



Rural Development Department
Government of Bihar

JEEVIKA

Bihar Rural Livelihoods
Promotion Society

58th Quarterly Progress Report

January - March, 2022



Mission Statement

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



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Samaj Sudhar Abhiyan, Begusarai

EXECUTIVE SUMMARY

Samaj Sudhar Abhiyan, a social reform campaign to raise awareness on social evils like child marriage, dowry and alcohol prohibition was organized in districts of Gaya, Begusarai, Jamui, Purnea, Madhepura, Bhagalpur and Patna districts. SHG members, officials from different government departments and other stake holders participated in these campaigns. Participants from Khagaria, Lakhisarai, Sheikhpura, Munger, Katihar, Supaul, Banka and Nalanda also participated in the Samaj Sudhar Abhiyan organized in the nearby districts. Hon'ble Chief Minister, Shri Nitish Kumar from this platform urged women to support in eradication of social evils.

The project focused on the formation of the higher-level federations and saturation of VOs and CLFs by the inclusion of SHGs into higher level federations. During this quarter, altogether 4007 SHGs, 501 VOs, and 29 CLFs were formed. Cumulatively, a total of 10.35 Lakh SHGs, 67624 VOs, and 1353 CLFs have been formed till March 2022. To strengthen the institutional governance, the registration process for the CLFs and TLCs was carried out. In total, 319 CLFs and 13 TLCs have been registered under BISSCOS Act 1996. Several trainings were organized for the newly formed SHGs, VOs, CLFs, and cadres with an objective to complete the basic training needs of the CBOs.

Under Financial Inclusion, in total 103228 (1st+2nd+3rd+4th) SHGs were credit linked with banks amounting to Rs. 2049.47 Crore in this quarter. In this FY, over 2.45 Lakh SHGs were credit linked with a total amount worth Rs. 5574.22 Crore.

In Alternate Banking, the project focused on establishing Customer Service Points in each panchayat under "one GP and one BC" strategy. Altogether 911 new Bank Sakhis were selected and 3916 Bank Sakhis did transactions worth Rs. 70836 Lakh during the quarter. Cumulatively, transactions worth Rs. 649344 Lakh were made by Bank Sakhis till March 2022.

On the occasion of International Women's Day, Sangam Jeevika Women Self Supporting Cooperative Society Ltd, Muzaffarpur was awarded Atma Nirbhar Sangathan Award by Hon'ble Union Minister Shri Giriraj Singh. Smt. Asha Devi, President of Sangam Jeevika CLF receive the award on behalf of the federation. International Women's Day was celebrated across the project by SHG members. Different events were organized and women across the project were felicitated for their exceptional work in different sectors.

To increase the productivity of crops during this Kharif season, required support was provided to JEEViKA promoted farmers through trainings, exposures visits, input supplies, services, etc. Altogether, 8.77 Lakh farmers undertook cultivation of wheat through different packages of practices, 6.17 Lakh cultivated maize, 3.91 Lakh cultivated pulse, 5.34 Lakh cultivated vegetables and 16.61 adopted kitchen gardening.

In Neera intervention, around 14861 farmers were trained on its production and sales. 491 neera PGs formed. By March 2022, in total 65836 litres of neera was produced with an average production of around 4399 litres per day. For ensuring the easy accessibility of agricultural equipment to SHG farmers at a reasonable rate, 464 CLF-run Custom Hiring Centres were established across the state.

26 Women Farmer Producers Companies (FPCs) formed, undertook value chain activities of different farm products. The ten experienced FPCs did a business of around Rs. 2440 Lakh with the sale of 11020 MT of agri-produce in the financial year 2021-22.

In the non-farm sector, a total of 68 Didi-Ki-Rasoi units were established at government hospitals, academic institutions, banks, and other institutions to provide clean, healthy, and hygienic cooked food. The project also initiated its first stitching unit in the Munger district. This stitching unit would be utilized as training and production centre. So far, the project also established 94 Grameen Bazaar across 23 districts which provides grocery items to small kirana stores at door step.

In the livestock, under Integrated Goat and Sheep Development Scheme, 131109 chicks were distributed to 10429 beneficiaries. 2702 Pashu Sakhis have been developed and are providing goat rearing services. During this quarter, the Pashu Sakhis provided 49499 vaccine doses, 81228 deworming doses, 54987 castrations and 10816 inseminations. Gradual progress was also witnessed in fish rearing intervention and 150 ponds have been allotted to SHG members.

In skill training and placement initiatives under the Jobs theme, a total of 12357 youths were trained and 11790 placed in different companies/self-employed under DDU-GKY, RSETI and direct placement through the job fair.

To promote clean, green surroundings and conserve water, the project has established around 353 Didi-Ki-Nurseries in convergence with MGNREGA and the Department of Forest Environment and Climate Change, GoB. Disaster management initiatives like training of master resource person and VO members on the natural disaster was undertaken with the support of the Bihar State Disaster Management Authority. To provide safe drinking water to community members during floods, UNICEF, Bihar has provided 15 sets of flood response support kits to the CBOs.

In Satat Jeevikoparjana Yojana, a special endorsement drive was undertaken to identify and endorse targeted ultra-poor households in this quarter. 7961 ultra-poor households were endorsed during the quarter and in total 1,44,198 households have been endorsed. Against this total, 1,27,533 households have been provided confidence-building training and 82051 have received enterprise development training. The project is also focusing on employing the SJY households in cluster mode. Around 766 SJY households are engaged in different livelihood activities in cluster mode.

In the last quarter of FY 2021-22, the scaling up of different interventions was seen with the opening of new DKRs, Grameen Bazaars, registration of CLF as a cooperative society, and registration of TLCs, establishments of CSPs, CHCs, credit linkage of over 2.45 Lakh SHGs, the addition of new farmers in agricultural, goatery, dairy, poultry, fishery interventions etc. The project plans to move ahead and provide maximum benefit to SHG members through these interventions.



Sangam CLF Muzaffarpur, President Smt. Asha Devi receiving Atamanirbhar Sangathan Award

INSTITUTION & CAPACITY BUILDING

Institutions and Capacity Building theme focused on the formation of the higher-level federations of SHGs. To strengthen the institutional governance aspect of the CBOs, the process for registration of CLFs & TLCs as a primary cooperative society under the BISSCOS Act 1996 was undertaken. In addition to this, efforts were made to ensure one-time statutory compliance of registered CLFs. Under new initiatives, a partnership with NRO Kudumbashree for the implementation of a pilot project on PRI-CBO convergence was initiated. To strengthen CLFs as women's cooperatives, BRLPS and Regional Institute of Cooperative Management, Patna has collaborated to provide training to selected community professionals and leaders of women's cooperatives during the FY 2022-23.

The theme also conducted basic modular training for the newly formed and eligible CBOs through a pool of developed resource persons. Community leaders, community professionals and staff were also trained who would further provide the required support to CBOs. Efforts were made to increase the number of staff as resource persons. Special effort was made to strengthen and monitor the progress of Model CLFs under NRLM, BTDP and NRETP.

Sangam Jeevika Women Development Self-Supporting Co-Operative Society Ltd, Muzaffarpur has been felicitated with Atmanirbhar Sangathan Awards in New Delhi by the honorable RD Minister. It is a national award to acknowledge the exemplary performance of

DAY-NRLM CLFs promoted CLFs that impacted the lives of women members and SHGs. Sangam CLF can manage the operational cost from its earnings. It is actively engaged in different thematic interventions along with other interventions under FNHW, the CLF ensured vaccination for all its members.



Residential training of CRP at Muzaffarpur

1. Social Inclusion, CBO Formation and Saturation

During this quarter, a total of 4007 SHGs, 501 VOs and 29 CLFs were formed. Cumulatively till March 2022, a total of 1,03,5183 SHGs, 67,624 VOs and 1,353 CLFs have been formed. The theme also focused on saturating VOs and CLFs with the inclusion of SHGs into higher level federation. More than 8.59 lakh SHGs have been brought into VO fold and 527 VOs into the CLF fold.

Weekly data validation and mapping exercise supported in correcting inactive profiles of SHGs and CMs in MIS. Special effort was given to mapping/digitizing SHG with their Community Mobilizer (CM). During this quarter, more than 47 thousand SHGs were mapped with their CMs in the MIS. So far, more than 8.75 lakh SHGs have been mapped with their CMs in MIS.

2. New Institutional Structure and Governance

a. Registration of CLFs as Cooperative

Altogether 319 CLFs have been registered as primary cooperative societies in 36 districts. A total of 750 community professionals, 400 field staff and 38 district nodal persons were involved in preparing documents, online submission, resolution of queries, and registration of CLFs. Efforts were also made to register TLCs as a registered body. During this quarter, documents of 22 CLFs and 04 TLCs were prepared and submitted online for registration. Altogether 13 TLCs have been registered under BISSCOS Act, 1996.

Table 1: Status of registration of CLFs

SI.	Particulars	BTDP	NRETP	NRLM	Total
1	Online Submission	156	78	144	378
2	Legal Identity	125	72	121	319

For ensuring proper field verification and resolving queries raised by District Cooperative Officer /Assistant Registrar, district nodal persons /trained field staff of DPCUs supported the CLFs. Every week, district-wise progress was shared with Nodal Officer, Cooperative department, Patna for departmental review by the Registrar, Cooperative Societies, GoB.

**b. JEEVIKA Model CLF as Cooperative**

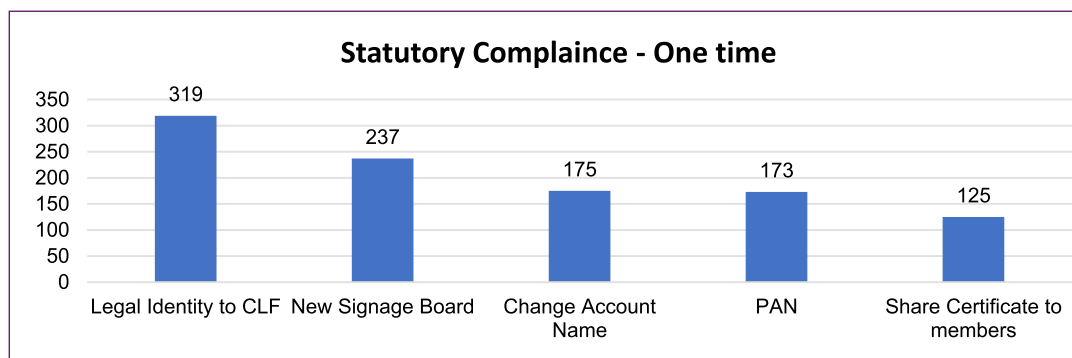
Two more CLFs (Arwal and Jehanabad) were added to the JEEVIKA Model CLFs category in this quarter. Of the total 192 Model CLFs, altogether 136 M-CLFs have been registered under BISSCO Act, 1996.

Table 2: Status of registration of Model CLFs

SI.	Particulars	BTDP	NRETP	NRLM	Total
1	Target for CLF Registration	32	100	60	192
2	Online submission of documents by CLFs	26	72	60	158
3	Number of CLFs register	16	68	52	136

c. Statutory compliance of CLFs

Under the statutory activities, emphasis was given on one-time compliance with changing of signage board and name of CLF in the bank account as per the registered name of CLF, PAN in the name of registered CLF, and distribution of share certificate.

**3. PRI-CBO Convergence**

For establishing strong synergy between Gram Panchayats and SHG federation, BRLPS signed MoU with NRO Kudumbashree, Kerala for a pilot project. As per MoU, the project will be piloted in 10 CLFs of 6 blocks from 3 districts (Patna, Nalanda, and Muzaffarpur). For smooth implementation, a specific task matrix has been designed. Under the task matrix, the focus was given to strengthening the processes of the Village Poverty Reduction Plan (VPRP) and Gram Panchayat Development Plan (GPDP). The project uploaded a plan of 901250 SHGs under Village Poverty Reduction Plan, to ensure entitlement and convergence through PRIs.

4. CBOs (SHGs, VOs & CLFs) training

There are various types of Resource Pool like SHG and VO CRPs (12985), Senior/CLF CRPs (260), Block Resource Persons (450 ACs & CCs), and District Resource Persons (90 TOs / TMs) who are involved in the training of CBOs, cadre and staff. The training resource pool members are trained staff /care oriented on the concepts, training tools & communication skills. CBO members are provided modular as well as advanced training which helps in establishing

standard norms and practices at the CBO level and improving quality. To facilitate the training, flipcharts, case studies, and video films are used. The trainings are supported and monitored by BPIU teams. The BPIU team anchors briefing and debriefing and provides support to CRPs and community professionals at the field level. During this quarter, around 15,735 SHGs, VOs and CLFs were provided CBO's modular training.

Table 3: Modular training for SHGs, VOs and CLFs

Sl.	Particulars	Participants	Resource Person	Number of CBOs trained (Jan.-March. 2022)
1	SHG modular training (M1-M4)	SHG members	Trained CMs and SHG CRPs	10100
2	VO modular training (M1-M3)	VO RGB members	BRP & VO-CRPs	1640
3	VO modular training (M4-M5)	VO RGB members	BRP & VO CRPs	1564
4	CLF modular training (M1-M3)	CLF RGB members	BRP & CLF CRPs	176
5	CLF modular training (M4-M5)	CLF RGB members	BRP & CLF CRPs	141
6	CLF modular training (M6-M9)	CLF RGB members	BRP & CLF CRPs	83
7	Governance & CBOs quality	CLF & VO OB members	BRP & DRP	1360
8	Governance, community HR & office management	CLF BoD members (34 CLFs)	BRP & DRP	671
	Total			15735

Table 4: Training to staff and cadre

Sl.	Particulars	Participant's profile	Resource person	Number of units of training	Number of participants
1	SHG concept and management	CM	BRP	46	1564
		CC	DRP	21	610
		AC	DRP	4	133
2	CBOs Masik Pratedan and grading	CM	BRP	92	2829
		VO BK	BRP	25	786
		CC	DRP	21	616
		AC	DRP	5	168
3	VO concept and management	VO BK	BRP	13	402
		CC	DRP	14	432
		AC	DRP	5	159
4	CLF concept and management	CF	BRP	5	138
		CC	DRP	11	370
		AC	DRP	6	184

To improve the knowledge base, competency and training skills of community cadres and field-level staff, around 8391 Community Mobilizers, VO-Book Keepers and Community Facilitators were provided training on SHG-VO concept and management, MP&G, CLF concept, CBO process and quality by Block Level Training Resource Pool members at CLF, block and district levels.



The newly joined block staff i.e. Community Coordinators, Area Coordinators and Block Project Managers were provided basic training on SHG-VO concept and management, CLF concept and management, CBOs masak prativedan, grading of CBOs and CBOs process and quality at the district level. It helped them in understanding the project's Institutional architecture, functions, and governance system in a better way. Further, it would improve their knowledge base, field-level experiences, communication & training skills.

5. Strengthening of Model-CLFs and CLFs

a. New CLF formation and training

29 new CLFs were formed in this quarter bringing the total number of CLFs formed to 1353 by March 2022. A total of 57 CLFs and 723 VOs part of the Model CLFs were trained at Kaimur, Vaishali, East Champaran, Siwan, Begusarai, Kishanganj, Banka districts with the support of 51 senior CRPs teams. One CRP team comprises of 03 CRPs. More than 260 senior CRPs have been developed in the resource blocks, to support the formation and training of new CLFs. Before the formation of a new CLF, (10-12) VO associated with the CLFs are provided training on CLF concepts. After this, the first General Body meeting, RGB and first BoD are constituted and trained on CLF concept and management.

Table 5: Status of the training of Model CLFs

SI.	Indicators	Training status			Total cumulative
		NRETP Model CLF	NRLM Model CLF	BTDP Model CLF	
1	Trained (M1-M4) SHGs	62296	35084	17337	114717
2	Trained (M1-M5) VOs	4471	2291	1186	7948
3	Trained CLFs (M1-M4)	95	54	30	179
4	Trained CLFs (M5-M9)	95	54	23	172
5	Trained CMs (%)	95%	90%	96%	94%
6	Trained VO-BKs (%)	85%	83%	84%	84%

b. Block level quality committee and district level CLF strengthening committee

In this quarter, 118 “Block-level quality committee” and 33 “District-level CLF strengthening committee” meetings were organized. The block-level quality committee emphasized the rollout of CBOs MP&G, SHGs grading, repayment, insurance, livelihoods, convergence, etc. It has provided cross-learning opportunities to the member CLFs. District level focused on the training needs of the CLFs, CLFs staffing and their training and accordingly made a strategy to fill the gaps. These meetings cover agendas like infrastructure and staffing at CLFs, training for CLFs and their cadre, the rollout of MP & MG, cadre payment, repayment, bank linkages, livelihood and social development activities etc.

c. Community spearhead the team

780 “Community spearhead team” members have been identified in 52 M-CLFs comprising senior CRPs, CRPs and CLF leaders. The CRPs are providing support to CLFs in improving CBOs quality, repayment, training to CBOs, monitoring and providing services to member VOs. There are 10-15 members on average in the community spearhead team at Model CLFs.

As a part of model CLF strengthening and a mandate of NRLM, ToT on Pre-visioning exercise - Federation concepts and facilitation skills was conducted with 116 anchor persons of all 192 MCLFs across 30 Districts. ToT was given by 08 resource persons from PRADAN. The ToT was of four days and focused on both federation concepts and pre-visioning orientation. Out of 116 anchor persons, around 100 qualified with an A grade for the next phase of training. The anchorpersons would provide training to CLF BoD on federation concepts.

6. E-learning Module

An orientation meeting with URNA consulting was conducted along with the World Bank representatives. All SPMU staff and selected district staff participated in the orientation cum demo session. Implementation of the E-learning platform has been initiated with support from URNA Consulting. Two batches of ToT of district teams have been conducted on the “Leadership Development” module. One batch of TO/TMs and the second batch comprising 15 anchor persons of BTDP M-CLFs were provided training on the module through the E-Learning Platform. An implementation plan for rolling out the training through the E-learning platform for CLF BoD / RGB members is being designed. An agreement for partnership with URNA Consulting is in process. Refinement of old videos related to CBOs will be done as well as support will be given for new digitalized content.

7. Infrastructure and Office Management

All 160 MCLFs ie. 100 NRETP MCLFs and 60 NRLM MCLFs have received infrastructure support to set up the CLF office. CLF leaders and staff regularly attend the office and conduct BOD/RGB meetings, sub-committee meetings, cadre reviews and other thematic orientations.

8. Training and Learning Centre

a) Formation of new TLC

In this Quarter, two new TLCs were formed in the districts of Bhojpur and Araria during this quarter following the norms of providing orientation to GB, RGB and BoD members. Presently, there are 7 newly formed TLCs in Kaimur, Siwan, Patna, Buxar, Banka, Bhojpur and Araria districts which are in the establishment phase. Siwan and Kaimur have identified building for TLC and Kaimur has initiated training too. Other TLCs are in the process of searching and finalizing office buildings for TLC.

b) Training in TLC

In total, 362 units of training were conducted in TLCs in which 11,699 participants participated.



The topic of training included training on SHG concepts and management, CLF concept & management, CLF registration, HNS, livelihood, livestock, etc. These trainings were residential, non-residential, one-day orientation, meeting etc. These trainings were provided by DRPs and BRPs.

In addition to all these tra, a mock drill was organized by the Department of Fire Services, Civil Defense and Home ningiGuards at TLC Samastipur. TLC staff and food group members of TLC were part of this mock drill. The members were made aware of the various methods of fire prevention that may have resulted due to electrical short circuits, gas cylinder leakage, etc.

Table 6: Details of training conducted at TLCs

Sl.	Districts	Unit	Days	Participants	Sl.	Districts	Unit	Days	Participants
1	Arwal	11	43	305	11	Muzaffarpur	43	77	1374
2	Gaya	20	61	626	12	Nalanda	21	50	623
3	Gopalganj	7	27	254	13	Nawada	44	82	1598
4	Jehanabad	9	31	221	14	Purnea	25	71	810
5	Kathiar	0	0	0	15	Rohtas	23	48	582
6	Khagaria	46	69	1231	16	Saharsa	19	50	488
7	Madhepura	29	65	962	17	Samastipur	12	14	416
8	Madhubani	7	7	199	18	Sitamarhi	10	37	266
9	Motihari	6	6	180	19	Supaul	17	46	1040
10	Munger	13	22	524		Total	362	806	11699

c) Registration of TLC

A total number of 11 TLCs in the districts of Gaya, Gopalganj, Jehanabad, Khagaria, Madhepura, Muzaffarpur, Nawada, Purnea, Rohtas, Sitamarhi and Supaul, districts have been registered under Bihar Self-Supporting Co-operative Societies Act, 1996 till March 2022.





Annual General Meeting of TLC, Muzaffarpur

Seven TLCs in the districts of Arwal, Kathiar, Madhubani, Saharsa, Nalanda, Munger and Samastipur prepared registration documents and completed the online submission of the document for registration.

d) Statutory compliance of TLCs

Audit of TLCs

11 TLCs in the districts of Gaya, Madhepura, Madhubani, Muzaffarpur, Purnea, Saharsa, Khagaria, Nalanda, Supaul, Jehanabad and Rohtas conducted the audit up to FY 2019-20. For conducting the audit all the books of record including cash book, ledger, consumption register, fixed asset register, training register and fixed asset register were updated. In addition to this, the physical reports and financial statements were prepared for the audit purpose.

Conduction of annual general meeting

The annual general meeting was organized at TLC Muzaffarpur on 29th March 2022. DPRO was invited as the chief guest and other participants included district team members, BPMs of all the blocks, CLF Managers, the president of 66 CLFs and 30 promoter members. The yearly progress report of TLC including a physical and financial report, the number of training conducted, the number of meetings conducted and the plan for the upcoming year were presented. In addition to this, the best CBOs and cadres were rewarded.

Issuance of Permanent Account Number

As part of statutory compliance of TLCs, it was important to have PAN of each registered TLC. Out of 13 TLCs which has applied, 11 TLCs received PAN Card.



Bank Sakhi - Munni Kumari, IDFC Bank

FINANCIAL INCLUSION

The Financial inclusion theme during this quarter focussed on saving account opening and credit linkages of SHGs. The theme also concentrated on disbursement, repayment, capitalization from the bank as well as from the project, ensuring the availability of books of records at the community institution level and its timely updating, insurance and claim settlement, interest subvention and alternate banking.

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

a. Bank Linkage

The project made a noteworthy achievement on the credit linkage front. A total of 103228 SHGs (1st+2nd+3rd+4th) were credit linked with banks for a total amount worth Rs. 204947 lakhs in this quarter alone. The project has cumulatively credit linked 1457112 SHGs for a total amount worth Rs. 2107358 Lakh. Saving accounts of 950642 SHGs have also been opened till March 2022.

Table 7: Saving account opening and credit linkage status (FY 2021-22)

Sl.	Bank	SHG credit linkage				Total number of credit linkages (1st + 2nd + 3rd + 4th)	Total credit linkage amount (Rs. in Lakhs)
		1st	2 nd	3rd	4th		
1	Dakshin Bihar Gramin Bank	15208	26905	10157	1178	53448	130948
2	Uttar Bihar Gramin Bank	23024	54623	7540	498	85685	180795
3	State Bank of India	12167	20272	3936	148	36523	87655
4	The central bank of India	5031	10281	2729	9	18050	43320
5	Punjab National Bank	3426	6060	2597	199	12282	24564
6	Bank of Baroda	4462	5790	1590	335	12177	29225
7	UCO Bank	2370	2788	784	0	5942	14261
8	Bank of India	3869	3909	1272	116	9166	21082
9	Canara Bank	1272	1063	331	76	2742	5484
10	Indian bank	3405	2682	282	9	6378	14669
11	Union Bank of India	509	619	231	0	1359	2718
12	ICICI Bank	837	552	0	0	1389	2084
13	Indian Overseas Bank	70	58	19	0	147	176
14	IDBI Bank	26	14	0	0	40	60
15	HDFC Bank	238	0	0	0	238	381
	Total	75914	135616	31468	2568	245566	557422

a) Disbursement

Disbursement was another important agenda focused during the quarter. To facilitate the disbursement process of bank loans and provide required support to field-level staff, the project has established a Help desk team at the district level and selected FI nodal at block levels to support SHGs in the disbursement of loans from Banks. From January to March 2022, an amount worth Rs. 2100 crores were disbursed to SHGs. The bank linkage amount is being utilized by SHG members for different purposes like meeting social needs, high-cost debt swapping, construction or repair of houses, toilets, and taking up sustainable livelihoods by the individual members within the SHGs or to finance any viable common activity started by the SHGs.

b) Prompt Repayment

To inculcate the habit of timely repayment of loans and ensure that panchsutra is followed religiously by SHG members, the SHGs were mobilized to approach respective Banks under the “**Bank Samvaad**” campaign. This motivated the bankers to increase lending to SHGs in rural areas. The help desk team at the district level and FI-Nodal supported the timely repayment of loans by SHGs. The theme followed with block teams, the SHGs, and community cadres including members for timely repayment of the loan. As a result of these efforts repayment percent by SHGs stood at 98.5% at the end of March 2022.



Financial Inclusion program of SHG, Begusarai

c) Interest Subvention

The project is also providing the benefit of interest subvention to SHGs in the project area. As per guidelines, there are 2 categories of districts. In the first category of districts, SHGs are eligible for interest subvention of 5% upfront and an additional 3 % interest subvention on prompt repayment by SHGs making the effective interest rate 4%. In the second category of districts, the SHGs are eligible for interest subvention of 5% on prompt repayment. In Bihar, 17 districts fall under category I, and 21 districts fall under category II. During this quarter, the process for payment of interest subvention amounts worth Rs. 64.99 crore was initiated for 179673 eligible SHGs. Against this, interest subvention worth Rs. 60.90 crore was provided to 146864 eligible SHGs in districts of Araria, Darbhanga, Purnea, Sheohar, Samastipur, Lakhisarai, and Begusarai, Patna, Khagaria, and Katihar. District and block teams were supported in maintaining and updating the branch-wise details of SHG's accounts to facilitate the payment of Interest subvention amount to the SHGs.

2. Capitalisation of CBOs with Revolving Fund and Initial Capitalisation Fund

The capitalization of CBOs is an important indicator of the project. It is also an important aspect of the sustainable development of the CBOs. During this quarter, the Financial Inclusion team followed with district teams on the collection of applications by CBOs requesting for Revolving Fund and Initial Capitalization Fund. An amount of Rs. 41 crores were disbursed to 27338 SHGs as Revolving Fund and Rs.112.17 crores were disbursed as Initial Capitalization Fund to 9348 VO's.

3. ALTERNATE BANKING- “Bank Hamare Gaon”

JEEViKA is working toward setting up community-managed Customer Service Points (CSPs) to expand and deepen the digital payments ecosystem in rural areas. To facilitate access to

financial services in rural areas, efforts were made to establish new Customer Service Points by identification of new Bank Sakhis, their capacity building, certification through IIBF, and providing required support in the functioning of CSPs. The due effort was also made to strengthen the existing Bank Sakhis and ensure that bucket of financial services are provided to community members at the doorstep.



During this quarter, the focus was given on the identification of Bank Sakhi for location received from public sector banks, especially from Bank of Baroda and PNB. A total of 911 Bank Sakhis were placed and IIBF certification of 748 Bank Sakhi was done in this quarter. Altogether, 2184 Bank Sakhis have received IIBF certificates. Collaboration with the business correspondent of IDFC First Bank ie. Atyati as a new corporate BC was done and operationalized.

Previously, IMPS charged 1% as a transaction charge for each transaction. It was a major issue for CBOs to transact at the CSPs. After rounds of discussion, FINO revised the charges to 0.5% for Jeevika Bank Sakhis.

On the occasion of the 'International Women's Day (8th March 2022)' the FINO team disbursed 142 FINO devices to Bank Sakhis.

Table 8: Bank-wise progress in Alternate Banking

Sl.	Bank name	Bank Sakhi was selected till Dec. 2021	Bank Sakhi selected (Jan. to March 2022)	Cumulative till March 2022
1	BOB	0	2	2
2	BOI	7	0	7
3	Canara Bank	110	0	110
4	CBI	5	0	5
5	CSC/Digipay	737	215	952
6	DBGB	290	3	293
7	FINO	717	358	1075
8	ICICI	343	163	506
9	IDFCF	561	170	731
10	PNB	1	0	1
11	RBL	71	0	71
12	SBI	17	0	17
13	Spice	105	0	105
14	UBI	41	0	41
	Total	3005	911	3916

**Table 9: Physical progress with transaction details in Alternate Banking**

Sl.	Particulars	Total till Dec. 2021	Jan.-March 2022	Cumulative till March 2022
1	Number of community members identified	6142	1658	7800
2	Number of community members trained	4501	1350	5851
3	Number of community members selected as Bank Sakhi	3743	1350	5093
4	The cumulative fund received by Bank Sakhis	2751	454	3205
5	Functional Bank Sakhis	3005	911	3916
6	Number of Bank A/C opened	251425	29584	281009
7	Number of transactions done (in lakhs)	151.28	17.02	168.3
8	The volume of the transaction (in lakhs)	569508	70836	640344
9	Commission earned (in lakhs)	1430.3	168.7	1599

Dual Authentication

To facilitate the online transaction of CBOs, a dual authentication facility has been activated for CBOs. Dual authentication has been piloted with SBI, BOI, BOB, ICICI, UBI, UBGB, DBGB, and CBI banks. Currently, transaction through dual authentication is taking place in the Bochahan block of the Muzaffarpur district. The procedure has been shared with concerned districts (Madhepura, Muzaffarpur and Madhubani, East Champaran, Nalanda, Gaya) where dual authentication is active.

Table 10: Progress on dual authentication

Sl.	Particulars	Progress till March 2022
1	Total number of VOs where dual authentication is going on	1900
2	Total number of applications for DA submitted at BPIU/CLF	779
3	Total number of applications for DA submitted at Bank	237
4	Total number of VOs active for dual authentication	75
5	Total number of documents of VO pending for activation	162
6	Number of VOs whose transaction has been initiated	5

- **Customer Service Points in Model CLF catchment area**

Under Model CLF strategy, it has been planned to saturate all panchayat following Mission One GP One BC Sakhi. To saturate the panchayats, the establishment of BC points in the panchayats falling in the catchment area of Model CLFs is being focused on. Around 312 Bank Sakhis are working at CSPs in these panchayats. A format has been designed to track the panchayat saturation status in targeted model CLFs.

Table 11: Spread of Bank Sakhi in Model CLFs catchment area

Sl.	Project	NRETP	BTDP	NRLM	Total
1	Number of MCLFs	100	15	30	145
2	Total number of panchayats	560	84	168	812
3	Number of active Bank Sakhis	235	27	50	312
4	Number of new Bank Sakhis selected	36	33	12	81

- **Technical Service Agency**

Two technical service agencies are on board. One is BASIX, hired and placed by Jeevika, and the other is INDUCTUS supported and funded by SIDBI to provide required support in the implementation of the interventions, and create a digital ecosystem through dual authentication, training, orientation, micro-credit, impact assessment, etc. During this quarter, Basix supported in identification, selection of Bank Sakhi, IIBF certification, process monitoring, Bank Sakhi app. installation and hand holding support to Bank Sakhi.

- **IIBF (Indian Institute of Banking & Finance) certification**

During this quarter, 28 training cum IIBF certification exams were conducted in different RSETIs. Cumulatively, 2184 Bank Sakhis have received IIBF certificates till March 2022.

Table 12: Status of Bank Sakhi certification

Sl.	Particulars	Progress
1	Total Bank Sakhis working (till March 2022)	3916
2	Number of Bank Sakhis passed IIBF exam (Jan. - March 2022)	748
3	Total Bank Sakhis received the certificate (till March 2022)	2184

- **Study and Research**

Different studies are being undertaken to assess the impact of the Bank Sakhi intervention. The studies are as mentioned below:

- I. Consultative Group to Assist the Poor (C-GAP)**

A study is being conducted to assess the impact and viability of Self-Help-Group women as BC agents. The purpose was to assess the role of BC agents in improving the financial inclusion of women.

- ii. INDUCTUS**

An impact assessment study is being done on different indicators like banking services provided by Bank Sakhi.



iii. Sambodhi Research & Communication

Sambodhi is undertaking an impact assessment study on SHG Bank Sakhi Model in NRETP project area.

iv. Academy of Management Studies

An impact assessment study of the SHG Bank Sakhi Model is being done by M/s AMS under the BTDP project.

v. Economics India Centre

Inclusion Economics India Centre supported JEEViKA in the evaluation of the Bank Sakhi program. As part of the evaluation, the study team is carrying out monthly process monitoring surveys of the selected Bank Sakhis, surveys at the community level to map financial institutions in the community and to understand the socio-economic conditions of the communities including financial inclusion of women in these communities.

4. COMMUNITY FINANCE

Community Finance mainly focused on digitization, capitalization through projects, and saturation in terms of Financial Inclusion aspects, under the BTDP model CLF. The team also focussed on CLF's and VO's digitization as it is one of the core agendas of the community finance theme. Regular monitoring was done by the state team with districts CF managers regarding timely updating of CLFs and VO's transactions into MIS. The team also focussed on the ongoing CA firm payment process.

• Audit

The audit of CBOs is an integral part of the Community finance theme. A total of 22581 audit reports have been submitted by 143 CA firms.

• BTDP Model CLF

In the 4th quarter, revised 32 Model CLFs were selected from 9 districts based on various criteria like financial management system (repayment rate, rotation rate, etc., system placement, etc. Community finance focussed on the 32 BTDP Model CLF distributed in 9 districts. Different aspects were targeted and brought into action through various steps. The main areas where the theme worked on are briefly explained below:

- Introduction to BTDP Model CLF's specific dashboard.
- Capitalization through projection (RF, ICF, etc)
- Digitization of CLFs and VOs under BTDP Model CLFs
- SHG saving and credit linkage status under BTDP model CLF's
- 100 model VO

• BTDP Model CLF's specific dashboard

The dashboard contains various important information which includes funds like CLF's admin

fund, VO's admin fund, ICF fund, ICF repayment, ICF interest, general loan, repayment, interest and cadres payment, etc of CBOs under BTDP Model CLFs. The dashboard helped us to extract various data related to ICF, transactions etc. and assisted to monitor progress of BTDP Model CLF in various aspects.

- **Capitalization through the Project (RF, ICF, etc)**

With the help of the dashboard designed for BTDP Model CFLs, the SPMU team identified VOs having nil ICF, conducted various meetings, followed up with respective CF Managers, Anchor Persons and MBKs to address the issue. As a result, the number of VOs having nil ICF decreased to 132 from 256. The team is putting continuous efforts to decrease the number of VO having nil ICF to Zero. The dashboard doesn't capture the transaction data of SHGs, therefore the SPMU team plans to get the RF data from districts so that all the SHGs are provided with RF.

- **Digitization of CLFs and VOs under BTDP model CLFs**

The team also focussed on the digitization of CLFs & VOs under BTDP Model CLFs. There are in total 1295 VOs under BTDP model CLFs out of which only 446 VOs have been updated till Sep. 2021 onwards which resulted in only 35% digitization of VOs. Regular follow-up is being done by the team at SPMU for the updation of transaction data on MIS. Data related to the progress of VO digitization is shared on weekly basis to concern CF Managers, Anchor Persons, and MBK.

- **100 Model Village Organisations**

During this quarter, the team prepared a list of 100 model VO to strengthen the CBOs, 100 model VOs were selected based on various criteria like ICF fund, disbursement, recovery etc. and geographical location, etc.

- **Saturation in Terms of Financial Inclusion Aspects**

Saturation in terms of financial inclusion is the prime agenda for BTDP Model CLFs. The data on saving and linkage of SHGs linked with BTDP model CLFs was analyzed and as per the data, there are a total of 18000 SHGs under BTDP Model CLFs. Out of the total, only 16702 SHG saving accounts have been opened and there are still 1298 SHGs not have accounts. Talking about the linkage aspects out of 18000 SHGs only, 15003 SHGs have their linkage account and there was a gap in both saving and linkage account opening. The data regarding the same was crossed checked with all anchor persons of concerned districts. The districts having bigger gap were given guidance and instructed to take necessary steps in reducing the gaps. Weekly meetings were conducted regularly where progress in a week was shown to each district. The regular follow-up has shown some positive results and the gap has reduced to some extent.

- **Orientation on the Closer of Books of Records**

A small meeting was conducted with the MBKs, CF Managers, and Anchor persons of all the model CLFs (NRETP, NRLM, and BTDP). The objective of the meeting was to orient all participants on the steps and procedures to close books of record at the end of the financial year.



Vegetable cultivation by SHG member, Banka

LIVELIHOODS PROMOTION

The farm, non farm and livestock theme worked towards scaling of the interventions. Over 25 lakhs JEEViKA promoted farmers undertook Agriculture based activities in this quarter. In total 464CHCs, 94 Gramin Bazaars and 68 Didi ki rasoi units have been started. Distribution Goats and chicks to the targeted SHG member was done to promote livelihoods of the community members.

A. FARM INTERVENTIONS

1. Productivity Enhancement Activities in the Farm Sector

During this rabi season, around 23 Lakh farmers undertook various farm-related activities to increase the productivity of crops in grains, pulses, vegetables, etc. Details of the activities undertaken are as mentioned below:

- 23,09,601 households were involved in agroecological practices during the rabi season.
- 40,634 Village Organizations were part of these activities.
- 19,346 Community Mobilizers were engaged in implementing farm livelihood interventions.
- 11,188 Village Resource Persons (VRPs) were trained and engaged as farm livelihood resource persons

- 325 Skill Extension Workers (SEWs) were trained and engaged as Master Resource Persons for farm livelihoods interventions.
- 8,77,599 farmers were involved in wheat production with the SWI method on 1,60,467.46 acres of land.
- 6,17,785 farmers were involved in the production of maize with intercropping done on 1,71,044.93 acres of land.
- 3,91,685 farmers were involved in pulse cultivation undertaken on 59,053.16 acres of land.
- 5,34,013 farmers undertook vegetable cultivation, and
- 16,61,256 farmers did kitchen gardening.

2. Neera Intervention

During this season, more than 14861 neera producers were trained across 325 blocks. The producers were included in 491 Neera PGs. Till 31st March 2022, altogether 14043 neera producers' details were entered in MIS along with PG details. To support neera producers and promote neera sales, 491 Neera PGs were funded. An initiative to include active neera producers under PMJJBY and PMSBY insurance schemes was also started during the season.



Temporary Neera Sale Counter, Mohiuddinnagar, Samastipur

3. Custom Hiring Centre

464 Custom Hiring Centres (CHCs) have been established across 38 districts in convergence with the Agriculture Department, Government of Bihar. 321 new CHCs were established during this quarter. Out of these 327 CHCs established during the FY 2021-22, in total 217 centres have been established in convergence with the Aspirational Districts program, 6 under the Flexi Fund scheme and 104 under the Full Cost Model under BRLPS.



Establishment of CHC in Araria

4. Organic Farming

6317 farmers have been mobilized for undertaking organic farming. Jeevika has successfully registered a total of 87 local groups on the PGS portal with 2039 farmers and 953.56 acres of area. 114 LG reports have been provided to SIMFED for registration. Regular training and capacity-



Vegetable Cultivation by SHG members in Gopalganj



building exercises were done at the VO and LG levels to support organic farming activities.

5. Farm value chain interventions

1) Input Business

- Sale of 398 MTs of fertilizer and seeds was done by 10 FPCs.

Table 13: Achievement of 10 FPCs in FY 2021-22

Sl.	Name of FTC	Achievement (in MT)	Achievement (in Lakh)
1	Purnea	2791.13	544
2	Muzaffarpur	1192.63	355.7
3	Khagaria	2169.03	336
4	Nalanda	810.42	246.8
5	Bhojpur	1420.07	243.3
6	Saharsa	1058.19	235.8
7	Begusarai	490.9	131.1
8	Samastipur	550.96	130.3
9	East Champaran	265.28	115.2
10	Vaishali	271.35	102.4
		11019.96	2440.6

2) Output Business

- 222 MTs of paddy were procured for trading/storage/processing by FPCs of Nalanda and Khagaria.
- 400 MTs of potato were procured and stored in two cold storage stores for supply to B2B and Green delight by FPCs of Muzaffarpur, Vaishali and East Champaran districts.

3) Retail Business

- Nari Anant Women Farmer Producer Company Ltd, Vaishali sold 11.32 MT of fruits and vegetables through two Green Delight Stores in Patna.

4) New initiatives started by FPCs

- Muzaffarpur FPCL procured fertilizers at wholesale rate for selling.
- 1894 FPCs in the districts of



Value chain intervention in Farm sector

Samastipur, East Champaran, Muzaffarpur and Bhojpur got seed production licenses from BSSOCA.

- Turmeric powder produced and packed by Samastipur FPC was launched by Shri Yogendra Singh, 'I.A.S' District Magistrate (DM) Samastipur .
- Samastipur FPC got the prize for the production of the best quality turmeric powder on the eve of Bihar Diwas organized in the Samastipur district.
- Plantix application was installed by 40 farmers in Dhamdaha, Purnea. This application is helping farmers in detecting various diseases in plants and suggesting immediate action points.
- Geo tagging of 43 banana farmers was done in Dhamdaha block of Purnea district.
- Saharsa FPC participated in Chief Minister's visit to Madhepura and showcased its products.

Table 14: Incubation stage of newer Farmer Producer Company

Sl.	Name of FPCs	Districts	Blocks	Total number of shareholders
1	Srijan Agri WFPCL	Kaimur	Bhagwanpur	311
2	Buxar Agri WFPCL	Buxar	Dumraon	305
3	Kalyani Agri WFPCL	Sheikhpura	Ariyari	304
4	Ujjwala Agri WFPCL	Darbhanga	Sinhwara	444
5	Agro Acres WFPCL	Jamui	Chakai	417
6	Katihar Agri WFPCL	Katihar	Korha	310
7	Singheshwar Agri WFPCL	Madhepura	Kumarkhand	300
8	Sonbhadra Agri WFPCL	Rohtas	Tilothu	310
9	Mahananda Agri WFPCL	Kishanganj	Pothia	202
10	Jayeka Agri WFPCL	Munger	Asarganj	310
11	Nawada Agri WFPCL	Nawada	Sirdala	310
12	Maa Sheetla Agri FPCL	Patna	Fatuha	336
13	Arunodaya Agri WFPCL	Araria	Kursakantha	336
14	Atrayanai Agri WFPCL	Saran	Dighwara	310
15	Samriddhi Agri WFPCL	Gaya	Bodhgaya	312
16	Bhitiharwa Agri WFPCL	West Champaran	Manjhulia	410

B. NON-FARM INTERVENTIONS

1. Grameen Bazaar

The demand and supply aggregation model of Grameen Bazaar is making steady progress in benefitting its member Kirana Stores. During this quarter, 26 new Grameen Bazars were opened in 15 districts. In total, 94 Grameen Bazars have been established till March 2022 across 23 districts.



a. Scale-up of Grameen Bazaar

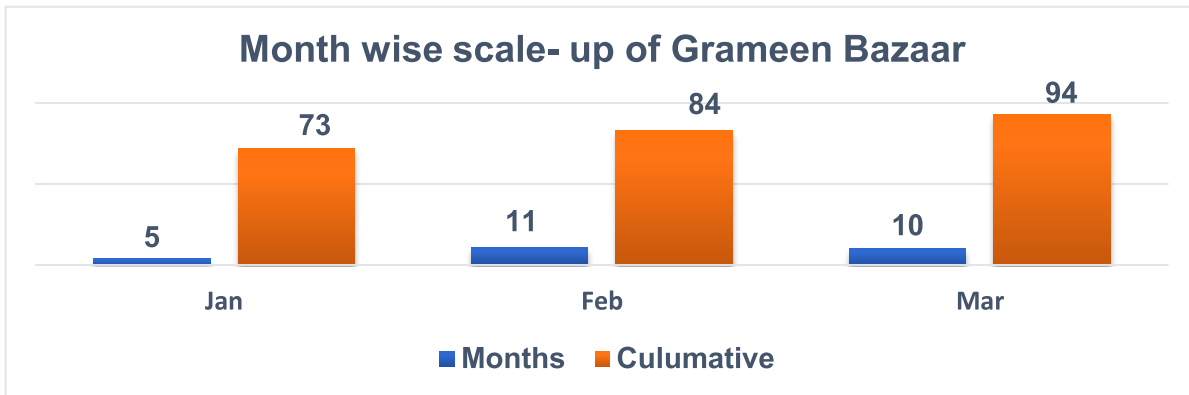


Table15: List of newly opened Grameen Bazaars

Sl.	District	Block
1	Aurangabad	Barun, Rafiganj
2	Araria	Raniganj, Jokihat
3	Bhojpur	Ara Sadar, Agiyaon, Charpokhri
4	Darbhanga	Manigachhi
6	Gaya	Amas, Khizarsarai, Wazirganj, Dobhi, Guruwa
7	Kaimur	Chainpur
8	Lakhisarai	Sadar, Badhiya, Surygarha
9	Muzaffarpur	Marwan
10	Madhubani	Kaluwahi
11	Nawada	Govindpur
12	Purnia	Kasba
13	Rohtas	Surajpura, Dawat
14	Samastipur	Samastipur Sadar, Sarairanjan
15	Sheohar	Piprahi



b. District-wise progress of Grameen Bazaar on Total Sales, Purchase, FSF

In this quarter, grocery items worth Rs. 7.34 crore was sold to members of Kirana stores and other institutions. Of the total sales, grocery items worth Rs 2.27 crore were sold to member Kirana stores and 44.12 crores to Didi-Ki-Rasoi units, VOs under FSF intervention, and others.

Table 16: Sales and purchase status of Grameen Bazaar from January to March 2022

Sl.	District	Number of Grameen Bazaar	Total Sales (Rs)	Total purchase (Rs)	Member Sales (Rs)	Institutional Sales (Rs)
1	Araria	2	32,83,601	32,44,945	10,17,916	22,65,685
2	Arwal	2	26,59,463	26,35,188	8,24,433	18,35,029
3	Aurangabad	6	24,87,948	35,83,774	7,71,264	17,16,684
4	Bhagalpur	4	32,27,583	30,38,443	10,00,551	22,27,032
5	Bhojpur	6	38,27,770	38,51,879	11,86,609	26,41,161
6	Buxar	3	34,89,500	35,09,158	10,81,745	24,07,755
7	Darbhanga	7	65,75,555	69,90,612	20,38,422	45,37,133
8	Gaya	10	1,01,77,482	1,08,37,621	31,55,019	70,22,463
9	Jehanabad	2	9,57,210	12,64,554	2,96,735	6,60,475
10	Kaimur	2	18,15,242	16,97,621	5,62,725	12,52,517
11	Katihar	1	3,58,479	3,71,757	1,11,128	2,47,350
12	Lakhisarai	2	10,054	46,306	3,117	6,937
13	Madhubani	2	4,62,797	5,77,159	1,43,467	3,19,330
14	Muzaffarpur	3	23,81,724	23,04,495	7,38,334	16,43,389
15	Nalanda	2	3,59,687	2,70,218	1,11,503	2,48,184
16	Nawada	4	12,01,474	23,10,933	3,72,457	8,29,017
17	Patna	6	56,12,933	59,29,645	17,40,009	38,72,923
18	Purnea	1	2,28,475	3,04,969	70,827	1,57,648
19	Rohtas	10	1,34,56,312	1,34,82,677	41,71,457	92,84,855
20	Samastipur	2	23,47,790	21,36,424	7,27,815	16,19,975
21	Sheikhpura	2	19,94,664	26,65,219	6,18,346	13,76,318
22	Sheohar	1	1,04,726	1,43,088	32,465	72,261
23	Vaishali	4	63,95,555	62,30,867	19,82,622	44,12,933
	Total	94	7,34,16,023	7,74,27,554	2,27,58,967	5,06,57,056

c. Progress in scaling-up of intervention

- Centralized Performance Management System (Centralized POS) has been installed in 92 Grameen Bazaars.
- Statutory compliance
 - 92 Grameen Bazaars have completed the registration process for the issue of PAN cards.
 - 43 Grameen Bazaars have completed the registration process for the issue of GST.
 - 56 Grameen Bazaars have completed ITR filing for the FY 2020-21.
- 2 Grameen Bazaars have completed the registration process for FSSAI.
- Help desk services were used to connect and get feedback from 83 store managers, 243 OB members, and more than 2987 Kirana members in this quarter to improve Grameen Bazaar services.



- 07 Regional consultant joined.

d. Training and Capacity Building

- Monthly review meetings with Store Managers were conducted to create a platform for monthly schemes and product orientation by tie-up companies, sales-purchase analytics, CPMS inputs, and other review indicators by the SPMU team.
- Monthly reviews with district teams were conducted for performance improvement.
- Weekly training with store managers on CPMS operation was conducted for knowledge improvement.
- Weekly training of District teams on CPMS operation was started in January 2022

2. Didi-Ki-Rasoi

Community-owned and managed Didi Ki Rasoi initiative is being scaled up and by March 2022, altogether 68 Didi Ki Rasoi have been opened across Bihar. After the successful running of Didi Ki Rasoi units in government hospitals, it has been opened in 13 schools being looked after by the SC & ST Welfare Department in the districts of West Champaran, Begusarai, Sheikhpura and Saharsa. The food is being provided to students at a cost of Rs.76 per student per day. Also, DKR was inaugurated in the SBI headquarters office, Patna. Currently, 68 Didi-ki- Rasoi are





Art & Craft Stall setup during Swaj Sudhar Abhiyaan

operational which includes hospitals, schools, institutions and kiosk models, providing livelihoods to approx. 700 entrepreneurs generating livelihood of Rs.6000-10,000/- income per month per didi, helping in generating Rs. 60,000 to 70,000 revenue per month per DKR on average.

3. Art & Craft

The Shilpgram Mahila producer company Ltd. signed a contract with PCI in January 2022 for the supply of art and craft items worth Rs. 75 Lakhs. 13 Lakhs chemically coated masks were produced with the support of IIT-Bombay. Mask worth Rs. 50 lakhs were supplied along with other art and craft items worth Rs. 25 Lakhs to PCI in this quarter.

Participation in Bihar Diwas

JEEViKA participated in Bihar Diwas and sold handicraft items like Madhubani Painting, Sikki items, Silk products, Honey, etc. Honey was the most sold product during this occasion.

Capacity Building

Eight batches of basic training on art and craft, three batches of advance training, and one batch of training on design development were conducted for around 350 artisans from districts of Madhubani, Darbhanga, and Katihar.

4. Shop.brlps.in

Shop.brlps.in provides an opportunity for the buyers to purchase 141 different art and craft items online. During this quarter, art and craft items worth Rs. 1,70,737 were sold through the site.



5. Stitching Intervention

To provide employment opportunities to rural women in the stitching sector, JEEViKA started its first stitching training and production center at Munger on 15th February 2022. The inauguration event was graced by the presence of the District Magistrate, Munger along with the Deputy Development Commissioner, JEEViKA staff, and SHG members. District. Around 75 members would be working at the center.

6. Enterprise Promotion under NRETP

JEEViKA is implementing NRETP- Enterprise Promotion in 40 Blocks spread across 12 Districts.

a. One Stop Facility Center

JEEViKA is promoting enterprise development under National Rural Economic Transformation Project. Nano enterprises (turnover of up to INR 6.00 lakhs per annum) will be supported under OSF (one-stop facility center), which are growth-oriented. To support these enterprises, an amount of Rs.10 crores have been transferred to 40 blocks of nodal CLFs (₹25 lakhs/block).



b. Orientation and training of staff

- All the 12 districts completed the training and exposure visit of 392 cadres.
- CBO orientation by BDSPs on NRETP- Enterprise promotion ongoing in CLFs/VOs through NRETP Standard note issued to the team.
- 150 Enterprise data surveys completed in 38/40 OSF NRETP-OSF blocks.
- 12 DTE-EPs Training on Viability assessment and business plan making by KUDUMBASHREE NRO.
- BDSP training on enterprise development, foundation modules and growth modules started in 8 out of a total of 12 OSF districts.

c. Guidelines and communication Collateral

- NRETP-OSF implementation guideline approved and issued to field team for rollout and implementation.



- NRETP- Incubation Standard note in Hindi along with other collaterals such as flyer, backdrop-banner, newspaper advertisement, standee developed with the help of partner organization (IIM-CIP).

f. INCUBATOR

The Indian Institute of Management-Calcutta Innovation Park was on-boarded as an incubator partner for Bihar on 7-12-2021.

- A letter from BRLPS was issued to all DMs/ DDCs/ Department Secretaries regarding providing support to the IIM-CIP project team in the implementation of the NRETP Incubation program in Bihar.
- Launch of NRETP-Incubation program and website launch through an online workshop chaired by the CEO along with 38 district DPMs and Non-Farm Managers.
- Issue of an official order regarding outreach plan for inviting online applications under incubation component, covering all 38 districts planned in 6 days. Participants included 70 people per district from among district and block staff and community members.

g. CLUSTER

Under NRETP- Clusters, Foundation for MSME Clusters (FMC) was on-boarded for cluster program implementation.

- A Handicraft cluster promotion initiation workshop organized for Madhubani and Darbhanga districts by Foundation for MSMEs Clusters (FMC).
- DPR submitted to NRLM and approval is awaited.
- Multiple rounds of feedback sessions on DSR from NRLM taken through panel discussions.
- Identification of 450 existing artisans along with 52 new artisans has been done.

7. Start-up Village Entrepreneurship Program (SVEP)

Progress made under SVEP during this quarter are as mentioned below:

- 1056 new individual enterprises were started by SHG members under SVEP during this quarter. Cumulatively, a total of 2324 enterprises have been started in FY 2021-22.
- Selection of CRP-EPs (CRP-Enterprise Promotion) was completed in all 10 blocks of Phase-
- The Block Resource Centre-MC/BEPC members have been selected in all 10 blocks of Phase-3
- BRC bank account has been opened in all 10 blocks for transactions under SVEP.
- Account opening (parent/child account) process has been initiated for districts to manage funds under SVEP.
- One round of orientation of the district and block team was organized. 5 days of classroom sessions were held along with a field visit in the Bochahan block of the Muzaffarpur district.
- DPR preparation process was initiated in 5 out of 10 blocks of phase-3



8. Beekeeping intervention

January to March 2022 is an important period for beekeeping intervention due to the flowering season of several crops lie during this period. During this quarter, 2676 new members were trained on the technical aspects of beekeeping. 429.4 MTs of litchi honey were extracted by 299 Producer Groups in 22 districts. 3760 members were registered on the Direct Benefit Transfer portal of the Department of Agriculture, and 3663 on the Hortnet portal to get benefits of the government schemes. 3548 new members from 149 new Producer Groups received 35480 bee boxes with support from State Horticulture Mission (SHM) in 20 Districts.

Till March 2022, the beekeeping intervention has been implemented in 22 districts and 95 blocks. A total of 7693 households have been mobilized into 299 bees PGs. Cumulatively, 2418.7 MT of honey has been produced and honey sold worth Rs. 42.74 crores

C. LIVESTOCK

1. Goat rearing interventions

a) Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 2702 Pashu Sakhis have been trained and are providing goat rearing services to SHG/ Non-SHG households (HH) across 20 districts. The model which is an intrinsically sustainable livelihood model has helped Pashu Sakhis to generate a regular income throughout the year. Details of the services and achievement till March 2022 is mentioned in the below table:



Goat shed constructed with support of Pashu Sakhi

Table 17: Progress under Pashu Sakhi Model

Sr. No.	Indicators	Jan-March 2022	Cumulative Progress till March 2022
1	Number of Pashu Sakhi developed	121	2702
2	Number of inseminations done by inducted bucks	10816	76722
3	Number of azolla pit developed (inc. green fodder)	3402	16681
4	Number of machan/shed constructed	3600	17004
5	Number of feeders installed	14254	74664
6	Number of castrations done	54982	207897
7	The total quantity of dana mishran produced (in kg)	22621	183232
8	Number of deworming doses provided	81228	887904
9	Number of vaccination doses given	49499	528568

b) Goat Producer Company

JEEViKA has established Seemanchal Jeevika Goat Producer Company to provide value chain services to goat rearers in Purnea, Araria, Katihar and Kishanganj districts. A total of 10650 members have been mobilized in the Goat Producer Company coming from 320 villages and covering 17 blocks. The company has also initiated business through the selling of inputs to its members and also the trading of output (Live Goat). The total turnover from Jan. to March 22 was 55.64 Lakhs.



Vaccination of Goat by Pashu Sakhi



c) Partnership support in Goat intervention

- Aga Khan Foundation (AKF)

Aga Khan Foundation is supporting JEEViKA in the development of the trained community cadres on goat-rearing techniques. These trained cadres are also called Pashu Sakhis. AKF is also supporting in implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project. The project focuses on the development of rural entrepreneurs and has been successful in generating employment among rural women.

From January to March 2022, 11 new Pashu Sakhis were developed and 1152 new households were mobilized by Pashu Sakhis. A total of 311 Pashu Sakhis have been developed and providing services to 54135 households mobilized into 441 Goat Rearing Groups. This intervention is being implemented in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur and Paroo blocks of Muzaffarpur districts. AKF supported in the distribution of 22,000 mulberry plants for green fodder development in the three blocks of Motipur, Meenapur and Paroo.

d) Goat Marketing

Marketing of goats has now started to take shape in all the districts and the goat rearers are now able to have a price realization by selling their goats as per live body weight. Currently, goat haats termed as 'Bakri Bikray Kendra' are being organized at PG/VO level in respective blocks during special occasions of the year such as New Year, Holi, Bakrid, Durga Puja etc. During this quarter, haats were organized during the occasion of Holi and the total business volume stood up at Rs 40,64,088 which was approximately 26% more compared to Holi business volume in the previous year. The cumulative progress in terms of business volume made is Rs. 17,304,293.

Table 18: Progress under Bakri Bikray Kendra

Sl.	Particulars	Jan-March 2022	Cumulative progress till March 31 st 2022
1	Districts	12	12
2	Blocks	60	60
3	Number of Goats sold	1271	5192
4	Total Profit to Pashu Sakhi (in Rs)	14475	43,290
5	Total Profit to PG (in Rs)	12261	77341
6	Total Business Volume (in Rs)	4064088	17304293

2. Poultry intervention

JEEViKA is implementing backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS) this FY. Under this scheme, 45 chicks would be distributed to beneficiaries in two batches. Before distribution of chicks, the day-old chicks are reared at Mother Unit (Poultry Farm) for 28 days and provided required feed, care and vaccinations. On the 7th day Ranikhet vaccine, 14th day Lasota vaccine and on 21st day Gambro vaccine are provided to chicks for prevention from different diseases. A certificate of Mareks against hatchery-born disease is taken from the supplier to ensure the prevention of the disease.

**Table 19: Progress under Backyard Poultry intervention**

Sl.	Indicators	Jan. to March 2022	Cumulative progress till 31 st March 2022
1	Number of Districts	14	35
2	Number of Blocks	60	154
3	The number of members benefitted	10429	13310
4	Number of Chicks distributed	131109	499356



Animal Health Camp

3. Dairy Intervention

The project in collaboration with COMFED is mobilizing cattle rearing/ SHG members into the existing Dairy Cooperative Societies (DCS) for the marketing of milk through DCS. From Jan. to March 2022, a total of 1515 HHs are linked to DCSs and 42 new women DCS have been formed. Cumulatively, a total of 68694 HHs have been linked to 853 women DCS. The Kaushikee Mahila Milk Producer Company has currently 703 operational milk pooling points. A total of 35544 members have been enrolled in KMMPC. 14 Bulk Milk Chilling units have been installed and the company is procuring on an average 50895 Liter per Day milk.



Animal Health Camp



Kaushiki Dairy Co-operative Society

Animal Health and Awareness Camps are organized to treat the cattle suffering from various diseases as well as cater to the infertility issues. Farmers are also educated on the various package of practices on cattle rearing which leads to an increase in milk productivity. From January to March 2022, a total of 64 camps were organized. 15558 cattle of 8159 HHs were treated in the camps.



Fisheries intervention

4. Fish Intervention

The government of Bihar made an announcement that ponds identified under Jal-Jeevan-Hariyali Abhiyaan would be maintained and fishery activities will be undertaken by SHG members. The process of identification, allotment and operationalization of ponds is under process in different districts of the State.



Fingerlings for putting in the pond

Table 20: Progress under Fish intervention

Sr. No.	Indicators	January to March 2022	Cumulative progress till March 31 st , 2022
1	Number of Districts covered	25	26
2	Number of Blocks covered	142	144
3	Number of ponds allotted	285	287
4	Number of operational ponds	13	15



SKILLS DEVELOPMENT & PLACEMENT

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

It is a flagship program of the Ministry of Rural Development (MoRD), Government of India. DDU-GKY is uniquely focused on rural youth in the age group of 15 to 35 years from rural poor families. DDU-GKY is a 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 DDU-GKY in partnership with different Project Implementing Agencies. As of 31st March 2022, altogether 77 training centers of 68 Project Implementation Agencies (PIAs) were engaged to enhance the skills by training the rural youths and providing job opportunities to them. During this quarter, 3761 candidates were trained and 1789 placed. Cumulatively till March 2022, a total of 64703 candidates have received training from PIAs on different trades, and 42381 got appointed in different organizations under DDU-GKY and Roshni projects.

Table 21: Progress under DDUGKY

Sl.	Progress	Trained	Appointed
1	January to March 2022	3761	1789
2	Cumulative till March 2022	64703	42381

2. Job fair and direct placement

Around 78 job fairs and 383 YMDs and CMDs were organized during the quarter which provided youths job opportunities. 3729 youths got placed through job fairs and direct placement opportunities.



Table22: Status on job fair and direct placement

Sl.	Particulars	Progress (January to March 2022)
1	Job Fairs organized	78
2	Total YMD & CMD	383
3	Offered Jobs (Job fair & YMD)	12723
4	Joined Jobs	3729
5	Direct Placement	131291

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 up-gradation and skill training of the rural youth & managed by the sponsored lead bank of the districts. JEEViKA (BRLPS) Bihar is acting as 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 in almost 61 approved trades. After the completion of training, the rural youths are also extended credit support to initiate an enterprise. As of 31st March 2022, 38 Rural Self-Employment Training Institutes (RSETIs) centres were engaged to enhance the skills and training of the rural youth and provide self-employment to them. During the quarter, 8596 candidates received training from RSETIs on different trades and 6272 got settled.

Table 23: Progress under RSETI

Sl.	Particulars	Progress (Jan. to March 2022)
1	Number of training conducted	279
2	Number of candidates trained	8596
3	Total Settled	6272
4	Settled-self funding	4576
5	Settled- bank finance	1696



SOCIAL DEVELOPMENT

1. Food Security intervention

Food Security Fund (FSF) is an innovative financial credit product that provides a single window to Village Organizations for the purchase of food grains, distributions of food grains and repayment of the outstanding credits, making it accessible to the poorest, thus mandates ensuring nutritional food security of the SHG women and their families. The VOs also procure nutritional items like pulses, oil, and sugar besides food grains. Presently, a total of 47,461 VOs have received this fund.

2. Health Risk intervention

Health Risk Fund is a type of credit product given to VOs, that aims to support community members by meeting their health-related emergency expenses. Cumulatively, a total of 51,204 VOs have received this fund.

3. Solar Project

JEEViKA Women Initiative Renewable Energy and Solutions, popularly known as J-WiRES, works progressively in the assembly, production, distribution, partnership, customization, installation, sale and marketing of solar products. In this quarter, J-WiRES, in collaboration with

TERI has sold and installed 1256 Home Lighting systems. J-Wires have assembled and sold 500 units of solar lamps and torches. J-WiRES is working with IIT, Bombay and the University of Berkeley on a research project for BLDC fans.

4. Jal Jeevan Hariyali

Bihar shares the national vision of sustainable management of forests and mitigating the adverse effect of climate change thereby conserving the environment for present and future generations. This vision aims to bring the vegetative (forest and tree) cover to 17% of the total geographical area of Bihar, mainly through afforestation.

Jal Jeevan Hariyali campaign, with the support of various departments and organizations, missions to plant 5 crore saplings in Bihar.

Under the campaign, Jeevika with the support of the Department of Forest, Environment and Climate Change took an initiative to provide 1.5 crore saplings to community members, focusing on environment conservation and balancing the nutritional content of families simultaneously with the program name “Harit Jeevika Harit Bihar.

For handling, management, transparency and accountability of “Harit Jeevika, Harit Bihar” Jeevika with the Department of Forest, Environment, and Climate Change, Government of Bihar, has developed an application commonly known as Van Mitra App. Through this app., Jeevika developed a micro plan at the panchayat level with VO-wise and drop point manager-wise respectively. This micro plan consists of the demand for a total of 1,64,70,888 saplings for fruit-bearing plants, wooden plants, and others respectively. And as per the demand for the saplings, altogether 97,78,749 saplings have been distributed among the members of SHGs, while 82,55,491 members' aadhar number has been updated on Van-Mitra App. who have received the sapling.

5. Didi ki Nursery

A. In convergence with the Department of Forest, Environment, and Climate Change, Government of Bihar

For promoting the concept of clean and green surroundings by primarily focusing on the conservation of local and global biodiversity through Natural Resource Management (NRM) and water conservation, parallel promoting livelihood diversification in the field of Nursery Development; Jeevika has mobilized didis for the development of nurseries under Didi ki nursery program. Presently, 242 nurseries have been established. For the renewable of existing





MoU and establishment of nurseries in FY 2022-23, a list of 246 community members has been shared with the DoFECC.

B. In convergence with MGNREGA

The plantation is an important task under MGNREGA which results in enhancing the green coverage and promoting livelihood thereby benefiting local beneficiaries. For plantation, a high standard and good quality saplings are required. Therefore, Jeevika together with MGNREGA has decided to establish jeevika didi's nursery in different districts of Bihar. For the establishment of nurseries, 314 applications have been submitted at MGNREGA PO office against which 111 units of nurseries have been established.

C. Training

A 3-days residential training for 255 Jeevika Didis, from 15 districts was organized on nursery development and management by Centre of Excellence for Fruits in Desari block Vaishali and at different KVKs.

6. Disaster Management

Bihar State Disaster Management Authority

62 master resource persons from Arwal, Gaya, Jehanabad, Patna, Kaimur, Rohtas, Aurangabad, Sheikhpura, Jamui, and Khagaria were trained on module one i.e. natural disaster. Cumulatively, 246 master resource persons have been trained on module one related to natural disaster. These master resource persons have oriented 6531 community members of VO's.

A. Fire Safety Department, Government of Bihar

One-day orientation on fire safety measures was organized for CBO members and cadres. Till now, cumulatively 97 CLFs have received such training.

B. Collaboration with UNICEF

To address the challenge of providing safe drinking water to the flood-affected population, UNICEF, Bihar has provided 15 sets of Flood Response Support Kits (FRSK) to Jeevika. The FRSK includes:

- Motorized mobile water treatment unit to provide safe drinking water to the flood-affected population.
- Inflatable Water Storage Onion Tank (5000 Litres) to facilitate temporary storage of the treated water.
- Tap Stand Sets (with 4-6) tap connections, for distribution of the treated water to the affected population.
- Water Testing Kits for periodic testing of the available drinking water.
- Rainwater Collector

These FRSK will be installed in the flood-affected blocks of Begusarai, Bhagalpur, Darbhanga,

East Champaran, Katihar, Khagaria, Madhepura, Muzaffarpur, Saharsa, Samastipur, Sheohar, Sitamarhi, Supaul and Vaishali districts.

7. Inclusion of Persons with Disability

JEEViKA is committed to creating a pathway for disability-inclusive development as part of its overall agenda of alleviating poverty in Bihar. The resources of JEEViKA would be utilized towards holistic empowerment, rehabilitation, and social inclusion of persons with disabilities in rural communities of Bihar.

Over 10000 SHGs of person with disability (PwD) have been formed with 2255 SHGs having their saving accounts and 297 SHGs having received the revolving fund.

Over 6371 PwD has been trained on the adoption and practices of different types of livelihood activities. To integrate these activities, Jeevika in collaboration with Sightsavers and BSPTCL, organized 3 days of residential training for PwD members on the topics of the establishment of a producer company, focusing on backward and forward linkages of livelihood activities under the umbrella of “Divyagram”

8. Gender Initiatives: (in collaboration with PCI)

A. Transformative Action for Rural Adolescents Girls (TARA)

It is a pilot project that aims to strengthen the overall well-being and self-reliance of adolescent girls in Bihar so that they can be prepared better for a productive workforce and negotiate their reproductive health. The project was initiated in two blocks of Rohtas district with 1,205 adolescent girls. A qualitative and Quantitative endline study of the TARA intervention has been completed. The study found that PACE++ curriculum was effective in improving psycho-social assets, knowledge practice of health and nutrition and delaying marriages in the community settings.

B. SAFAL Project

SAFAL project aims at enhancing the life skills of Jeevika SHG members by improving leadership abilities and promoting collective actions. This project utilizes the PACE curriculum to enhance the psychosocial competencies and interpersonal skills of SHG leaders to help them make informed decisions, solve problems, think critically and creatively, communicate effectively, build healthy relationships, empathize with others, and cope with and manage their lives in a healthy and productive manner. The project aims to create a pool of three hundred community leaders to cascade the life-skills training to the last mile through community institutions. Presently, it is being implemented in nine CLFs of three blocks namely Lalganj, Bhagwanpur and Vaishali of Vaishali district, Bihar. TOT on the first customized PACE Introduction Module has been given to the CRPs for training at the CLF level. An Abridged Version of the Module has been developed and given to the CLF leaders to orient the VO members in their respective VOs. More than 8,500 SHG women have been oriented on 1st Module - PACE Introductory with the help of 300 CLFs and 18 CRPs. Project MIS has been designed by the Project Team to record VO member's line listing, Training Quality Assurance,



Training Tracking Sheet, etc. Liasoning has been established between JEEVIKA's field staff and SAFAL CRPs for smooth cascading of the training program at VO level.

10. Technical Assistance from PCI for improvement of Women access to entitlements

The technical assistance aims to improve women's access to entitlements, facilitate safe and dignified avenues of economic empowerment as provided by the state along with increased women's agency and power to make and act on decisions and control resources. Presently, TA has a special focus on development through Mahatma Gandhi National Rural Employment Guarantee Scheme - Bihar Rural Livelihoods Promotion Society convergence. For the same, the two administrative blocks, Dobhi in Gaya district and Jaynagar in Madhubani district, have been selected as learning and immersion blocks under this initiative, with strategic placement of human resources at the district, block, and community levels for extending support in effective implementation of the project. An application has been developed for Data-CRP Pilot Test. The data-CRP pilot test envisages demonstrating Community-led ICT-enabled data collection and analysis process. The pilot aims to enable the community to collect actionable data and make informed decisions to improve access to the government social security schemes, entitlements, livelihood opportunities and facilitate self-employment among women.

11. Education initiatives

a. Key highlights of education initiatives in convergence with i-saksham

- 23 edu-leaders completed two years in JEEVIKA and i-saksham fellowship program in the year 2022. The graduation ceremony was organized in Patna.
- Shri Balamurugan D., CEO, BRLPS felicitated the edu-leaders and also other champion community members who have excelled in various aspects like livelihoods, education, gender and social action related initiatives and participation of women as leader in Panchayati Raj Institutions.
- 750 primary school going children from rural area accessed quality education from this fellowship.
- During COVID - lockdown when schools were closed; 350 students accessed education via mobile phones.

b. Key highlights of education initiatives done with Turn The Bus

- 23000 BSEB Arts students were mobilized across 38 Districts of Bihar under JEEVIKA and TTB collaboration.
- The TTB app. was launched in google play store with more than 30000 downloads.
- As per the student engagement plan, webinars on various curriculum related topics were covered on fortnightly basis.
- Few chapters from class 10 curriculum was also introduced on pilot basis.
- Discussions on introducing livelihoods related video in the app was done.

c. Progress in education initiatives with Pratham

- 1402 CM didis trained on Pratham's IEC material in districts of Gaya, Supaul, West Champaran, Nalanda and Purnea.



Stall in HNS during Bihar Diwas

HEALTH, NUTRITION & SANITATION

A woman's nutritional status is highly influenced by her proper knowledge about health, nutrition, the hygienic environment, water and sanitation and access to health services. JEEViKA is making effort to sensitize SHG members on health, nutrition & sanitation. The approach focuses on the implementation of a comprehensive behavior change communication (BCC) strategy along with strategic interventions to build linkages with existing government nutrition programs and JEEViKA's income support efforts, specifically the promotion of nutri gardens and livestock for better diet diversity. During this quarter, the theme initiated Food Dietary Diversity Campaign to create awareness of nutrition and overall well-being .

Table 24: Progress details of the rollout in SHG on modules 1,2, 3, and 5 are given below:

Sl.	Modules	The total number of SHGs received training till Dec. 2021	The total number of SHGs received training till March 2022	Cumulative progress	Total number of CMs trained on Module till March 2022
Module -1					
1	Session-1	8,28,763	8,67,876	39,113	74,779
	(linking HNS with Livelihoods)				
2	Session-2 (Breast-feeding)	8,03,236	8,45,192	41,956	
3	Session-3 (Complementary feeding)	7,75,718	8,25,449	49,731	
4	Session-4 (Maternal diet diversity)	7,58,696	8,11,672	52,976	
Module -2					
5	Session-5 (Nutri-Garden)	4,80,209	5,79,281	99,072	60,250
6	Session-6 (Identification and management of diseases)	4,47,158	5,45,497	98,339	
7	Session-7 (Disease prevention among infants)	4,13,327	4,94,209	80,882	
Module -3					
8	Session 8 (Antenatal care & birth preparedness)	95451	1,84,375	88,924	33,263
9	Session 9 (Recognition and response to danger signs: pregnancy, post-pregnancy & newborn)	70250	1,38,981	68,731	
10	Session 10 (Newborn Care)	44897	97,916	53,019	
11	Session 11 (Planned family; the foundation for happiness)	32566	76,961	44,395	
12	Module -5				70,823
13	Session-16 (Preventive measures of COVID-19)	9,29,816	9,44,702	14,886	
14	Session-17 (Improving Immunity during COVID-19)	9,17,430	9,33,788	16,358	

1. Behaviour Change Communication (BCC)

One of the critical strategies for integration of Health, Nutrition and Sanitation Behaviors in the community is achieved through Behavior Change Communication (BCC) activities. The key BCC strategies include BCC module roll-out, campaigns, HSC strengthening, home visits to critical households identified and establishment of nutri-gardens etc. The emphasis was on providing training on sessions of Module - 2, 3 and CSBC in all SHGs which is ongoing.



Table 25: ToT details of staff (AC/CC) and HNS-MRP trained on Module 2, 3 and CSBC

Sl.	Designation	Trained till Dec. 2021	Trained from in Jan. to March 2022	Progress till March-2022
Module -1				
1	AC/CC	1,037	0	1,037
2	MRP	1,442	0	1,442
3	CM	72,620	2099	74,719
Module -2				
4	AC/CC	965	20	985
5	MRP	1,290	15	1,305
6	CM	45,906	13,314	59,220
Module -3				
7	AC/CC	425	168	593
8	MRP	931	155	1,086
9	CM	14,936	17,084	32,020
CSBC				
10	CM	33,532	23,932	57,464

2. Family Diet Diversity Campaign

Family Diet Diversity Campaign (FDDC) aims at sensitizing SHG members on malnutrition issues with a special focus on pregnant women, lactating mothers and children between 6 to 23 months of age. Through this campaign targeted households are identified by the Community Mobilizer, Village Organisation-Health Sub Committees (VO-HSC) and Community Nutrition Resource Persons (CNRP). The campaign was started in March 2022 and would continue till May 2022. Home visits and focus group discussions are the major tools through which women are mobilized and sensitized toward health and nutrition aspects. They counsel the beneficiaries and family members on specific issues. These are intended to trigger collective as well as individual behavior change towards health nutrition interventions.

Majorly households having pregnant mothers in their third trimester are counseled on birth preparedness, institutional delivery, colostrum feeding, and family planning. Households having children between 6-23 months are made aware of the importance of complementary feeding. The mothers and family members are counseled about the relation between supplementary feeding and their child's growth and overall development. CMs, CNRPs and HSCs are also responsible for mobilizing SHG members and critical households for participation in community events like food demonstration programs in Vos.

The major activities done in FDD Campaign are:

- Line listing and HH visits of targeted beneficiaries ie. pregnant women in 3rd trimester, lactating mothers of 0-6 months babies and 6-23 months old babies' mothers.
- Online tracking of beneficiaries by community cadre with the help of mobile application (ODK) : The community cadre kept a record of the beneficiaries on the ODK link shared by the state by capturing photos of the beneficiary with food plates which was being taken during the visit.
- Food demonstration and video dissemination through mobile/PICO projector in VO.



- Food demonstration and video dissemination through mobile/PICO projector in VO.

Table 26: Progress made under FDD Campaign as per ODK

SI.	Particulars	Progress
1	Number of VOs completed line listing	68623
2	Number of VOs in which home visits done	47827
3	Number of VOs conducted food group demonstration	44476
4	Number of VOs conducted a quiz	27820

Table27: Details of CBOs and participants who participated in the FDD campaign

SI.	Details	Total	Participated
1	District	38	38
2	Block	534	517
3	CLF	1,324	1,102
4	VO	70,014	67,425

3. Swabhimaan

Swabhimaan works with 10 -19 years age group girls, lactating women, or under two-year children. A total of 4,151 adolescent girls have been catered under the Swabhimaan project.



4. National Resource Organisation (NRO)

JEEViKA is working as 'National Resource Organization (NRO) for FNHW, to support other SRLMs in strategy formulation, planning, capacity building & training, exposure visits, developing social capital & demonstration sites, scaling up the FNHW interventions, and in developing the resource materials like modules, guidelines, SOPs, IEC materials, job aids, etc. The progress made during this quarter is as mentioned below:

- **Evaluation Study**

The concept notes on the Evaluation study i.e. Baseline, Midline and End-line have been drafted and finalized for conducting the same in the partner state. Further, the tools for collection of data, operational strategy, monitoring and maintaining the quality and processing of data have also been drafted for this study.

- **FNHW Modules**

The NRO FNHW team has drafted a module on the prevention of anaemia and support in customization in the Nepali language of Module 4 (Agri-nutrition Linkage), Module 5 (Child Disease Care & Prevention) & Module 6 (Menstrual Hygiene).



LOHIYA SWACHH BIHAR ABHIYAN

Lohiya Swachh Bihar Abhiyan (LSBA) is a mission mode program comprising the centrally sponsored SBM-(G) and state-sponsored Lohiya Swachhta Yojana (LSY) for ensuring universal sanitation coverage in Bihar. LSY is a fully State-funded initiative that intends to cover households not factored under SBM-(G).

1. ODF-S & ODF Plus activities

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

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

Table 28: IHHL status till 31st March 2022

Sl.	Parameter	Jan. - March 2022	Cumulative progress
1	IHHL Construction	0	1.22 Cr (SBM-G, LOB & NOLB)
2	IHHL Coverage	100%	100%
3	IHHL Payment	12627	8646951
4	Geo-Tagging	100%	100%
5	Number of villages declared ODF	100%	38691
6	Number of villages verified as ODF	100%	38691
7	2 nd Level ODF Verification	1175	38691



2. Capacity Building

One batch of three-days residential technical training was organized for MNREGA -Master Trainers on ODF Plus (45 participants in Batch). The agenda of the training was the introduction of SLWM in villages/ gram panchayats under Swachh Bharat Mission-Gramin and technical aspects of different components of ODF Plus. 4 Batches (182 participants) of three-day residential training were organized for Block coordinators, SRP and DRP on ODF S and different components of SLWM for achieving ODF Plus in villages/ gram panchayats under Swachh Bharat Mission-Gramin.

3. Community Toilet

In villages/GPs where there is non-availability of land in families/households, especially in mahadalit tolas/poor families, community toilets can cover the sanitation needs. LSBA has already prepared a model with the specification to construct two community toilets in each GP so that districts can construct community toilets in all such habitations where the availability of land is an issue. The theme facilitated the construction of such toilets. Cumulatively, a total of 9106 CSCs have been constructed.

Table29: Progress on CSC construction

Sl.	Particulars	Progress
1	Total CSC target for FY 2021-22	8000
2	CSC under construction	1201
3	CSC completed	2845
4	Cumulative till March 2022	9106

4. IEC ACTIVITIES

Behavior Change Communication (BCC) is the cornerstone of behavior change in community. Keeping this in view ‘Swachh Gaon-Humara Gaurav’ (SGHG), BCC Campaign was resumed in January 2022 to sustain ODF and trigger rural people to adopt ODF Plus behavior. This monthly, week-long behavior change campaign was halted from October 2021 to mid of December 2021 due to the announcement of the model code of conduct in the wake of the Panchayati Raj elections in Bihar. Since January 2022, this campaign is being conducted in full swing and will continue till June 2022 across the state. Details and achievements of ‘Swachh Gaon Hamara Gaurav’ are as follows:

- **Campaign objective:** To sustain the ODF behavior and mobilize communities towards Solid and Liquid waste management.
- **Campaign period:** The first week of each month is dedicated to it in all Gram Panchayats, focusing on those GPs selected for SLWM initiatives by the state.
- **Pillars of the campaign:** Approx. 11,000 registered *swachhagrahis* on the SGHG mobile App along with thousands of Nigrani Samiti.
- **Activities:** Regular morning and evening follow-up by *swachhagrahis*; *thematic activities such as ratri chaupal, shramdan* painting & essay writing competitions, SLTS, etc.
- **Monitoring:** Physical monitoring as well as through Mobile App.
- **Achievement:** From January to March 2022, more than 04 Lakh people triggered towards behavior sustainability and SLWM.

5. Covid Appropriate behaviour Propagation

Covid appropriate behaviors were promoted through wall writing in public places and CSCs. Moreover, a social media campaign was rolled out. A series of digital posters and multimedia short films were produced with the support of UNICEF and disseminated through Whatsapp., Facebook, Twitter, and other social media platforms. Swachhagrahis trigger folks and shared these multimedia films & posters in the local community Whatsapp group, specially formed by them for this cause.

6. Showcasing ODF Plus initiatives in Grand footfall events like Republic Day, Bihar Diwas, etc.

Districts showcased ODF Plus behavior/ODF Plus initiatives to catch more and more attention of the community on new initiatives on special days like Republic Day 2022, Bihar Diwas (22 March 2022), district's establishment day, Azadi ka Amrit Mahotsav, etc. Especially during the Republic Day, tableau / Jhankhis displayed green and blue dustbins with the slogans – “Ghar me rakhen hara aur nile rang ka kuredan, karchre ka karen samuchit niptan” (keep two dustbins, one green and the other blue in your house, segregate waste at household level), compost pits, NADEP, vermicomposting, magic pits, soak pits etc.

On the eve of Bihar Diwas, a three-day mega celebration was organized at Gandhi Maidan, Patna by the state government from 22nd to 24th March 2022. Lohiya Swachh Bihar Abhiyan (SBMG-II/LSY-II) - Second phase and ODF Plus initiatives were showcased in this program. Also, districts showcased the ODF Plus initiative in the Bihar Diwas event organized at the district/block level. These efforts drew the attention of common people and persuaded them to adopt ODF Plus behaviour.

ODF Plus: Solid & Liquid Waste Management activities

Lohiya Swacch Bihar Abhiyan (LSBA) has initiated interventions for supporting the districts/blocks in the planning and implementation of solid and liquid waste management (SLWM) activities. Continuing with the ODF+ activities, initiated in the fourth quarter, LSBA provided training to all sanitation supervisors, block coordinators, district consultants & district coordinators on sanitation & implementation of the SLWM project at Gram Panchayat.

Other activities undertaken during the quarter are as follows:

- The action plan was prepared for the implementation of SLWM at the Gram Panchayat level in 1671 Gps.
- Fund transfer to 1671 Gram Panchayat by DWSC for SLWM implementation.
- Publication of expression of interest regarding the hiring of agency for implementation of Gobardhan project in Bihar.
- Training to district and block level officials on LSBA Phase-2 by Primove.
- Use of Mobile App for monitoring ongoing SLWM activity in 1671 Gram Panchayat.
- SPMU team participate in orientation cum workshop on ODF Plus in Delhi organized by Department of Drinking Water & Sanitation.



Asha Devi, SJY, Raghunathpur, Siwan

SATAT JEEVIKOPARJAN YOJANA

Under Satat Jeevikoparjana Yojana, the theme focused on the identification of ultra-poor households during this quarter. A special endorsement drive was conducted across the state and 7961 households were endorsed. New livelihood clusters were formed and livelihood activities started. Currently, 766 households have been associated with livelihood activities in the cluster approach. 1592 endorsed households were provided confidence building training and 3995 households were provided Confidence Building and Enterprise building trainings. Livelihood Investment Fund was provided to 2158 Households during this quarter.

1. Identification of Ultra Poor households

The SJY majorly focuses on households traditionally engaged in Toddy tapping/ country liquor sales and had lost their source of income after prohibition in Bihar. A special endorsement drive was completed in this quarter focussing on such households along with ultra-poor SC/ST households. The drive was conducted across 38 districts and 7961 households were endorsed by the VOs. Altogether, 1,44,198 households have been endorsed till March 2022.

2. Promotion of Livelihood Cluster for area specific non-farm products

A scoping study was done in 12 districts by 'Livelihood Coordinators placed in these 12 districts. 20 livelihood clusters have been identified and Business plans prepared for 12 Livelihood Clustered out of the total 20 Livelihood Clusters identified. Livelihood Cluster Profiles have also been prepared. “**Common Facilitation Centre**” and Producer Groups have been set up in the clusters to institutionalize the production and sales. Capacity building of UP-households

belonging to the livelihood clusters has also been done through training on technological up-gradation and dissemination of technical knowledge. Further, a strategy for market linkages of the cluster products is being developed.

- **Broom Cluster (Rohtas Sadar, Rohtas)**

Savarni Jeevika Mahila Utpadak Samooh, has been formed comprising 5 villages of Akbarpur panchayat of Rohtas Sadar block. In this livelihood cluster, 25 SJY households have been selected and provided training on broom making. In this quarter, 24 households received LIF 2nd tranche and a procurement committee consisting of 5 SJY members was formed. In total, 2208 brooms have been produced and the sale of brooms is worth Rs. 43943 has been done by didis in this cluster. The wholesale price of broom has been kept @ Rs. 19 per piece and retail price @ Rs. 25-30 per piece.

- **Bangle Cluster (Nokha, Rohtas)**

25 SJY households have been selected in the bangle cluster identified in Nokha block, comprising [Sirkhinda](#) and [Sisirta](#) panchayats and provided 1st round of training. In this quarter, 19 households received LIF 2nd tranche, and 16 households did 1st round of procurement and started production. Orientation was given to MRP on sale data and stock register maintenance. Altogether, bangle production is worth Rs. 36770 and sale worth Rs. 17385 has been done.

- **Dairy Cluster**

Rakha Tola Jeevika Mahila Dudh Utpadak Sahyog Samiti was formed with 35 ST communities traditionally engaged in toddy tapping, residing in Parasbana gram panchayat of Pirpainti block of Bhagalpur district. In this cluster, households were endorsed and the fund was released from DPCU, Bhagalpur in mid-2021, and assets transferred to the households by Dec. 2021. A DCS has been set up in collaboration with SUDHA Dairy for regular collection and marketing of milk.



Babita Devi - SJY Beneficiary, Araria

Dugdhdhara Dairy cluster was formed at Khopawar village, Bangalwa Panchayat of Dharhara block, Munger district. A total of 117 members have been identified and added to the cluster. In this quarter, 52 households were provided cows and they have started selling milk at Rs.34-36/lit to different local sweet shops, Sudha milk outlets and to the villagers. The average collection of the cluster was about 247 lit/day.



• **Bamboo Cluster**

Vishwakarma Jeevika Mahila Utpadak Samooh was formed in the Kareli village of Bangalwa Panchayat, Dharhara block, Munger district. In total, 62 artisans cum SJY target households are part of this PG, the members are traditionally bamboo weavers and belong to the same community named; Turi. Craft items viz; pen stand, flower vessel, ashtray, glass, cup, dustbin, piggy bank, etc. have been produced by the PG. The average monthly income of the artisans has been enhanced by Rs. 6600 per month from the production of modern/traditional products. These households have also been linked with various entitlement policies. From this initiative, didis have inculcated the habit of working in a team. Didi's have learned a new skill for instance; how to operate machines for quality finished products. A sense of dignity/ownership has risen among didi.

A 10-day non-residential training was organized for the community of Kumarkhand block which included 32 skilled and unskilled households. Out of the total 32 households in this cluster, 20 are SJY households and 12 are non-SJY households. A temporary Community Facilitation Centre was finalized by CLF with the support of BPIU and DPCU teams. Though SJY HH was involved in other livelihood activities also, there was a need for diversification of livelihood activities to boost their income. The training activity was conducted by master trainers, with a few supporting employees and cadre.

Table 30: HHs involved in Cluster initiative in districts and with different products

SI.	Product	Place	UP-HHs linked
1	Bamboo products	Munger, Madhepura, Saran and Purnia and Saharsa districts.	146
2	Stitching Unit	Katihar, Gaya, Patna and Vaishali	67
3	Bangle making	Rohtas District	25
4	Broom making	Rohtas District	25
5	Aadikala painting	Madhepura Dist.	16
6	Dairy	Bhagalpur, Katihar and Supaul Dist.	92
7	Soft toys	Vaishali	19
8	Sanitary napkins	Vaishali and Purnia districts	43
9	Integrated livelihood clusters	Munger and Rohtas districts	333
	Total		766

3. Training of UPHHs on Confidence Building & Enterprise Development

Under Satat Jeevikoparjan Yojana, the timely handholding, mentoring and coaching of ultra-poor households is one of the essence of the project. The confidence-building and enterprise development (CBED) training of households boosts confidence and supports households in starting new livelihood activities for income enhancement.

i. Training of identified Households on Confidence Building

The confidence-building (CB) training is being provided by Master Resource Persons during HH visits and group meetings before micro-planning. The confidence-building training is essential



to encourage and motivate UPHHs to select feasible livelihood generating activities and come out of the poverty trap.

ii. Training of identified Households on Confidence Building and Enterprise Development

Another training on Confidence Building and Enterprise Development (CBED) is provided to motivate and promote ultra-poor households to establish an enterprise and provide basic enterprise development & risk management skills. In order to complete the training of target households under SJY, a total of 460 ACs/ Ccs/ LHSs have been identified from different districts and developed as a resource pool to conduct CB&ED training at District /Block levels. A pool of 1894 community resource persons (CRPs) has also been developed to provide 3 days of non-residential training to the UPHHs. For better delivery and understanding of ultra-poor households on CBED training, the CRPs are provided with flipcharts with pictorial representation. ToT was provided to 250 BRPs and 460 resource ACs/CCs/LHSs on HH refresher and HH graduation training in different batches at the district level.

Table 31: Ultra-poor household's training status

SI.	Training type	Progress (Jan. -Mar. 2022)	Cumulative Progress (till March 2022)
1	Confidence Building (CB)	1592	1,27,533
2	Confidence Building & Enterprise Development (CBED)	3995	82,051
3	CBED Refresher	13,635	19,450
4	HH graduation training	0	5878



I. Livelihood Investment Fund (LIF)

The project provides Livelihood Investment Fund amounting to Rs. 60,000 to 1 lakh in 3-4 tranches to the targeted households for asset creation. The Master Resource Person completes the participatory livelihoods micro-planning process of endorsed ultra-poor households. Based on the micro-plans VO approved for each beneficiary, the procurement committee along with MRP and the ultra-poor household procures the asset through community procurement process.

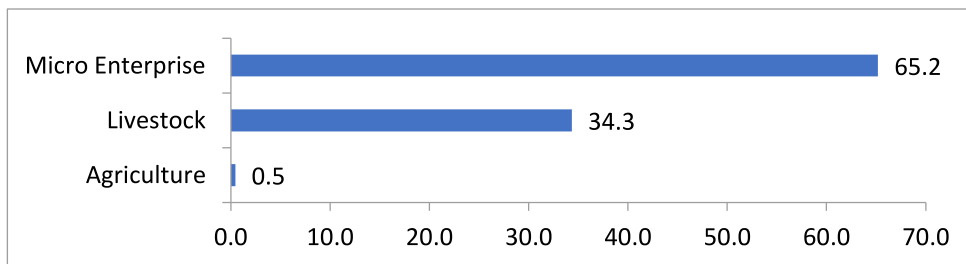


Figure : Status on livelihood activity-wise LIF distribution

iii. Livelihood Gap Assistance Fund (LGAF)

The livelihood gap assistance fund is the consumption support fund that is provided to each endorsed household. The consumption support is intended to meet the short-term needs of a household and fill income gaps. Although graduation equips participants with livelihoods that generate long-term earning potential, there is often an immediate need that can be met through consumption support. The consumption support also allows households to offset the loss in income while participants attend training. MRPs help the household in savings bank account opening and VO transfer the Livelihood Gap Assistance Fund to



respective households' bank accounts. Under the Livelihood Financing component of SJY, VO will provide a gap assistance fund for an initial period of 7 months (*Rs. 1000 per month*).

Table 32: Livelihood financing status of endorsed UPHHs

SI.	Modular Training	Progress (Jan. – Mar. 2022)	Cumulative Progress (till Mar. 2022)
1	Module-1 (Induction & Enterprise Selection)	284	3506
2	Module-2 (Enterprise Development and SJY Books of Records)	0	2824
3	Module-3 (Operation Management Course)	0	2497

5. Capacity Building of MRPs under SJY

To provide continuous support to the households, Master Resource Persons (MRPs) have been deployed for every 30-35 households. The MRPs provide handhold support to ultra-poor households, coordinate the transfer of the productive assets and ensure last-mile delivery of different components of the program.

There are **3506** MRPs across 534 blocks. The MRP selection process has been started in all blocks to provide handhold support to the new households endorsed in the last month of this quarter.

Table 33: Status on SJY Modular training

SI.	Training Type	Progress (Jan. – Mar. 2022)	Cumulative Progress (till March 2022)
1	Livelihood Gap Assistance Fund	8,016	1,10,033
2	Livelihood Investment Fund	22,682	1,16,640



RESOURCE CELL

1. Training of trainers conducted at Uttarakhand

One batch of training of trainers on the first three modules of FNHW was conducted at Dehradun (Uttarakhand) from 04th to 07th January 2022. Shri Hemant Kumar Mandol, YP- HNS, Purnea and Shri Binod Kumar, Consultant FNHW-CB provided resource support for the training to Uttarakhand SRLM. The ToT was given to the state pool, comprising cadres identified by Uttarakhand SRLM.

2. NRO support on FNHW intervention to Mizoram SRLM

Mizoram has expressed its interest to BRLPS for NRO support to four blocks of Mizoram on FNHW intervention. Detailed discussion between both the SRLMs has been done on budget & mode of operation. Consent between SRLM has been exchanged through the letter. The signing of the MoU would be done in April 2022.

3. Initial support in the roll-out of the LoKOS Application by NRO

DAY-NRLM in partnership with Bill & Melinda Gates Foundation (BMGF) and its partner organization namely the Centre for Digital Financial Inclusion (CDFI), has developed a “LoKOS application” to capture SHG –Federation Transaction.

Based on previous experience of BRLPS as NRO for providing support to other SRLMs under DAY-NRLM, GoI vide letter No. F. No. -11060/08/2019-RL-Part (3) (E-377421) dated 31.03.22, has nominated BRLPS as a National Resource Organization (NRO) to support the other SRLMs

in the roll-out of the LoKOS application. DAY-NRLM has approved NRO for the development of e-Master Trainer and to train them on LokOS application. DAY-NRLM has approved 100% financial assistance for the intervention to NRO.

The initial process for screening the E-master trainer has been proposed for approval.

4. Support to NULM, Bihar by NRO

Urban Development & Housing Department, Bihar has requested BRLPS for capacity-building support to Urban CBOs formed under NULM. The support will cover the capacity building of CBOs, cadre & state teams. The detailed strategy note along with partnership framework documents will be shared with NULM.



5. Exposure visit and learning Digi-Pay Sakhi, Assam SRLM

A batch of 39 Digi-Pay Sakhis and 4 officials from Assam SRLM participated in an exposure visit and learning session conducted at Rajgir block of Nalanda district and Bodhgaya block of Gaya district from 28th to 31st March 2022. The State Project Management Unit team along with Gaya and Nalanda district DPCU officials facilitated the exposure visit on Alternate banking mechanisms and covered CSP center, Bank Mitra and its functioning.



Tableau during Samaj Sudhar Abhiyan

PROJECT MANAGEMENT

A. Communication

Communication theme during this quarter undertook a number of activities. It supported district teams in making necessary arrangements for the conduct of Samaj Sudhar Abhiyan, international Women's Day celebration, republic day, Bihar Diwas, etc. across the state. The theme participated in the tableau presentation in the republic day parade organized at Gandhi Maidan, Patna and received second prize. The recruitment process for the selection of Young Professionals from different institutions started and 45 candidates were offered jobs.

1. Project Intervention

a. JEEViKA's Help Desk Centre

- The Jeevika helpdesk team has facilitated the working of different themes like Jobs, Social Development, Insurance, IB&CB, Non-Farm, Alternate Banking, and redressal of Community grievances through the toll-free number 1800-572-119. The toll-free number is available from 9:30 AM to 7:30 PM on all working days.
- In this quarter, call center executives communicated with Community Mobilizers on IBCB pace, placed candidates under DDUGKY, SJY-MRPs, grameen bazaar storekeepers, store managers and other stakeholders.
- Similarly, follow-up with SJY – MRP was also done.

Table 34 : Brief of call from Jan. to March 2022

Sl.	Theme	Inbound call	Out-bound	Total
1	Institution and Capacity Building	1643	39156	40799
2	Jobs	184	2950	3134
3	Satat Jeevikoparjan Yojana (SJY)	147	2638	2785
4	Social Development	47	1434	1481
5	Non-Farm (RRS, etc.)	35	1033	1068
6	Other	355	4	359
	Grand Total	2411	47215	49626

b. JEEViKA Mobile Vaani

JEEViKA, with an intent to provide a platform of choice for community engagement on health and nutrition issues and reinforcement of key messages for the social behavior change communication is undertaking the JEEViKA Mobile Vaani initiative. The theme focused on the dissemination of messages related to covid-19, health, nutrition and sanitation. In this quarter, around 3,35,773 unique callers were outreached.

*Visit of Mobile Vani delegate in Nalanda district***c. Community Grievance and Redressal Mechanism**

The community has started lodging their grievances through multiple channels like the toll-free number, written applications etc. The status of the grievances can be seen on the web portal. Till March 2022, altogether 58 cases have been registered, of which 49 cases have been resolved. The pending cases have been taken up by the concerned grievance redressal committee. The community also started calling over toll-free numbers. Generally, cases are related to incentive and honorarium payment, selection of cadre etc.

d. YP Program and internship

The winter internship program started in the month of December 2021 and continued till February 2022. This year, covid-19 impacted the internship program. Out of 20 selected students, only 7 went into the field and completed the internship.

11th Cohort YP-Recruitment started. And till March 2022, JEEViKA visited 14 premier institutes either virtually or on campus. Altogether around 450 students from these institutes participated, and of these 45 have been offered the position of Young Professional.



2. Competency enhancement Program in collaboration with Digital Green

a. Training on “Video Production”

It is widely seen that videos create a more engaging sensory experience, and increase knowledge retention. Community-based videos are an impactful way to transfer knowledge because of the low literacy rate in rural settings. The literacy rate is significantly less as compared to urban literacy and the community finds it much easy to comprehend video languages as compared to other mediums such as pamphlets.



Training on Video production

To address this need, JEEViKA in collaboration with Digital Green has started 5 days of residential training on video production and two days on dissemination through pico-projector for the community professionals. Each district has identified 10 such cadres. During this quarter, 6 districts completed the training. Around 60 community professionals have been trained in video production. The training program was customized to the need of participants and the contents of the training included – camera handling, pre-production (script-writing), production (understanding of equipment like the use of camera, tripod, mic, diffuser & reflector), post-production (video editing tools), and processes involved in video dissemination using pico-projector. These community professionals will form a team for video production at the district level and start production on different required themes. JEEViKA is strategically working to capitalize on the reach of social media to transfer the awareness messages of various themes. The community-based video production will help JEEViKA in capturing the best practices locally available and enhance community knowledge.

b. Training on “Video dissemination”

Two-day residential training for 20 different community professionals from each district has been planned for video dissemination through the pico-projector. In this quarter, 8 districts completed the training. They learned how to handle, take care of and disseminate videos on a pico-projector. They also upgraded their skills in the maintenance of pico-projector. On average 9 pico-projectors have been provided at block level which will be utilized by different thematic. These community professionals will provide service on demand to different themes and get incentivized for the services they provide.



JEEViKA Stall during Samaj Sudhar Abhiyan

3. Events & Campaigns

a. Samaj Sudhar Abhiyaan

Honorable Chief Minister, Shri Nitish Kumar initiated a campaign named “*Samaaj Sudhar Abhiyan*” across Bihar to raise awareness on Child Marriage, Dowry System and prohibition. A total of six campaigns were conducted in this quarter. All 12 planned rural Samaaj Sudhar Campaign facilitated by JEEViKA was completed. The motive of the



Samaaj Sudhar Abhiyan is to educate and aware citizens of Bihar about social evils such as child marriage, dowry abolition, alcohol prohibition, etc. prevailing in the community and discuss key social initiatives, schemes and programs of the Government of Bihar. JEEViKA didis of respective districts participated in the public rallies. In this event, JEEViKA didis shared their experience and spirit of fighting back on issues such as – child marriage, dowry abolition, and alcohol prohibition.

b. Tableau Presentation

On the occasion of the national festivals and republic day, Jeevika through its tableau displayed social evil like prohibition, child marriage and dowry. JEEViKA tableau presentation won second prize.

c. International Women's Day

International Women's Day 2022 was celebrated with great enthusiasm and pomp by Jeevika across Bihar in all the CLF. Women's Day was celebrated at all Cluster Level Federatoin in which a large number of Jeevika Didis participated. Folk songs, awakening songs, skit etc. were presented by the Didis. Apart from this, – domestic violence, child marriage, illiteracy, poverty was discussed. Rangoli and sports competition were also organized in the program, in which Jeevika Didis participated enthusiastically and enjoyed the women's day celebration. Awareness rallies were also organized by Didis.





5. Publications and Media

a. Publications & Media

During this quarter, the Communication team published 3 newsletters viz; 56th, 57th, and 58th.

b. District profile booklet publication

For Samaj Sudhar Abhiyan, 11 booklets were developed and became part of dignitaries' resource kits.

c. District Booklet, Calendar and Dairy

The communication team finalized and printed around 9000 dairies and calendars which were distributed to different stakeholders.

- **JEEViKA's Community Newsletter**

To capture stories of women and CBOs, the Communication team published 18th, 19th and 20th issues of the community newsletter. The community newsletter is meant for distribution in CBOs and to make SHG/CBO members aware of JEEViKA didi's exceptional work. The stories are read out in the CBO, motivating other members and encouraging them to take up activities in their own areas.

- **Satat Jeevikoparjan Yojana Monthly Newsletter**

During this quarter, 6th, 7th and 8th editions of the SJY newsletter were published. These newsletters covered several aspects of SJY intervention like ultra-poor family's life and progress, the role of the graduation approach in their life etc.

B. MONITORING, EVALUATION AND LEARNING

Process Monitoring by the third party under BTDP

Process Monitoring of the project interventions was undertaken in 19 BTDP districts by the Process Monitoring agency, M/s Academy of Management Studies, Lucknow. As part of regular process monitoring, grading of around 450 SHGs and 250 VOs was done. A thematic study was done to assess the functioning of 54 Customer Hiring Centre (CHCs). Evaluation of the Bank Sakhis intervention was done in which 162 Bank Sakhis /Customer Service Points (CSPs) were surveyed. A study of 750 SJY households on graduation indicators was done and 76 case studies of SJY beneficiaries were documented.

Findings of the process monitoring activity were shared with District and State level teams through presentations and reports.

Study on the effect of Covid on SHG functioning

International Initiative for Impact Evaluation (3ie) and Vrutti conducted a study to understand the effect of Covid on the functioning of SHGs. 3ie and Vruti appointed Catalyst Management Services (CMS) to conduct the survey work. Around 1300 SHGs from districts of Gaya, Nalanda, Saharsa, Supaul, Madhepura, Madhubani, Begusarai, Muzaffarpur and Vaishali were surveyed. JEEViKA provided required support to the study team during the questionnaire preparation, testing of the questionnaire, training of the survey team and approval for conducting the study.

Process Monitoring by the third party under NRETP

M/s Sambodhi Research and Communication Pvt. Ltd, Uttar Pradesh is undertaking Process Monitoring of different interventions in 18 NRETP districts. The agency undertook process monitoring of 100 Model CLFs spread across 89 blocks of 18 districts.

C. MANAGEMENT INFORMATION SYSTEM

1. Development of neera application – web and mobile applications

The purpose for developing of neera web portal:

- o To create a master database of all the tappers across all blocks of Bihar.
- o To display and track daily activities under neera intervention.
- o To have a database of all the assets procured under neera intervention.
- o To analyse the progress and growth of all activities under neera intervention.

The purpose for developing neera mobile app:

- o To help field-level staff and cadre to report daily purchases and sales of neera.
- o To have a unique id for each block to facilitate mapping and reporting of all active neera tappers.

There are four types of users. Two users are of block-level, one of district level and an admin of state level.

Web Link: <http://52.172.141.50/neeraappln/>

App Download Link: <http://52.172.141.50/neeraappln/mobapp/neeraappln.apk>

2. Development of CHC mobile applications

The purpose of this application is to keep track of SHG farmers and non-SHG farmers, who booked the machine from the Custom Hiring Centers (CHC). This application can be used by different users like admin, CHC managers (Block level Head), SHG farmers, non-SHG farmers and livelihood managers.

Three different users CHC manager, SHG farmer and non-SHG farmer who can register in the



application. While registering they have to provide their valid mobile number to receive OTP. The mobile number should be unique for different users. After verification of OTP, the registration part is completed. The mobile number and OTP are the user id and password respectively for further use. Livelihood manager credential is created manually and assigned to them. This user is of district level. After registration, the block-level head will map farmers to the manager. The manager can now make entries of drivers and create their user id (mobile number) and password and provided them to drivers. The farmer will login and request machine delivery. Machine availability will be checked on the basis of the quantity of that machine available on that day. The manager can approve the request for booked machine based on the machine availability of those farmers who are mapped.

Admin & livelihood managers can perform activities like manager registration, CHC-basic information entry, change password, machine entry, CHC machine mapping, CHC manager mapping, farmer-manager mapping, and shifting (unmapping) farmer-manager, report on the business transaction, CLF-wise machinery details and provide CLF-CHC details.

Managers can perform activities like the entry of machine cost entry, approve booking, approve delivery, payment status, day-wise business data entry, change password, driver entry, CHC-driver mapping, report on booking details and report on booking history.

URL FOR WEB APPLICATION: <http://52.172.141.50/CHCAppl/getaccess.aspx> DOWNLOAD LINK FOR MOBILE APP: <http://52.172.141.50/CHCAppl/mobapp/chcappln.apk>

3. Development of Insurance Claim Settlement Application

The purpose of this application is to collect the information of those SHG members who have requested the insurance claim, to know the status of their claim and claiming amount. For this application, a Block Head is created, who will process the member's claim settlement request.

The first step would be to login and initiate the process for the death claim settlement. The Aadhaar number or Bank account number of the dead person would be searched in the application. If the insurance process of the deceased is up to date in MIS, then it will be further updated with "Death Intimation" information like- type of death and date of death. Once this step is completed, the next step is document submission, here different documents like the bank passbook of the insured person, bank passbook of the nominee, death certificate, etc has will be uploaded and which capture information like cause for the claim, date of document submission and date of receiving from the bank is updated. Third and the last step is claim settlement. Here user will capture information like claim settlement status [Settled or not], date of settlement, policy PMJJBY taken or not, policy PMSBY taken or not, amount claimed for PMJJBY and amount claimed PMSBY and remarks if any.

Web link: <http://52.172.141.50/claimsettlement/>

MOBILE APP: <http://52.172.141.50/claimsettlement/mobapp/claimapp.apk>

4. Development of Toddy Tappers Survey Applications

The purpose of this application is to survey the toddy tapper's personal details, their source of income other than toddy tapping, their family members details etc. This application can be used by two different type/level of users to capture information in rural and urban areas.

First of all, both type of users will create their own profiles. While profile creation, a valid and unique mobile number is required for user validation which will be used as a user id to login in the mobile app. "SJY Survey". Once a profile will be created they will get an SMS/Message on the device mentioning their user id/(mobile number) and password. Using this credential, they will login to mobile app and can capture information.

Web link: <http://52.172.141.50/SJYSurvey/>

Mobile app download link: <http://52.172.141.50/SJYSurvey/mobapp/sjysurvey.apk>

5. Developed Web Application for Probation Confirmation

The probation confirmation application has been developed and rolled out during this quarter. In this application, there are either one-level supervisors or two-level supervisors for the newly joined staff. The marks are provided by the supervisor and based on some calculations done by HR theme on this marking, the probation and confirmation of staff are confirmed. The link to this application is: <http://52.172.141.50/PC/Default.aspx>

6. Customization and New Module Addition

a. CBO MIS PG Applications

New module for PGs profile and members mapping with PGs has been developed. Theme and activity-wise PGs profile can be created and corresponding members can be mapped. Edit and update functionality as per role has been incorporated. CBO accounts creation/updates in outside block functionality have been added. Data Migrations activity has been done successfully. Old CBO MIS data from the Oracle database server to the new SQL database server has been migrated. Migrated data tested successfully and found without any error.

For the ease of data entry, the transactions module of CBOs has been redesigned. Now each voucher entry can be done through one screen which is in the form of "Receipt and Payment".

Financial Reports for CBOs viz. receipts and payments, trading accounts, profit and loss accounts and balance sheets have been developed.

b. Bank Sakhi tracking system

Some reports have been added to the Bank Sakhi tracking system. Bihar state map on Dashboard has been added to view the district-wise agent information. Project-wise (NRLM / BTDP and NRETP) reporting option has been included. Agent profile report, project graph report and search functionalities have also been added.



D. HUMAN RESOURCE DEVELOPMENT

The Manpower status of JEEViKA stood at 7457 by March 2022

Table 35: Consolidated manpower status as of March 2022

Sl.	UNITs	Total Sanctioned Position	Status as of 31 st December 2021	Progress during quarter		Status till 31 st March 2022
				Staff joined	Staff Left	
1	SPMU (including YP& DDUCKY)	426	132	0	10	122
2	DPCU	954	798	2	9	791
3	BPIU	8544	6893	0	349	6544
	Total	9924	7823	2	368	7457

An online portal for transfer requests was made available to staff.

With the approval of the Executive Committee of BRLPS in its 61st EC meeting, the age of superannuation of staff was fixed as 60 years for BRLPS employees. For retired officials who would join BRLPS, the salary and age limit would be applicable as per norms of Govt. of Bihar. The decision is effective from 1st April 2022.

E. PROCUREMENT

1. CONSULTANCY SERVICES

- Supplementary contract signed on 07th February 2022 with M/s. Academy of Management Science, Lucknow for Process Monitoring of BRLPS under BTDP.

2. GOODS/WORKS/NON-CONSULTING SERVICES

- The contract was signed with M/s. Mehala Machines India Limited, Tamil Nadu for supply and establishment of commercial sewing centers in Bihar.
- The work order was issued on 21st March 2022 to M/s. Pyramidfabcon Event manager Pvt. Ltd., Saran for preparation for work related to Bihar Diwas.
- The work order was issued to Vaibhav Cinecrafts, Patna for the preparation of 2D animation films.
- The work order was issued to Idea Event Management, Patna for the presentation of JEEViKA's tableau for the Republic Day celebration at Gandhi Maidan, Patna.
- A contract extension letter was issued to M4 Solutions Pvt. Ltd., Haryana for the extension of services for providing various categories of manpower.
- Several AMC extension orders for office automation items were issued.
- Several small purchases were made.
- The bid has been floated for the printing of goatry books of records and procurement of printer cartridges.

- Expression of interest (EoI) for the hiring of the statutory auditor and the internal auditor has been published.
- EoI for the hiring of an agency for third-party quality verification has been published
- EoI for the hiring of an agency for converting training materials into digital form has been published.

3. Contract created on GeM

- Various office stationery items were purchased for the office during the quarter including OEM cartridges.

4. Other

- No objection was issued to various DPCUs on their bidding document due to increased threshold and 1st stage no objection.
- Approval of procurement plan has been issued to various DPCU.

F. FINANCE

1. IUFRRs up to 31st of December 2021 for NRLM / NRETP and BTDP have been submitted to the MoRD and the World Bank respectively.
2. Claim relating to BTDP up to 31st of December 2021 has been submitted to CAAA. A total of Rs 1524.51 Crore against the claim up to 31st of December 2021 has been reimbursed.
3. Internal Audit for the 3rd quarter of FY 2021-22 has been completed and the report has been shared with all districts and SPMU. Compliance/ATR to the audit observations has also been received from the concerned DPCUs.
4. The limit regarding availability of bank balance for making expenditure at DPCUs /SPMU level from Child Accounts for the 4th quarter of FY 2021-22 had been set and communicated to DPCUs, banks and others concerned.

Table 36: Financial achievements of different Projects in the 4th quarter

Sl.	Name of the schemes/ projects	Allocation for Financial Year 2021 - 22	Expenditure during the 4th quarter of	Cumulative expenditure of the
			FY 2021-22	FY 2021-22
Rupees in Crore				
1	NRLM	1710.55	596.96	1628.5
2	BTDP	604.98	253.89	529.3
3	NRETP	159	50.71	190.97
4	SJY	140	27.06	76.18
Total Amount		2614.53	928.62	2424.95



Progress at a glance

PARTICULARS	PROGRESS TILL MARCH 2022
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1035183
Number of Village Organizations formed	67624
Number of Cluster Level Federations formed	1353
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	950642
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	1457112
Amount of credit linkage (Rs. in crore)	21073.58
LIVELIHOODS	
FARM	
Number of SHG HHs undertaken wheat cultivation	877599
Number of SHG HHs involved in Kitchen Garden	1661256
Number of HHs involved in vegetable cultivation	534013
LIVESTOCK	
Number of beneficiaries part of Poultry PG	148401
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	94363
Number of beneficiaries part of goat intervention	185332
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	216061
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	318504
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	354059
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	144198
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	47461
Number of VOs involved in Health intervention (HRF)	51204
LOHIYA SWACHH BIHAR ABHIYAN	
Number of Individual Household Latrine constructed (in crore)	1.22
Number of villages declared ODF	38691





JEEVIKA

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