66,833.00
Madhnishedh Utpad & Nibandhan Vibhag(Special prohibition Drive)	79,41,856.00	-
Didi Ki Rasoi -Home (Police) Department	17,89,989.00	-
CFP	46,41,151.00	27,730.00
BRDS Mission Antodaya	2,43,80,427.00	-
MKMP	95,558.00	13,54,177.00
CNLU (Prohibition Survey)	81,51,120.00	-
Social Audit Society	27,280.00	15,22,473.00
RSETI	10,91,14,047.00	5,14,02,870.00
SVEP	2,20,12,521.82	4,29,25,827.00
CFT	-	1,29,45,804.00
NRO	12,42,012.00	12,16,946.00
PM-FME	33,56,43,108.00	1,87,33,430.00
NRO-LOKOS	1,57,20,555.50	6,73,190.00
FDRVC	22,64,082.00	7,43,540.00
Total (A)	69,27,61,939.82	31,74,61,811.67
DDU-GKY		
Expenditure Under DDU-GKY	13,63,07,989.03	43,84,46,152.50
Less: Expenses capitalised	-	-
Net Expenses under DDU-GKY (B)	13,63,07,989.03	43,84,46,152.50
Grand Total (A + B)	82,90,69,928.85	75,59,07,964.17





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 15
TDS Receivable
(Amount in Rs.)

Particulars	Balance as at 31.03.2024	Balance as at 31.03.2023
BTDP	-	18,72,584.00
NRLM	18,72,584.00	260.00
SJY	5,48,726.00	5,48,597.00
MKSP	142.00	-
SBM-G	-	-
LSY	-	-
Total	24,21,452.00	24,21,441.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule : 16
Fund Received

(Amount in Rs.)

S.N.	Particulars	FY 2023-24			FY 2022-23
		Central Share	State Share/Other Department Fund	Total	Total
1	Satat Jeevikoparjan Yojana		3,00,00,00,000.00	3,00,00,00,000.00	2,00,00,00,000.00
2	BTDP		-	-	3,12,00,00,000.00
3	NRLM	14,11,55,14,000.00	8,86,95,02,800.00	22,98,50,16,800.00	19,69,01,86,000.00
4	SGSY	14,11,240.66	9,40,827.10	23,52,067.76	(5,04,611.35)
5	NRETP	1,70,69,37,000.00	1,13,79,58,000.00	2,84,48,95,000.00	1,20,52,50,000.00
6	RSETI	15,00,00,000.00	-	15,00,00,000.00	-
7	SVEP	-	-	-	6,03,16,000.00
8	NULM	-	19,54,00,000.00	19,54,00,000.00	-
9	NRO-LOKOS	-	-	-	1,40,20,000.00
10	PM-FME		21,94,03,097.30	21,94,03,097.30	17,79,93,300.00
11	FDRVC- CBBO	1,12,50,000.00	-	1,12,50,000.00	37,50,000.00
12	Fund From Unicef Swabhiman	-	4,87,830.00	4,87,830.00	27,34,294.00
13	CSR Activities	-	-	-	7,40,30,000.00
14	Integrated Poultry Development Scheme (IPDS)	-	5,75,19,000.00	5,75,19,000.00	4,68,95,900.00
15	Integrated Goat & Sheep Development Scheme (IGSDS)	-	-	-	4,73,12,100.00
16	CSR - BSBC	-	-	-	99,99,000.00
17	CFT	-	-	-	7,27,30,000.00
18	Credit Risk Fund(CRF) under NRETP	-	-	-	25,00,000.00
19	Madhnishedh Utpad & Nibandhan Vibhag(Special prohibition Drive)	-	5,00,00,000.00	5,00,00,000.00	-
20	Pahal-Kit (Health Society)		3,78,65,600.00	3,78,65,600.00	-
21	Didi Ki Rasoi (Home Department)		24,37,173.00	24,37,173.00	-
22	CNLU (Prohibition Survey)		2,20,00,000.00	2,20,00,000.00	-
23	Bihar Swasth Suraksha Samiti		12,00,000.00	12,00,000.00	-
24	SBM-G	7,00,00,00,000.00	4,81,43,99,000.00	11,81,43,99,000.00	12,47,74,84,000.00
25	SBK	3,67,00,000.00	-	3,67,00,000.00	-
	Total	23,02,18,12,240.66	18,40,91,13,327.40	41,43,09,25,568.06	39,00,46,95,982.65





BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule-17- Expenditure under LSBA

(Amount in Rs.)

Particulars	Expenditure Under SBM-G		Expenditure Under LSY		Expenditure Under GAP		Expenditure Under SBM-PIG		Expenditure Under SBM-EBR		Expenditure Under NNP-LS-SLWM	
	FY 2023-24	FY 2022-23	FY 2023-24	FY 2022-23	FY 2023-24	FY 2022-23	FY 2023-24	FY 2022-23	FY 2023-24	FY 2022-23	FY 2023-24	FY 2022-23
Expenditure												
Incentive for JHHL	8,53,82,84,000.00	6,50,05,44,000.00	7,92,000.00	38,52,000.00	4,42,72,941.33	13,44,000.00	33,202.00	8,46,000.00	8,44,56,000.00	-	-	-
Community Sanitation Comp.	2,87,07,585.50	2,14,26,917.00	-	-	-	-	2,51,20,676.00	8,10,16,680.47	4,00,63,858.00	8,71,32,549.00	-	-
Programme Exp-SWM	78,89,50,360.44	32,21,82,726.18	-	-	3,16,69,915.80	12,98,31,533.75	-	-	52,04,23,962.97	1,29,11,75,097.39	-	-
Programme Exp-LWM	97,61,67,724.13	25,69,83,809.91	-	-	11,02,90,088.88	20,33,57,386.49	-	-	1,07,75,16,838.36	1,70,14,39,213.07	-	-
Programme Exp-PWM	6,14,33,395.50	1,25,28,010.12	-	-	-	-	-	-	9,22,901.00	13,61,900.70	-	-
Programme Exp-Gobardhan	4,54,37,981.18	79,71,204.00	-	-	-	-	-	-	-	14,88,984.50	-	-
Programme Exp-SLWM	-	-	-	-	-	-	-	-	-	-	2,61,345.00	18,30,398.64
Programme Exp-IEC	7,41,79,064.38	17,86,28,927.60	-	41,700.00	11,15,275.00	14,74,425.40	-	-	1,31,83,628.24	-	-	4,032.00
Capacity Building & Training	30,77,279.00	34,15,457.00	-	-	2,50,000.00	-	-	-	-	-	-	-
Project Management & Admin cost	17,05,99,274.83	17,97,86,297.33	15,00,80,772.31	14,35,91,196.00	88,34,927.67	91,50,623.65	590.00	598.00	75,045.00	-	-	1,612.66
Miscellaneous Expense etc	-	-	-	-	-	-	-	-	-	-	-	-
Total (A)	10,68,78,36,664.96	7,48,34,67,349.14	15,08,72,772.31	14,74,84,896.00	19,64,33,128.68	34,51,57,969.29	2,51,54,468.00	8,18,65,258.47	1,63,89,27,560.33	3,18,03,12,417.90	2,86,345.00	18,36,043.30
Fixed Assets(B)	11,100.00	9,40,534.00	-	-	-	-	-	-	-	-	-	-
Grand Total(A+B)	10,68,78,47,764.96	7,48,44,07,883.14	15,08,72,772.31	14,74,84,896.00	19,64,33,128.68	34,51,57,969.29	2,51,54,468.00	8,18,65,258.47	1,63,89,27,560.33	3,18,03,12,417.90	2,86,345.00	18,36,043.30



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY (BRLPS)

Schedule-18

Significant Accounting Policies and Notes to Accounts

1. **Overview of organization**

Bihar Rural Livelihoods Promotion Society (BRLPS) is a non-profit organization registered under the Societies Registration Act, 1860 and is promoted by the Government of Bihar to address rural poverty in the state of Bihar in joint collaboration with the World Bank. The Society has implemented the following projects / activities during the financial year 2023-24:

- a. National Rural Livelihoods Mission (NRLM)
- b. National Rural Economic Transformation Project (NRETP)
- c. Bihar Transformative Development Project (BTDP)
- d. Satat Jeevikoparjan Yojana (SJY)
- e. MahilaKisanSashaktikaranPariyojana (MKSP)
- f. National Urban Livelihood Mission (NULM)
- g. Lohiya Swachh Bihar Abhiyan-Swachh Bharat Mission (Gramin) (SBM-G)
- h. Lohiya Swachh Bihar Abhiyan-LohiyaSwachhYojna (LSY)
- i. Lohiya Swachh Bihar Abhiyan-Ganga Action Plan (GAP)
- j. Lohiya Swachh Bihar Abhiyan-Performance Incentive Grant-NAARS
- k. Lohiya Swachh Bihar Abhiyan-Swachh Bharat Mission (Gramin)-Extra Budgetary Resource.(EBR)
- l. Lohiya Swachh Bihar Abhiyan-Nirmal Neer Priyojna (LIS)-SLWM
- m. SBM - Swachh Bharat Kosh (SBK)

2. **Basis of Preparation of Financial Statements**

The Financial Statements have been maintained on double entry system adopting cash basis of accounting. Financial Statements are prepared in accordance with the Generally Accepted Accounting Principles including Accounting Standards followed in India to the extent applicable. Preparation of the financial statements are in conformity with the Generally Accepted Accounting Principles requires the management to make estimates and assumptions that affect the reported amount of assets and liabilities on the date of financial statements and reported amount of revenues and expenses for the year. Estimates are based on assumptions that management believes are reasonable under the circumstances.

3. **Fixed Assets and Depreciation**

Fixed Assets acquired have been valued at cost including all direct costs i.e., purchase price, transportation expenses, installation charges and other expenditure incurred for bringing the fixed assets in working condition, including expenditure incurred prior to its first use. Memorandum records are maintained to exercise physical control over the assets.

No depreciation has been charged on the fixed assets in the financial statements.

4. **Revenue Recognition**

BRLPS received funds from the Rural Development Department/Other Department Government of Bihar and Ministry of Rural Development (MoRD) for specified purpose.

Funds received have been recognized as income to the extent of the revenue expenditure made during the year after considering bank interest earned (except MoRD sponsored schemes) and miscellaneous Income and the unutilized balance is shown as a part of the Restricted Fund. For expenditure incurred on Fixed Assets, a corresponding amount has been transferred to the Capital Reserve Fund.





In case of Interest earned on bank deposits with respect to MoRD schemes during the project period has been treated as project liability toward government. Gross interest earned has been disclosed as "Bank Interest" and TDS deducted thereon has been shown as "TDS Receivable".

5. **Common Expenses**
The Society has been implementing various projects. Expenditure directly related to a particular project is allocated to the concerned project. Moreover, certain common expenditures have been incurred by the SPMU for the projects. In the financial year 2023-24, Society has apportioned common expenditure in the nature of Community Institution Development and Project Management in the ratio of 445:89 between NRLM and NRETP respectively.
6. **Valuation of Stocks**
Materials and office supplies acquired for the program are charged as expenditure at the time of payment. Memorandum Stock Register is maintained to control over the store item.
7. **Expenditure Incurred by Technical Service Agencies and Support Organizations**
MOUs/ Agreements have been entered with the Technical Service Agencies and Support Organizations. Payments against such contracts which are output based are charged to expenditure since these are linked to completion of pre-determined milestones.
8. **Accounting of Fund Disbursed to SHGs**
Funds released to Self Help Groves (SHGs) under Community Investment Fund/Support (CIF/CIS) are charged to the Income & Expenditure Account by the Society. As per Project Implementation Plan the said disbursed amount will be considered as loan. Moreover, SHGs will return the said amount to the CLFs/ BLFs through concerned VOs and no transaction will be held between SHGs and the Society at the time of refund of loan and rotation. Hence, the Society has charged the amount under Income & Expenditure during the year of disbursement.
9. Fund transferred for livelihood activities as Advance to Village Organizations (VOs) and expenditure has been booked on adjustment of such advances on the basis of Utilization Certificates submitted.
10. **Unrecorded Future Liability:**
As reported, there is no such unrecorded future liability.
11. Previous year's figures have been regrouped where necessary to conform to this period's classifications.

For Amit Ray & Co
Chartered Accountants
FRN:-000483C


CA Sarthak Ray
MR No.462817


For and on behalf of
Bihar Rural Livelihood Promotion Society


Chief Finance Officer


Chief Executive Officer



JEEVIKA

An Initiative of Government of Bihar for Poverty Alleviation

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



1st Floor, Vidyut Bhawan-II, Bailey Road, Patna - 800 021; Ph. : +91-612-250 4980; Fax : +91-612-250-4960; e-mail : info@brlp.in; Website : www.brlp.in

Date:-

To,
M/s Amit Ray & Co,
Chartered Accountants,

Sub.: Management Assertion Letter

Sir,

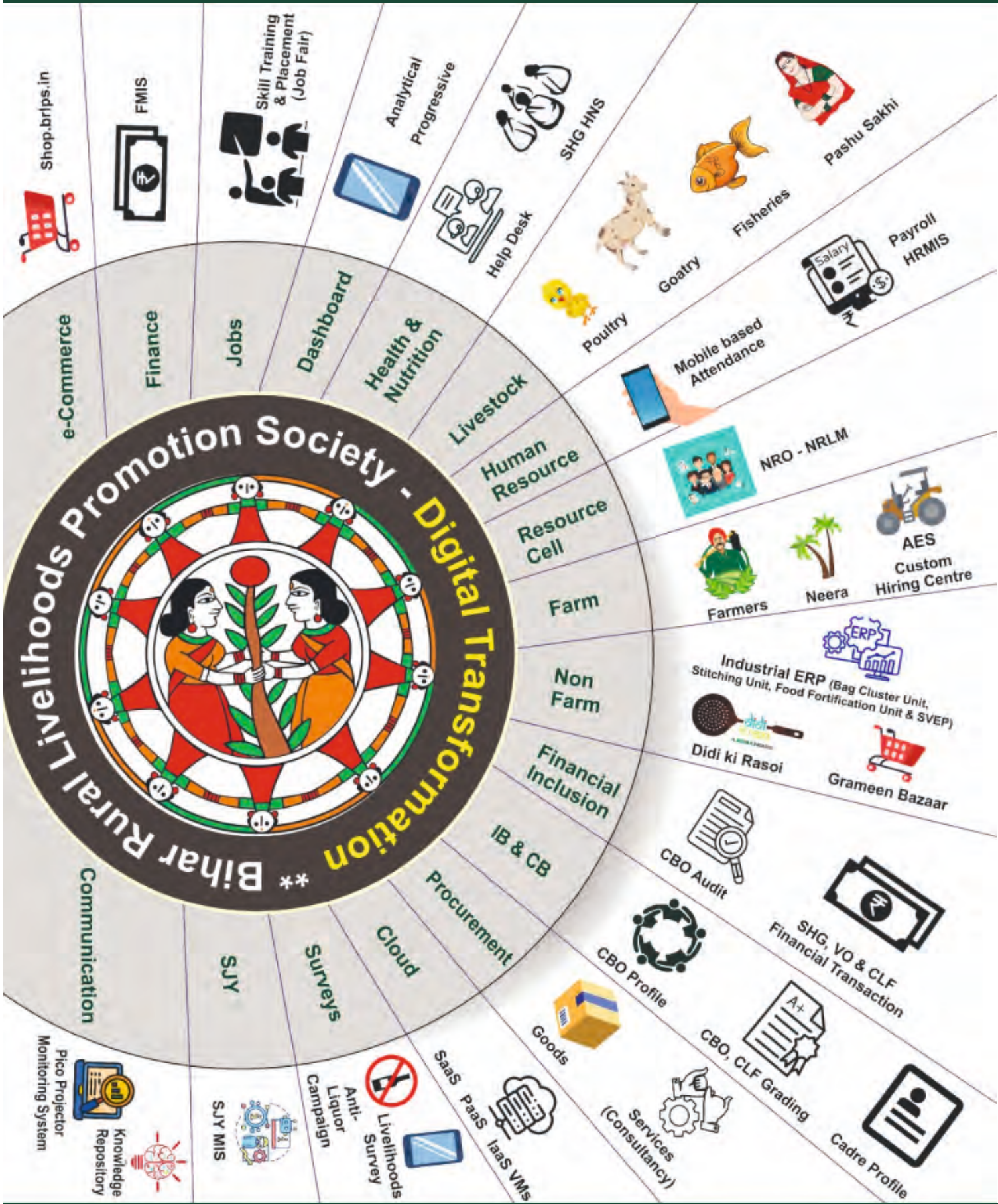
This assertion letter is provided in connection with your audit of the financial statements of the **Bihar Rural Livelihoods Promotion Society (BRLPS)** for the year ended 31st March 2024. We acknowledge our responsibility for the fair presentation of the financial statements in accordance with the cash basis of accounting followed by the Government of India, and we confirm, to the best of our knowledge and belief, the following representations made to you during your audit:

- The project financial statements are free of material misstatements, including omissions.
- Project funds have been used for the purposes for which they were provided.
- Project expenditures are eligible for financing under the Loan/Credit agreement.
- Except some reported cases where in action have been taken as per rules, there have been no irregularities involving management or employees who have a significant role in internal control or that could have a material effect on the project financial statements.
- Procurement procedures as prescribed for the project have been followed.
- We have made available to you all books of account and supporting documentation relating to the project.
- The project has complied with the conditions of all relevant legal agreements, including the Financing Agreement, the Project Agreement, the Project Appraisal Document, and the Project Implementation Plan.


Chief Finance Officer
BRLPS



Chief Executive Officer
BRLPS





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JEEVIKA

Bihar Rural Livelihoods Promotion Society

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

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