



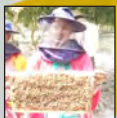
Rural Development Department  
Government of Bihar

**JEEVIKA**

Bihar Rural Livelihoods Promotion Society

# 59<sup>th</sup> Quarterly Progress Report

April - June, 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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## EXECUTIVE SUMMARY

On the occasion of Civil Service Day, 2022, Satat Jeevikoparjana Yojana was awarded first prize in the field of innovation by Hon'ble Chief Minister of Bihar, Shri Nitish Kumar. The award was received by Shri Arvind Kumar Chaudhary, Principal Secretary, and Shri Balamurugan D., Secretary, Rural Development Department, GoB.

The Society has submitted the Annual Action Plan and Budget for the FY 2022-23 which was duly approved by the Empowered Committee of DAY-NRLM and the Executive Committee of BRLPS has approved the state Schemes.

The Institution and Capacity Building theme focussed on the registration of Cluster Level Federations (CLFs) and Training and Learning Centres (TLCs) as a primary level cooperative society under BISCOSS Act 1996. Altogether, 344 CLFs and 17 TLCs have been registered under BISCOSS Act.

The project has already achieved its initial target of forming SHGs and focussed more on the formation of higher-level federations. During this quarter, 14 new Cluster Level Federations and 487 Village Organizations were formed. Cumulatively till June 2022, a total of 10,35,244 SHGs, 68111 VO's, and 1367 CLFs have been formed.

The Financial Inclusion team focused on the opening of SHG bank accounts and their credit linkage with different banks. During this quarter, a total of 13534 new SHG saving accounts were opened and 43803 SHGs credit linked with banks for amount worth Rs. 83894 Lakh. Till June 2022, a total of 9,64,176 SHG saving accounts have been opened and credit linkages of 15,00,915 SHGs (1<sup>st</sup>+2<sup>nd</sup>+3<sup>rd</sup>+4<sup>th</sup> credit linkage) have been done with a cumulative amount worth Rs.2191252 lakh.

The project during this quarter supported SHG members in getting insured through banking channels under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). A massive drive was initiated at ground level to sensitize the SHG members on the insurance policy and the drive will continue till August 2022. Till June 2022, around 41.95 Lakh SHG members were enrolled under PMJJBY and 46.03 lakh under PMSBY. Under the "One GP One BC" strategy, the project is focussing on establishing at least one Customer Service Point/Banking Correspondent per gram panchayat. This is being done to provide financial services to SHG/ non-SHG members at doorsteps. During this quarter, 298 BC points were opened. Transaction worth Rs. 76207 lakh was done during this quarter through these BC points. In total, 4214 BC points have been established and are providing financial services across the project.



The Farm theme conducted orientation and training of staff, cadres, and SHG members on different farm activities related kharif crop. Around, 10795 Village Resource Persons, 462 Skill Extension Workers, and 19346 Community Mobilizers were trained on farm-based productivity enhancement activities. Further, to support small and marginal farmers with agricultural equipment at a reasonable rate, 472 Custom Hiring Centres have been established. JEEViKA also signed MoU with Syngenta Foundation India on 27th May 2022 for training and nurturing of 5000 women agri-entrepreneur.

The Livestock theme scaled up the Pashu Sakhi model of providing services to goat rearers by selecting 121 new Pashu Sakhis and further intensifying the intervention. The Seemanchal Jeevika Goat Producer Company provided value chain services to goat rearers in Purnea, Araria, Katihar, and Kishanganj districts. Overall, 10650 goat rearers have been mobilized. In dairy intervention, Kaushikee Mahila Milk Producer Company has mobilized around 35544 SHG members who are pouring an average of 50895 litres of milk per day.

In Non-Farm interventions, 68 Didi-Ki-Rasoi are running in hospitals, academic institutions, and financial institutions like SBI and RBI, Patna etc. In total, 94 Grameen Bazaars have been established to provide quality grocery items at reasonable rates to member Kirana shops.

In convergence with Forest Department and MGNREGA, 475 Didi-Ki-Nurseries have been established to ensure the availability of high-standard and good-quality saplings. JEEViKA in convergence with UNICEF conducted training of around 5000 staff, community professionals, and SHG members on Flood Preparedness and Management in 28 districts. As per Disaster Risk Reduction roadmap 2015-2030, the Block Project Unit of JEEViKA has been designated as a 'Resilient Livelihood Resource Centre' to provide technical support to local bodies in taking up actions on analysis of disaster risks to livelihoods, designing risk avoidance, risk reduction, sharing, transfer and compensation measures, risk-informed planning of livelihood initiatives, implementation, and monitoring.

Under Lohiya Swachh Bihar Yojana, door-to-door collection of waste has been started and the community mobilized for the primary level segregation and recycling. Around 28,000 Swachhta Karmi are engaged in 1672 gram panchayats for door-to-door waste collection. To support this intervention, around 300 community compost pits have been constructed, 500 e-rikshaw, and 7500 Rikshaws purchased for the collection of waste. A new initiative, the Gobardhan project has been initiated under SBM (G), Phase -2 to generate energy, keep villages clean, produce organic waste, and increase the income of the households in 13 districts. Three agencies have been selected for the implementation of the scheme.

The Satat Jeevikoparjana Yojana focussed on achieving graduation indicators of ultra-poor households. Around 1,47,277 ultra-poor households have been identified under this project, of which 1,19,088 ultra-poor households have received the Livelihood Investment Fund to start livelihood activities.

The project hired 51 Young Professionals from 15 Premier Management Institutions through virtual as well as campus selection.

The Management Information System theme developed the application to capture SHG transactions, social audits, Livelihoods Survey, etc to support the implementation of different thematic interventions.

During this quarter, different themes focussed on the intensification of interventions by starting new units and reaching out to more beneficiaries. The project plans to scale up the interventions further in the coming quarter.

In this FY, the project will focus on the closure of the World Bank project and upscale the interventions related to branding and marketing of the product promoted by SHG members.





Annual General Meeting of Cluster Level Federation

# INSTITUTION BUILDING & CAPACITY BUILDING

The Institutions and Capacity Building theme focused on the development of higher-level federations and saturation of CLFs with the inclusion of SHGs into higher-level federations. The team also worked towards strengthening institutional governance by scaling efforts on the registration of CLFs and TLCs as a primary cooperative society under BISSCOS Act 1996. In addition to this, efforts were given on ensuring one-time statutory compliances of registered CLFs and TLCs.

Under the capacity building, the effort was given to provide basic modular training to the newly formed and eligible CBOs through a pool of developed resource persons. The theme also made a dedicated effort in imparting training to community leaders, community professionals, and staff, who further render required support to CBOs. Efforts were made to strengthen and monitor the progress of Model CLFs under NRLM, BTDP, and NRETP.

## 1. Social Mobilization and Institution Building

The focus is on the formation of higher-level federations of SHGs. During this quarter, 14 Cluster Level Federations, 487 Village Organizations, and 61 SHGs were formed. Cumulatively, 1035244 SHGs, 68111 VOs, and 1367 CLFs have been formed till June 2022.

**Table 1: Status of CBO formation**

SI.	Particulars	April - June 2022	Cumulative till June 2022
1	Number of SHGs formed	61	1035244
3	Number of VOs formed	487	68111
3	Number of CLFs formed	14	1367



## 2. Community Institutional Material (CIM to SHGs & VO)

Community institutional material is one-time infrastructure support provided (Dari & Box) to all the eligible SHGs and VOs. There is a gap in raising indent, fund disbursement, and procurement of CIM and as a result gap of 338807 SHG-CIM and 22084 VO-CIM was observed till June 2022. For reiteration, all districts were instructed through an advisory for timely procurement of CIM by SHGs and VOs by September 2022.

## 3. CLF as Primary Cooperative Society and its statutory compliance

### a. Cooperative identity of CLF

Altogether, 344 CLFs have been registered as primary cooperative societies under BISSCOS Act, 1996. During this quarter, documents of 78 CLFs and 3 TLCs were prepared and submitted online for registration.

**Table 2: Registration of CLFs under the BISSCOS Act**

SI.	Particulars	BTDP	NRETP	NRLM	Total
1	Online submission of forms for registration	155	78	145	378
2	Number of CLFs registered	135	76	133	344

For ensuring proper field verification and resolving queries raised by DCO/AR, district nodal persons /trained field staff of DPCUs promptly supported the CLFs. On weekly basis, district-wise progress was shared with the Nodal Officer, Cooperative Department, GoB.

### b. JEEViKA Model CLF as Cooperative

Out of 192 Model CLFs formed, altogether 140 model CLFs were registered under BISSCOS Act, 1996. During this quarter, 4 model CLFs were registered.

**Table 3: Status of registration of model CLFs**

SI.	Particulars	BTDP	NRETP	NRLM	Total
1	The target for CLF registration	32	100	60	192
2	Online submission of documents for registration	26	72	60	158
3	Number of CFLs registered	16	68	56	140

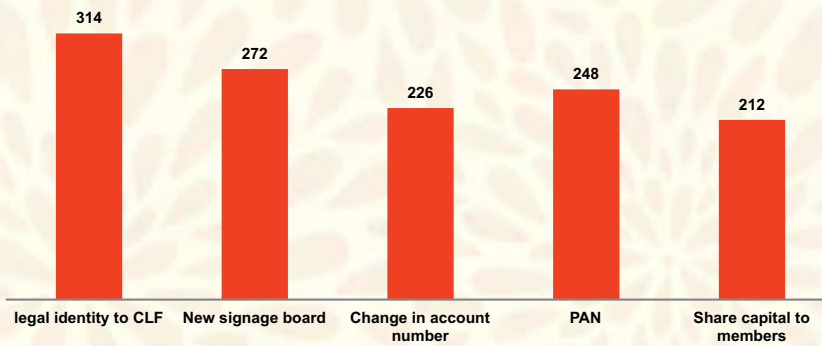
### c. Statutory Compliance of CLF as Cooperative

Under statutory compliance, emphasis was given on one-time compliance with the changing signage boards of 35 CLFs, bank account name of 51 CLFs (as per certification), PAN of 75 CLFs, and distribution of membership share certificates to the promoter members. Almost all registered CLFs have completed their first promoter meeting during this quarter. Detailed guidelines related to membership drive (in all registered CLFs) has been issued in June 2022.



## Status of CLF statutory compliance

(One Time Statutory Compliance (No. of CLF))



### d. Development of Resource Pool on registration of CBOs and TLCs

BRLPS has collaborated with the Regional Institute of Cooperative Training and Management, Patna (DNS) for imparting training to the selected community professionals and leaders of registered CLF as cooperative. In this regard, during this quarter, 145 cluster facilitators from 24 districts (one from each registered CLF) were trained on 'Cooperative Law and Institutional Governance' at DNS, Patna.

## 4. Strengthening Governance of Community Institutions

### a. Institutionalized Review System: Digitization of SHG Masik Pratedan & Grading

All 38 districts have initiated rolling and punching masik pratedan of CBOs in MIS. For ensuring the quality of SHGs, all districts have trained their staff and community professionals in the generation of appropriate MIS-ID. For institutionalizing digitization of masik pratedan and ensuring PANCHSUTRA at SHGs, an advisory was reiterated for assigning the role to cluster facilitator (at CLF) for rendering proper support and follow up to the concern Community Mobilizers (for preparing SHG masik pratedan), VO - Book Keeper and CLF- Book Keeper (for timely entry in MIS).

### b. Networking of CLF with Panchayats (PRI-CBO)

An MoU has been signed between BRLPS (JEEViKA) and Kudumbashree-NRO for the implementation of PRI-CBO convergence in the selected 50 gram panchayats covering 10 CLFs, 6 blocks and 3 districts viz; Patna, Muzaffarpur, and Nalanda. This project aims to strengthen the interface of CBOs and gram panchayats for ensuring access to central and state government-sponsored schemes for members of SHGs in a CLF.

For this, a detailed task matrix has been prepared with NRO - Kudumbashree. During this quarter, as per the task matrix, state level workshop with all key stakeholders (BRLPS) was completed. Orientation of all 10 CLFs on the concept and relevance of PRI-CBO convergence has been completed. Orientation to 230 VOs on the concept and relevance of PRI-CBO convergence (of the total 466) has been completed. Orientation of the remaining VOs will be completed in September 2022.



## 5. CAPACITY BUILDING

### a. Resource pool development for CBO, kader and staff training

During this quarter, ToT was organized for the training and development of staff as a resource pool. 116 new resource persons, who included 10 state-level resource persons and 106 block-level resource persons were trained on CLF strengthening and visioning through training and demonstration. The block-level resource persons are successfully conducting the visioning exercise at model CLFs and preparing CLF members as community-level resource persons for VO visioning. State-level resource persons are guiding and providing training support to the districts. The plan is to prepare 192 M-CLFs annual action and business plan with the support of resource pool members.



Training on CLF visioning, Khagaria

### b. Community Based Organisations (SHGs, VOs & CLFs) training

Different training resource pools have been developed like SHG & VO CRPs (12985), Senior/CLF CRPs (260), Block Resource Persons (450), and District Resource Persons (90) who are involved in the training of CBOs, cadre, and staff. The resource pools have been oriented on concepts, training tools, and communication skills. Further, the training pool has imparted basic as well as advanced training to CBOs. This has helped in strengthening the norms and practices at the CBO level and improving quality. To facilitate these trainings, CBOs flipcharts, training modules, case studies, video films, etc. are being used. The BPIU teams anchors briefing, and debriefing and provide the required support to CRPs and community professionals at the field level. The CLF and VO office bearers are trained on governance and CBO quality. Further, CLF BoD members are trained in governance, community HR, CBO quality, and office management.

**Table 4: Staff and cadre training from April - June 2022**

Sl.	Particulars	Participants	Number of CBOs trained (April-June 2022)
1	SHG modular training (M1-M4)	SHG members	7960
2	VO modular training (M1-M3)	VO RGB members	1189
3	VO modular training (M4-M5)	VO RGB members	1472
4	CLF modular training (M1-M3)	CLF RGB members	151
5	CLF modular training (M4-M5)	CLF RGB members	121
6	CLF modular training (M6-M9)	CLF RGB members	112
7	Governance & CBOs quality	CLF & VO OB members	1012
8	Governance, community HR & office management	CLF BoD members (75 CLFs)	907



**Table 5: Staff and cadre training from April - June 2022**

Sl.	Particulars	Participant's profile	Number of units of training	Number of participants
1	SHG concept and management	CM	51	1504
		CC	7	204
		AC	3	103
2	CBOs Masik Pratedan and grading	CM	75	2210
		VO BK	30	901
		CC	19	521
		AC	6	191
3	VO concept and management	VO BK	18	541
		CC	11	293
		AC	3	93
4	CLF concept and management	CF	8	233
		CC	8	215
		AC	5	134
5	CLF Visioning ToT	TO /BCB Manager and CLF Anchors	3	92
6	Federation concept, communication, and training skills	TO /BCB Manager and CLF Anchors	4	120

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. This would help them in understanding the project's institutional architecture, functions and governance system in a better manner. It will also improved their knowledge base, field-level experiences, communication skills, and training skills. CLF anchors (project staff, AC/CC) are providing technical, managerial, and day-to-day handholding support to model CLFs. 120 CLF anchors were trained on the federation concept, communication, facilitation skills and CLF visioning during this quarter.

## 6. CLFs strengthening

### a. CLF formation and strengthening

In this quarter, 14 new CLFs were formed in Araria, Lakhisarai, Jamui, and West Champaran districts. To strengthen CLFs, 260 senior CRPs have been developed, who are supporting the project in CLF training, nurturing, and formation.

During this quarter, 272 CLFs were provided basic training and 112 CLFs were provided advance training on CBO grading, cadre management, and CLF office management. 1012 CLFs and VO office bearers were trained on governance and CBO quality wherein 907 CLF BoD members were trained on governance, community HR, and CLF office management.

During this quarter, 233 CFs were trained on CLF concepts and management. Altogether, 1372 CFs have been placed at CLF level and 1205 CFs trained to support in CLF functioning.





“Community spearhead team” members have been identified in 100 M-CLFs. There are 10-15 members on average in the community spearhead team at Model CLFs. The team includes senior CRPs, CRPs, rotated VO and CLFs leaders. As per requirements, CRPs provide support to CLFs in improving CBO's quality, repayment, training to CBOs, insurance, bank linkages, convergence, entitlement, orientation on health subjects, etc. They actively participated in CLF visioning and also conducted member VO visioning exercises. They act as resource persons for VO-level visioning.

During this quarter, 84 “Block level quality committee” and 18 “District level CLF strengthening committee” meetings were conducted. Block level quality committee emphasized the roll-out of the CLF visioning at the model CLFs, CBOs MP&G, SHGs grading, repayment, insurance, livelihoods, convergence etc. It has developed healthy competition among CLFs. The district level committees focused on the roll-out of CBOs grading, training to CLFs, CLFs staffing, training and accordingly made a strategy to fill the gaps.

#### **b. Demonstration of CLF Visioning**

Vision building, annual action plan, and business development plan are important to strengthen the internal capacity, achieve the major change dimensions identified by the members and make the required systems and processes self-reliant and sustainable for the institution. For this purpose/ as per the mandate of NRLM, visioning exercise is being undertaken with support of PRADAN.

CLF visioning process has been initiated with the demonstration in the field. RGB /BoD members, state-level resource persons, and CLF anchors from different districts are participating in the visioning exercise. Nine units of demonstration , one each at Muzaffarpur, Begusarai, Khagaria, Saharsa, Purnea, East Champaran, Patna, Nalanda, and Gaya districts were conducted. It provided an opportunity of learning by doing to state resource persons as well as CLF anchor persons (block level resource persons).

The visioning exercise was completed in 62 MCLFs in which 1920 CLF members participated. Module-1, CLF visioning includes exercises on developing a vision statement, identifying



change dimensions & their indicators, understanding current conditions, collaborative problem solving, identifying hindering forces, etc.

Further, visioning exercises at 860 VO were conducted with the participation of around 27520 VO members. It will get completed with the execution of modules two (M2) and three (M3).

The major change dimensions that came out during the M-1 and the interphases are livelihoods (all forms), health and nutrition, education, gender and entitlements, development of basic infrastructure and services in the villages, and inclusion of more needy HHs in the financial support structure.

### c) Development of a new CLF grading tool

A new CLF grading tool was developed in consultation with different themes. It includes indicators of almost all core themes like IBCB, FI, Social Development, Livelihoods, SJY, etc. An application has also been developed on CLF grading. The CLFs will be graded every quarter through this application.

## 7. Training and Learning Centre (TLC)

### a) Training in Training and Learning Centre

Currently 19 TLCs are providing training. A total of 354 units of training were conducted on topics like SHG concepts and management, CLF concepts & management, CLF registration, and CLF visioning exercises. Besides this, training on other themes like HNS, livelihood, and livestock also took place in TLCs. These training included residential training, non-residential training, one-day orientation, meetings, etc. On average 49 days of training were provided by TLCs in this quarter. In total 11,204 participants participated in these training. Khagaria and Nawada organized a maximum number of training in TLCs with 44 units and 38 units respectively. These trainings were provided by DRPs and BRPs who include ACs, CCs, CMs, BKs, MBKs, CFs, etc.

**Table 6: Details of the number of trainings conducted (April-June 2022)**

Sl.	District	Unit of training conducted	Number of days	Number of participants	Sl.	District	Unit of training conducted	Number of days	Number of participants
1	Gaya	22	77	672	11	Rohtas	22	41	577
2	Nalanda	23	71	857	12	Arwal	2	7	58
3	Muzaffarpur	37	86	1119	13	Gopalganj	11	51	375
4	Madhubani	16	56	499	14	Katihar	1	5	30
5	Khagaria	44	74	1103	15	Munger	8	23	259
6	Purnea	22	66	1030	16	Nawada	38	68	1308
7	Saharsa	26	59	827	17	Samastipur	6	9	208
8	Supaul	13	29	437	18	Sitamarhi	15	71	379
9	Madhepura	27	73	891	19	Kaimur	8	48	212
10	Jehanabad	13	24	363		<b>Total</b>	<b>354</b>	<b>938</b>	<b>11204</b>



## b. Exposure to BUXAR Training and Learning Centre

DPCU Buxar thematic managers, account section, BoD of Training and Learning Centre (TLC), Buxar visited Rohtas TLC for exposure. The exposure was mainly on topics like TLC office management, procurement of establishment material, maintenance of books of record, adjustment, allotment of work of food group members and other functioning of TLC.



## c. Registration of Training and Learning Centre

Six TLCs were registered under the Bihar Self-Supporting Co-operative Societies Act, 1996 during this quarter. Altogether 17 TLCs have been registered in districts of Gaya, Gopalganj, Jehanabad, Khagaria, Madhepura, Muzaffarpur, Nawada, Purnea, Rohtas, Sitamarhi, Kaimur, Samastipur, Nalanda, Madhubani, Katihar, Munger and Supaul, districts till June 2022. Three TLCs in districts of Arwal, East Champaran and Saharsa have prepared and submitted the document to the DCO office for registration. TLC district staff were trained on the registration process of TLCs.

**Table 7 : Registration of TLCs**

Sl.	Particulars	Progress
1	Number of districts having TLC	23
2	Number of TLCs submitted online document for registration	3
3	Number of TLCs registered	17

## 6 Statutory compliances of TLCs

### a. Conduction of Annual General Meeting

The annual general meeting was organized at TLC Arwal on 28<sup>th</sup> April 2022. District team members, BPMs of all the blocks, BoD of all 14 CLFs, and cadres participated in the AGM. The yearly progress report of TLC included physical and financial reports, audit, return filing, a number training conducted, several meetings conducted and plan for the upcoming year were presented, annual action plan and budget approved. Besides this, the best CBOs and cadres were rewarded.

### b. Issuance of Permanent Account Number

As part of statutory compliance of TLCs, it is important to have PAN of each registered TLC and as per the norm 17 TLCs applied for PAN and 13 received PAN cards till June 2022.





## FINANCIAL INCLUSION

During this quarter, the theme focussed on saving account opening and credit linkage of SHGs and cumulatively 13534 SHG's saving accounts were opened and 43803 SHGs were credit linked in this quarter. The theme also focused on disbursement from banks and prompt repayment of SHGs which helped in achieving disbursement of approximately Rs 1393 crores and 28140 SHGs to get interest subvention amount of approximately Rs. 16.27 crores. Focus was also on establishment of Customer Service Points in panchayats in saturation mode.

### 1. CAPITALIZATION OF CBOs

#### a. Bank Linkage

The Bank Linkages of the Self-Help Groups moved ahead with the strengthening of the system further in terms of savings account opening and credit linkages. Continuous endeavors were made to follow with different banks to ensure the supply of savings and credit linkage forms to facilitate financial transactions with banks. Efforts were made to sensitize different bankers on the potential it holds for capitalization in the groups. During this quarter, altogether 13534 SHGs





could get their accounts opened and 43803 SHGs were credit linked (1<sup>st</sup>, 2<sup>nd</sup>, 3<sup>rd</sup>, and 4<sup>th</sup> linkage) with different banks. Cumulatively, till June 2022 saving accounts of 964176 SHGs have been opened. Altogether, 1500915 credit linkages of SHGs (1<sup>st</sup>+2<sup>nd</sup>+3<sup>rd</sup> and 4<sup>th</sup>) have been done with a total amount worth Rs. 2191252 lakhs.

**Table 8: Status of bank and credit linkages of SHGs (April-June 2022)**

Sl.	Bank Name	Saving account opening	SHGs 1st credit linkage	2nd credit linkage	3rd credit linkage	4th credit linkage	Total credit linkage (1 <sup>st</sup> +2 <sup>nd</sup> +3 <sup>rd</sup> +4 <sup>th</sup> )	Credit linkage amount (Rs. in Lakh)
1	Dakshin Bihar Gramin Bank	2220	2355	4032	1118	112	7617	18811
2	Uttar Bihar Gramin Bank	4754	6636	7380	757	18	14791	23721
3	State Bank of India	2674	2413	3612	877	21	6923	13448
4	Central Bank of India	1029	1748	1694	537	11	3990	6288
5	Punjab National Bank	526	757	764	239	102	1862	4367
6	Bank of Baroda	588	729	1067	182	0	1978	4328
7	Uco Bank	294	155	465	105	0	725	1790
8	Bank of India	587	775	1752	1013	175	3715	7467
9	Canara Bank	274	351	222	55	44	672	858
10	Indian Bank	396	341	389	227	0	957	1685
11	Union Bank of India	121	244	124	38	0	406	799
12	ICICI Bank	32	43	75	5	0	123	280
13	IDBI Bank	7	10	2	0	0	12	19
14	HDFC Bank	32	32	0	0	0	32	32
	<b>Total</b>	<b>13534</b>	<b>16589</b>	<b>21578</b>	<b>5153</b>	<b>483</b>	<b>43803</b>	<b>83894</b>

#### **b. Capitalisation of CBOs with Revolving Fund and Initial Capitalisation Fund**

The capitalization of CBOs is an important aspect of the project for the sustainable development of the CBOs. The financial inclusion team took this agenda on priority with district teams and



made intensive follow-ups for the disbursement of RF and CIF to eligible CBOs. As a result of regular follow-up with the districts, almost 8759 SHGs were provided Revolving Fund worth Rs. 13.13 crore and 2391 VO's received Initial Capitalisation Fund worth Rs. 71.73 crores during this quarter.

### c. Disbursement

Help desk team has been placed at the district level and FI-nodals at the block level to support the SHGs for the disbursement of loans from Banks. This would support the SHG members to meet their financial needs in paying off high-cost debt, constructing/repairing houses, taking up sustainable livelihoods by the individual members within the SHGs, or financing any viable common activity started by the SHGs. During this quarter, approximately Rs.1293 crore was disbursed to the SHGs.

### d. Prompt repayment

To inculcate the culture of monthly repayment and follow panchsutra religiously, 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-nodals supported the timely repayment of loans of SHGs. State FI theme followed with every block, communicated with SHGs, community cadres, and members, for timely and prompt repayment by SHGs. As a result, by the end of June 2022, repayment was maintained at 98.4%.

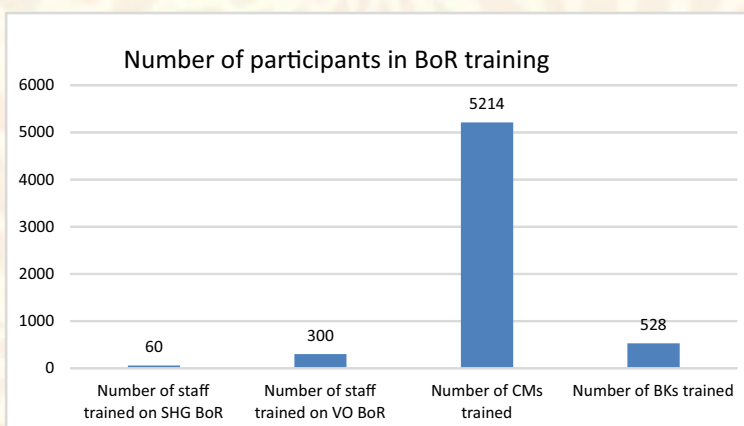
### e. Interest subvention

Payment of interest subvention amount to eligible SHGs was completed in Bhagalpur, Siwan and Banka for an amount worth Rs. 16.27 crores in 40251 eligible SHGs accounts during this quarter.

## 2. COMMUNITY FINANCE

### a. Capacity Building

Training and capacity building is continuous process to improve the efficiency and quality of staff and community professionals. During this quarter, newly Joined ACs /CCs and cadres were trained on SHG and VO Books of Record. District teams were followed and instructed on timely completion of training as it is instrumental towards ensuring / strengthening the financial discipline at CBOs.





## b. BTDP Model CLF

In 32 BTDP Model CLF spread in 9 districts, different aspects were focussed and brought into action through various steps. The main areas where the theme worked on are capitalization through projects (RF, ICF, etc) and the digitization of CLFs and VO's under BTDP Model CLFs.

## 3. Insurance and Alternate Banking

### a. Micro Insurance- A Step towards social security to rural poor

JEEViKA is facilitating the social security needs of SHG members through banking channels under PMJJBY (Pradhan Mantri Jeevan Jyoti Bima Yojna) and PMSBY (Pradhan Mantri Suraksha Bima Yojna). Enrolment under the above scheme started from the financial year 2020-21. In this quarter, the renewal of the policies was facilitated. The biggest challenge in renewal was a sudden increase in premium rates. Under PMJJBY premium amount increased from Rs. 330 to Rs. 436 and under PMSBY it increased to Rs. 20 from Rs. 12. Massive drive at the ground level to sensitize members on change in policy terms was conducted. It was facilitated to keep at least Rs. 500 balances in their saving account. As a policy, an interest-free loan of Rs. 500 was also ensured from the SHG corpus so that renewal of policies is done. In June 2022, policy renewal of 37.85 lakhs under PMJJBY and 41.33 lakhs members under PMSBY was done. Apart from this, enrolment of the new members was also facilitated by organizing Bima camps at the panchayat level. Till June 2022, around 4.10 lakh new members were enrolled under PMJJBY and 4.69 lakh under PMSBY.



Insurance camp, Purnia

**Table 9: Enrolment under PMJJBY & PMSBY**

Sl.	Name of the Scheme	Members insured under PMJJBY (2021-22)	Number of existing insurance policies renewed in FY 2022-23	Enrollment of new members (FY 2022-23)	Cumulative enrollment in FY 2022-23.
1	Pradhan Mantri Jeevan Jyoti Bima Yojna	45,18,829	37,85,341	4,10,533	41,95,874
2	Pradhan Mantri Suraksha Bima Yojna	48,90,287	41,33,741	4,69,879	46,03,620

Under the service delivery aspect, considerable efforts were given. From April to June 2022, a total of 408 claims were reported and out of which 141 claims worth Rs. 282 lakhs were settled.



**Table 10: Claim Settlement Status**

Sl.	Particulars	Progress	
		April – June 2022	Cumulative till June 2022
1	Claims Reported – PMJJBY/PMSBY	408	9114
2	Claims Settled – PMJJBY /PMSBY	141	8140
3	Claim Amount (Rs. In Lakhs)	282	9019.81

**b. Alternate Banking**

In this quarter, the focus was on the identification of new Bank Sakhi and their onboarding. In total, 298 Bank Sakhis were placed during the quarter, out of which 59 were digipay sakhis. In total, 4214 Bank Sakhis have been placed at JEEViKA-supported CSPs.

During this quarter, 373 Bank Sakhis qualified IIBF exam and received certificates. Cumulatively, 2557 Bank Sakhis have passed the IIBF exam. The process monitoring of 294 CSPs was done to understand the status of bank sakhis.

**Table 11: Physical progress with transaction details in Alternate Banking**

Sl.	Parameters	Till March 2022	April to June 2022	Total till June 2022
1	Number of community members selected as Bank Sakhi	5093	269	5362
2	Bank Sakhis received fund	3205	63	3268
3	Number of functional Bank Sakhis	3916	298	4214
4	Number of Bank Sakhis who received IIBF certification	2184	373	2557
5	Number of bank accounts opened	258883	12217	271100
6	Number of transactions done (in lakh)	167.46	16.37	183.83
7	The volume of transactions (Rs. in lakhs)	641304	76207	717511
8	Commission earned (Rs. in lakh)	1601.47	163.84	1765.31

**c. Dual Authentication (A step towards Digital Ecosystem)**

The project has initiated the pilot for Dual Authentication in 6 model CLFs of Patna and Muzaffarpur districts. Based on learning, scaleup can be planned. It will help the CBOs to do banking transactions at BC point through Aadhar Enabled Payment System (AEPS).



**Table 12: Progress on dual authentication**

Sl.	Particulars	Progress till March 2022	Progress till June 2022
1	Targeted CBOs for dual authentication	1900	3387
2	Applications submitted at BPIU/CLF for dual authentication	779	1000
3	Applications submitted at the bank for dual authentication	237	665
4	Total number of CBOs active for dual authentication	75	119
5	Number of CBOs whose transaction has been initiated	5	107

**Table 13: Customer Service Points in Model CLF catchment area**

Sl.	Project	NRETP	BTDP	NRLM	Total
1	Number of M-CLFs	100	32	60	92
2	The total number of panchayats covered	560	172	318	1050
3	Number of active Bank Sakhis in the panchayat of model CLFs	255	107	98	460
4	Number of new Bank Sakhis	28	20	24	72

**d. Study and Research**

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

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

With the help of the World Bank and Pensar, a study is being conducted to assess the role and 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.

- **Inclusion Economics India Centre (IEIN)**

Inclusion Economics India Centre (formerly EPoD) continued supporting JEEViKA in the evaluation of the Bank Sakhi program and carried out monthly process monitoring surveys of selected Bank Sakhis and surveys at the community level to map financial institutions in the community and to understand the socio-economic conditions of the communities including the financial inclusion of women members.

**e. BASICS as a Technical Support Agency**

As a TSA (Digital Financial Services) of BRLPS, BASICS provided handhold support to Bank Sakhis to enhance their performance. BASICS supported the process of identification in onboarding (end-to-end process) of bank Sakhis and also helped in the process of IIBF certification and process monitoring.





## LIVELIHOODS PROMOTION

### FARM

The farm theme during this quarter worked towards the establishment of Customer Hiring Centres. Eight new CHCs were started in this quarter. 232 new Farmer Training Centres were also opened to provide infrastructure for non-residential training to farmers and cadres. Training and workshops were organized to strengthen Women Farmer Producer Companies.

#### 1. Productivity enhancement activities in the farm sector

##### a. Training of cadres on farm livelihood interventions

During this quarter, the team undertook preparatory work for the Kharif crop. The focus was on training and capacity building of cadres. Details of the training conducted during this quarter are as mentioned below:

- 39481 Village Organizations trained and engaged in farm livelihood interventions.
- 19,346 Community Mobilizers trained in implementing farm livelihood interventions.
- 10795 VRP trained and engaged in farm activities.
- 462 SEW trained and engaged as Master Resource Persons.
- 1227 AE trained and engaged in Agri-input service at the village level.



## **b. Training program outside the state in collaboration with International Rice Research Institute, Varanasi Rice Research Institute, Varanasi**

CSISA-ISARC trained officials of BRLPS on direct-seeded rice. This training program was conducted by the International Rice Research Institute South Asia Regional Centre (IRRI-SARC) and the Cereal Systems Initiative for South Asia (CSISA) on 11th and 12th May 2022, in which 14 livelihood farm managers and program managers who work directly with women farmers in the six districts participated.

This awareness cum hands-on training program was organized to educate the district officials of JEEViKA on the benefits of DSR technology. DSR is a viable option for small and marginal farmers, especially women, for reducing drudgery, labor requirement, and cost of the crop compared to manually transplanted rice. DSR delivers faster planting and maturing, conserves scarce resources like water, is more conducive to mechanization, and reduces greenhouse gas emissions that contribute to climate change.

“Increasing water scarcity due to climate change and competition from urbanization coupled with other factors like labor shortage make traditional rice production unsustainable,” said Direct-Seeded Rice Consortium Global Coordinator, Virender Kumar. New ideas and innovations in rice cultivation are critically needed to meet rising demand and ensure food security.



## **2. Organic Farming**

JEEViKA has initiated organic farming activities in 11 districts of Bihar namely Purnia, Madhepura, Khagaria, Saharsha, Supaul, Madhubani, Muzaffarpur, Nalanda, Jamui, Gaya, and Patna. There are in total 35 blocks where organic cultivation is being done through 161 Local Groups formed.

In total, 4808 farmers have been mobilized for organic farming. For the promotion and hand-holding support in organic farming intervention, a separate cadre base has been developed as a Local Resource Person (LRP). In total, 73 LRPs are working at panchayats for organic formulations and pesticide management. JEEViKA has successfully registered 124 Local Groups on the PGS portal. Regular mobilization, training and capacity-building exercises are being done at the VO and LG levels to support the organic farming activities.



### 3. Millets Cluster

JEEViKA has initiated millet production activities in 9 districts of Bihar namely Madhepura, Khagaria, Saharsha, Supaul, Jamui, Gaya, Munger, Banka, Buxar, Jehanabad, and Nawada. A total of 2013 farmers have been mobilized for the production of millet on around 840 acres in 29 blocks.

### 4. Neera Intervention

During this quarter, all requisite activities related to neera production were completed like identification and training of tappers, re-licensing for sale of neera, and procurement of equipment and fixtures.

During this season, altogether 1946 neera sale counters were active which collected 80,10,125 litres of neera and sold 75,18,319 litres. In total, 32671 litres of neera were sold to COMFED.

### 5. Custom Hiring Centre

At present, there are 472 CHCs across 38 districts, established in convergence with the Agriculture Department, Government of Bihar. In FY 2021-22, a total of 335 new CHCs were developed in convergence with the Department of Agriculture. The total subsidy received by the Government of Bihar amounted to Rs. 23.8368 crore.

### 6. Agri - Entrepreneur (AE)

The Agri- Entrepreneur (AE) model addresses the multi facet challenges of farmers. It works as an alternate community extension and agro-inputs supply channel for the farmers. Each AE works with around 200-300 farmers in a panchayat and acts as a one-stop service provider to the small and marginal farmers. They provide training on improved agriculture practices, supply quality agro-inputs, equipment, digital banking facilities, collection, marketing facilities, etc.



As per the previous MoU between JEEViKA and Syngenta Foundation India, a total of 1340 AEs have been formed out of which 1160 AEs are actively rendering their services to the small and marginal farmers. Recently, on 27<sup>th</sup> May, 2022 a fresh MoU between JEEViKA and Syngenta Foundation India took place to train and nurture 5000 women Agri Entrepreneurs. This is a full time 21 days of residential training which is being carried out at two centres. One at Patna and another at Muzaffarpur. Till June 2022, 111 women candidates were trained at Patna centre and 35 women candidates were receiving training at Muzaffarpur centre.



## 7. FTIC

In this quarter, 32 district-level and 200 block-level FTICs were established for providing non-residential training on livelihood interventions. Cumulatively, 338 FTICs have been established in the project area. During this quarter, in older 106 FTICs, 532 trainings were organized in which 15428 participants participated.

## 8. NRLM recognized the JEEVIKA case study of Kitchen Garden

NRLM recognized the JEEVIKA case study on Kitchen Garden at the National level and included the case of the Kitchen Garden Model in the best-case study compendium released by NRLM.

## 9. Workshops, training, and events

- **A workshop was been organized to develop “SUCCESS INDICATORS of FPC”**

A workshop was organized to develop “SUCCESS INDICATORS of FPC” held on 8<sup>th</sup> March 2022 in Patna. Team members and BoD members of 10 FPCs, JEEViKA livelihoods team (Farm, Livestock & Non-Farm Theme), and Microsave team attended the participatory workshop. CEO BRLPS, BMGF representative, Co TTL World Bank, and Lead Agriculture World Bank addressed the participants and emphasized adopting a grading tool for all Farmer Producer Organizations. The workshop was been successfully conducted with self-grading done by all participating FPCs.

- **Input Workshop**

A state-level agri-input workshop was organized in Patna from 18th April 2022 in which Regional Managers/Zonal Managers/CEOs of 18 reputed Seed and Fertilizer companies of India and abroad came together to understand the JEEVIKA nurtured FPCs business model and look into the opportunities of further collaboration.

- **Participation of Katihar FPO in AAHAR, Delhi**

Two Board of Directors (BoDs) of Jeevika Women Farmer Producer Company Limited (FPC), Katihar, and one LHS from Korhather block of Katihar visited AAHAR, The International Food and Hospitality Fair at Pragati Maidan, New Delhi, organized on 26th to 30th April 2022.

BoDs visited various exhibition stalls to observe and understand the basic proceedings of the event. BoDs were exposed to new technologies, learned the B2B business model with the engagement of multi-business houses and traders, how to engage and behave with people while networking, the importance, and necessity of networking in business to grow, what drives the market, understanding demand and supply relationship of the market and processes in the market that they can help to automate their business, interaction with National and International traders to understand the basics of the business, etc. The BoD members expressed their sincere gratitude to the World Bank and APEDA for their support and guidance.

## 10. Farmer Producers Company

FPCs did business of 8860 MT, out of which 8567 MT of wheat and maize were procured and sold value-added products worth Rs. 21.38 crore.



## Livestock

### 1. Goat rearing interventions

#### a. Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 2862 Pashu Sakhis have been trained and are providing goat rearing services to SHG/Non-SHG households (HH) across 20 districts. This model is an intrinsically sustainable livelihood model which helped Pashu Sakhis to generate a regular income flow throughout the year. Details of the services and achievements till June 2022 are mentioned in Table below.



**Table 14: Progress under Pashu Sakhi Model**

Sl.	Indicators	April-June 2022	Cumulative Progress till June 2022
1	Number of Pashu Sakhi developed	160	2862
2	Number of inseminations done by inducted bucks	11723	88445
3	Number of Azolla pits developed (including green fodder)	3972	20653
4	Number of machan/shed constructed	3273	20277
5	Number of feeders installed	9850	84515
6	Number of castrations done	68137	276034
7	The total quantity of dana mishran produced (in kg)	28582	211814
8	Number of deworming doses provided	267428	1155332
9	Number of vaccination doses given	83549	612117

#### 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 24107 members have been mobilized in the Goat Producer Company coming from 326 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). Total cumulative turnover stands at 45.07 lakh. In this quarter, total input business stood at Rs 5,74,219, and output business stood at Rs 13,33,923 which is commendable.



### c. Partnership support in Goat intervention

- **Aga Khan Foundation (AKF)**

Aga Khan Foundation is supporting JEEViKA in the development of a trained community cadre on up-to-date 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 supports rural entrepreneurship and has been successful in generating employment among rural women.

During this quarter, 6 new Pashu Sakhis were developed and 4071 new households were mobilized by Pashu Sakhis. A total of 317 Pashu Sakhis have been developed and are providing services to 58152 households mobilized into 441 goat rearing groups. This intervention is being implemented in the Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur, and Paroo blocks of Muzaffarpur districts. A structured campaign called - 'Ratri Chaupal' was conducted for generating mass awareness on best practices related to vaccination, goat shed, castration, deworming, decision making, rights and entitlement, health, nutrition, bori bagicha, and goat sale based on actual weight. 36 events were organized in different villages under the said campaign in 3 intensive blocks.

## 2. Poultry intervention

- **Backyard Poultry under Integrated Poultry Development Scheme**

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, on the 14th day Lasota vaccine and the 21st day Gambro vaccine is being provided to chicks for the prevention of different diseases. A certificate of Mareks against hatchery-born disease is taken from the supplier to ensure the prevention of the disease.

**Table 15: Progress under Backyard Poultry intervention**

Sl.	Indicators	April to June 2022	Cumulative progress till June 2022
1	Number of districts	1	36
2	Number of blocks	68	222
3	The number of members benefitted	14761	28071
4	Number of chicks distributed	370845	870201

- **Poultry Value Chain Development**

To enhance the value chain under poultry farming, a proposal to establish Poultry Farmer Producer Enterprise in Nalanda and Gaya district was approved under the NRETP project. The Poultry FPC will cover a total of four blocks and 7500 HH in these districts. For





technical assistance Foundation for Development of Rural Value Chain (FDRVC) is assigned as a technical support agency (TSA) for which MoU has already been approved.

### 3. Dairy Intervention

JEEViKA in collaboration with COMFED is mobilizing cattle rearing SHG members into existing Dairy Cooperative Society as well as establishing new women Dairy Cooperative Society to link the members with the milk marketing system. During this quarter, in total 22, 631 HHs were linked with DCSs, and 18 new women DCS were formed. Cumulatively, 69325 HHs have been linked to DCSs and 871 women DCS have been formed.

Kaushiki Mahila Milk Producer Company is operational in 3 districts and so far the company has established 703 milk pooling points. A total of 38988 members have been enrolled in KMMPC. 14 Buk Milk Chilling units have been installed and the company is procuring an average of 51522 liters of milk per day.

### 4. Fish Intervention

The government of Bihar announced 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. Harvesting of fish has already started and overall 10 ponds were harvested.

A total of 1761 Kg of fish has been harvested out of which Rehu, Katla, and Naini cover 1165 kg. Across the state, currently, 72 Fish Producer Groups (FPG) have been formed with the help of 36 Matsya Sakhi.

**Table 16: Progress under Fish intervention**

Sl.	Indicators	April to June 2022	Cumulative progress till June, 2022
1	Number of districts covered	0	26
2	Number of blocks covered	0	146
3	Number of ponds allotted	0	287
4	Number of operational ponds	30	43





## NON-FARM INTERVENTIONS

### 1. Grameen Bazaar

The demand and supply aggregation model of Grameen Bazaar moved ahead with the opening of 18 new Grameen Bazaar in 12 districts during this quarter. Cumulatively, 112 Grameen Bazaars have been opened across the project.



#### a. List of newly started Grameen Bazaar (April – June 2022)

Sl.	District	Block
1	Arwal	Arwal Sadar
2	Aurangabad	Goh
3	Begusarai	Sahebpur Kamal
4	Bhagalpur	Bihpur, Shakhund
5	Buxar	Dumraon, Simri
6	Jehanabad	Hulasganj, Jehanabad Sadar
7	Kaimur	Durgawati, Mohania, Ramgarh
8	Katihar	Hasanganj, Mansahi
9	Muzaffarpur	Kanti
10	Samastipur	Kalyanpur
11	Sheikhpura	Ghat kusumbha
12	Sheohar	Purnahiya



**b. District-wise progress of Grameen Bazaar on total sales, purchase, FSF**

Sl.	District	Number of Grameen Bazaars	Total Purchase	Total Sales	Institutional Sales	Members Sales
1	Araria	3	20,37,088	25,68,837	25,01,202	67635
2	Arwal	3	12,11,305	12,43,483	9,58,509	2,84,974
3	Aurangabad	7	56,69,206	20,54,823	13,83,752	6,71,070
4	Begusarai	1	82090	1,20,474	250	1,20,223
5	Bhagalpur	6	32,50,309	36,64,592	11,67,563	24,97,029
6	Bhojpur	6	49,09,190	43,70,062	26,70,944	16,99,118
7	Buxar	5	13,79,084	16,30,106	12,61,005	3,69,101
8	Darbhanga	8	64,77,249	55,20,521	36,44,621	18,75,900
9	Gaya	12	71,42,776	73,39,617	58,52,203	14,87,414
10	Jehanabad	4	7,47,400	6,82,159	3,52,405	3,29,754
11	Kaimur	5	41,83,832	38,78,231	37,37,141	1,41,090
12	Katihar	3	14,22,615	13,36,588	10,88,619	2,47,969
13	Lakhisarai	3	11,16,669	6,51,616	5,01,440	1,50,176
14	Madhubani	2	17,94,188	17,47,436	15,74,005	1,73,430
15	Muzaffarpur	4	34,22,559	29,71,055	28,74,910	96144
16	Nalanda	4	4,03,326	3,18,430	2,46,246	72183
17	Nawada	4	23,13,106	30,15,761	27,70,300	2,45,461
18	Patna	6	1,21,01,222	57,13,988	38,17,622	18,96,366
19	Purnea	2	11,14,226	8,08,090	5,85,708	2,22,382
20	Rohtas	10	64,57,787	67,01,612	37,88,089	29,13,523
21	Samastipur	4	27,80,464	19,18,711	17,55,117	1,63,594
22	Sheikhpura	4	4,23,342	6,68,408	5,30,499	1,37,909
23	Sheohar	2	10,00,015	9,54,324	8,05,672	1,48,652
24	Vaishali	4	36,42,518	41,87,108	30,53,874	11,33,234
<b>Grand Total</b>		<b>112</b>	<b>75081566</b>	<b>64066032</b>	<b>46921696</b>	<b>17144331</b>

**c. Progress in Scaling up of Intervention**

- i. A centralized Performance Management System (Centralized POS) has been established in the Grameen Bazaars.
- ii. Statutory compliance
  - 110 Grameen Bazaar completed the PAN registration process.
  - 60 Grameen Bazaar completed the GST registration process.
  - 09 Grameen Bazaar completed the FSSAI registration process.
- iii. Help desk services were used to connect and get feedback from 112 store managers, 336 OB members and more than 4816 Kirana members in this quarter, to improve Grameen Bazaar services.
- iv. District-level tie-up for direct supply to Grameen Bazaar was done with 04 vendors in Aurangabad and Gaya.

**d. Training & Capacity Building**

- i. A monthly review meeting of Store Managers was conducted during the quarter 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.

- ii. Monthly training of store managers on CPMS operation was conducted in the quarter for knowledge improvement.
- iii. Training of staff (M-NF, BPMs, ACs, LHSs, Store Managers) - 213 participants trained from 13 districts of 68 blocks on the Statutory Compliance at the district level.

## 2. Didi- Ki- Rasoi

During this quarter, Didi Ki Rasoi was opened in Sonapur block of Saran district. Cumulatively, 69 DKRs have been opened across the project providing a hot cooked meal to patients in hospitals, schools of SC & ST welfare departments, medical colleges, institutions, etc. Around 700 SHG members are employed in this activity and earning around Rs. 6000 to 10000 per month. On average DKRs are generating around Rs. 60000 to 70000 as revenue.



## 3. Art & Craft

### a. Shilpgram Mahila Producer Company Limited

#### • Capacity Building

Three batches of training were organized for artisans. Around 100 artisans from two districts participated.

#### • Saras Gallery, New Delhi

JEEViKA participated in Saras Gallery organized in New Delhi on 12<sup>th</sup> and 13<sup>th</sup> June 2022. Art and craft products produced by members of Shilpgram were displayed in the exhibition. To promote the sale of products, publicity through social media handles was done, flyers were distributed, an advertisement was given in Delhi Times etc. Representatives from the World Bank, NRLM, and BFA Global marked their presence. Goods worth Rs. 55,000 was sold through this platform.

During this event, businessmen contacted Shilpgram for doing business and an Interior design college from Noida showed interest in organizing workshops through Shilpgram for their students.

#### • Online sale of handicraft items

There are around 198 live products available on the online portal for sale. During this quarter, handicraft items worth Rs. 2.92 lakh were sold through an online platform. Madhubani painted Dupatta, stoles, paintings, cushions, folders, paintings, sarees were the most sold products.



#### 4. Beekeeping

During this quarter, Madhugram Producer Company received an order from Dabur India Ltd for the supply of 130 MT of honey. Against this order, the Producer Company supplied 87.9 MT of honey worth Rs.13186050. The bee rearer also migrated bee colonies to different places in Jharkhand, Uttar Pradesh and Madhya Pradesh to cover different bee floras for better production of honey.

#### 5. NRETP-Enterprise Promotion

Under National Rural Economic Transformation Project (NRETP) enterprise promotion activities are being done in 40 blocks spread across 12 districts.

##### • OSF

Under this project, Nano enterprises (turnover of up to INR 6.00 lakhs per annum) will be supported under OSF (one-stop facility center), which is growth-oriented. To support these enterprises, an amount of Rs.10 crore will be transferred to nodal CLFs @ Rs. 25 lakh per block across 40 blocks in 12 districts.



Shri Rahul Kumar, CEO, BRLPS visit to stitching center, Munger

##### • Cadre Placement

484 BDSPs have been selected in 40 blocks. OSF management committees have been selected in all the 40 OSF blocks.

During this Quarter, the following work has been accomplished:

##### a. Orientation and training of staff

- BDSPs training on Foundation and Growth Modules was undergoing in 12 districts covering cadres from 40 blocks.

**Table 17: Training of BDSP (April-June 2022)**

Sl.	Name of Districts	Status of completion of Training	Sl.	Name of Districts	Status of completion of Training
1	Gaya	Training Completed	7	Khagaria and Saharsa	F6 to F10
2	Bhagalpur	Training Completed	8	Muzaffarpur Batch 1	F6 to F10
3	Patna	TED 2	9	Nalanda	F6 to F10
4	Darbhanga	F11 to F13	10	Muzaffarpur Batch 2	F6 to F10
5	West Champaran	TED 2	11	Madhubani	F6 to F10
6	Supaual and Madhepura	TED 2	12	Gaya Batch 2	F1 to F5

- INCUBATOR : Under NRETP-Incubation, the Indian Institute of Management-Calcutta Innovation Park was on-boarded as an incubator partner for Bihar on 7<sup>th</sup> December 2021.
- 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.

- NRETP Incubation outreach program conducted during 1<sup>st</sup> week and 2<sup>nd</sup> week of April 2022 across 38 districts of Bihar.
- Online applications were invited and approx. 26000+ applications received till 30<sup>th</sup> April 2022. Out of these 26,949 applications, 1527 were found eligible. Around 16751 applications were irrelevant and 8668 junk.
- Multiple rounds of shortlisting of enterprises were done during May.
- National-level review meetings were conducted for a progress update on the Incubation program.
- Enterprises shortlisted in a phased manner
  - Shortlisting based on basic selection criteria
  - Shortlisting based on evaluation of enterprises by evaluators from IIM-Kolkata.
  - Shortlisting based on field verification of enterprises.

**Table 18: Details of shortlisted applications**

Sl.	Process followed	Number of applications
1	Phone Validation	2575
2	Evaluation by Enumerators	1527
3	Shortlisted for Physical Verification	513
4	Shortlisted for Pitch Training (2 rounds)	258

- Training of Trainers (Manager NF from selected districts) the on-field verification process and pitch training for the final selection of applicants.
- Video preparation on pitching process shared with entrepreneurs for pitch preparations.  
<https://drive.google.com/file/d/1w8eKE8j6nPGVd9-UVfsTLu6YK7VmcG3H/view?usp=drivesdk>  
<https://drive.google.com/file/d/1WxWK7bbzMIReTMMpHx2TAi5BvJyEgpre/view?usp=drivesdk>
- 2 rounds of pitch training exercises were planned for 258 enterprises selected after field verifications at 11 zoned districts.

## CLUSTER

Foundation for MSME Clusters (FMC) has been on-boarded for cluster program implementation.

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

## 6. SVEP

In Phase 3 of the SVEP program in Bihar, 10 new blocks have been approved for implementation.

- Baseline survey and DPR data collection in 10 blocks started in April and completed by 15<sup>th</sup> May 2022.
- SVEP 2 days DPR presentation workshop conducted at the state, participation of 10 BPMs, 10 NF Managers/In-charge, 10 SVEP BPMs along with KS-NRO mentors, State Nodal and SPMU team.
- Final DPR submission is to be done by 12<sup>th</sup> August 2022.





## SKILLS DEVELOPMENT & PLACEMENT

### 1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana

DDU-GKY is a flagship program of the Ministry of Rural Development (MoRD), Government of India (GoI). DDU-GKY is uniquely focused on rural youth in the age group of 15 to 35 years from rural poor families. DDU-GKY is part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and catering to the career aspirations of rural youth.

JEEVIKA is the nodal agency for the implementation of the DDU-GKY training program in Bihar. The Program is being implemented in partnership with different Project Implementation Agencies throughout State. SRLM Team coordinates with Project Implementing Agencies and District Manager Jobs to monitor the quantitative and qualitative changes that the proposed project perceives to achieve the ultimate objective of the DDU-GKY Program.

As on 30<sup>th</sup> June 2022, in total 68 training centers of 52 Project Implementation Agencies (PIAs) were engaged to enhance the skills, and training of the rural youth and provide job opportunities to them. During this quarter, altogether 4120 candidates have been trained and 1727 got appointed. A total of 68823 candidates have received training from PIAs on different trades, and 44108 appointments in different organizations through DDU-GKY and Roshni project till June 2022.

**Table 20 : Training & Placement under DDU-GKY**

Sl.	FY 2022-2023	Trained	Placed
1	April to June 2022	4120	1727
2	Cumulative till June 2022	68823	44108





Shri Balamurugan D, Secretary, RDD visit to DDU-GKY training centre

**ROSHNI** project is being implemented in two Left-Wing Extremism (LWE) districts Gaya and Jamui to provide skill training with placement for the rural poor youths.

## 2. Job fair and direct placement

**Table 21 : Status on Job fair**

Sl.	Particulars	Progress April-June 2022
1	Job Fairs organized	0
2	Total YMD and CMD organized	258
3	Offered Jobs (Job fair and YMD)	1049
4	Number of candidates who joined jobs	552

**Table 22: Status on training through RSETIs**

Sl.	Particulars	April to June 2022
1	Number of training conducted	156
2	Number of candidates trained	4661
3	Total candidates settled	1342
4	Candidates settled-self funding	1155
5	Settled- bank finance	187

## 3. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes (RSETIs) are dedicated institutions set up across all districts of Bihar for skill upgradation and skill training of the rural youth and managed by the sponsored lead bank of the district. JEEViKA is the nodal agency for providing support to RSETIs in the implementation of the program. JEEViKA with 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 youths in almost 61 approved trades. After the completion of training, the rural youths are also extended credit support to initiate enterprise activity. As on 30th June 2022, a total of 38 Rural Self-Employment Training Institutes were engaged to enhance skills, and training of the rural youth and provide self-employment to them. During the quarter, 4661 candidates received training from RSETIs on different trades and 1342 got settled.

#### 4. Activities under Azadi Ka Amrit Mahotsav

- **Swachhta rallies in and around the training centre**

In continuation to the celebration under Azadi ka Amrit Mahotsav Campaign, SRLM has organized Swachhta Rallies in and around 23 Training Centre and approximately 1510 trainees and staff members of training centres participated from 13th to 19th June 2022 in the state. The trainees communicated the importance of hygiene in the lives of individuals and a small effort can make drastic changes in their lives. The trainees interacted with the community members in the awareness campaign and also supported cleaning in and around the training centre.

#### 5. International Yoga Divas

MoRD proposes to organize yoga on International Yoga Diwas to make yoga an integral part of all citizens lives. Given the above, this year too it was observed on 21<sup>st</sup> June , 2022. Keeping this in view, all the training centres need to organize yoga camps at DDU-GKY Training Centres / RSETIs with trainees and staff. Around 32 training centres and 2751 trainees participated in the yoga shivir /camps. The trainers also mentioned the importance of yoga in individual lives. The trainees also believe that routine exercises and yoga make life healthy and free from stress, and improve health and fitness.







## SOCIAL DEVELOPMENT

### 1. Food Security Fund (FSF)

Under Food Security Fund intervention, one lakh is availed by the Village Organization (VO) as a one-time revolving fund based on certain triggers from the project. It's a community-driven innovative financial credit product that provides a single window to SHG members under the VO fold for collective demand generation, bulk procurement, and distribution of quality food grain and other edible items at a fair price from local producers, millers, and retail shops nearby. The interest-free recovery of the outstanding credit in a duly stress-free schedule makes it accessible to the poorest of the poor. The FSF is targeted towards the most vulnerable HHs, SC, and ST populations where yearlong food insecurity and inadequacy with nutritional diets are likely to be prevalent including during the lean seasons. The core objective of FSF is to enable the poorest of the poor to have access to nutritional food security throughout the year and reduce the vulnerability of the poor HHs in coping with high-cost debts. Cumulatively, 47,461 VOs have received this fund and utilized it effectively to benefit the SHG members.

### 2. Health Risk Fund (HRF)

Health Risk Fund (HRF) aims to provide a low-cost fund for health and medical emergencies to vulnerable households included in the SHG fold. This dedicated community-driven credit



product safeguards the community against the burden and high-interest loan sources of such expenditure and its detrimental effect on poor households along with creating a barrier to socio-economic mobility in long term. Access to low-cost health loans and savings by SHG members are two components of this fund. Till the end of this quarter, a total of 51,318 VOs have received the HRF fund.

### 3. Solar Project

In the Solar Project, a solar company “JEEViKA - Women Initiative Renewable Energy and Solution Private Limited, commonly known as “J-WiRES” is working on assembly, production, distribution, sales, marketing, and partnership management, customized installation services of solar and electrical products. In the first quarter, the company assembled and sold around 5000 energy-efficient LED AC bulbs of 9W through the network of Solar Marts, commonly known as “S-MART” and Rural



S. Mart, Danapur, Patna

Retail Mart. JEEiKA and IIT-Bombay undertook research work and surveyed around 14000 SHG households to find out the willingness of the SHG members to pay (WTP) for the BLDC technology and 550 BLDC fans distributed to SHG members through the WTP (willingness to Pay) game. The total turnover of the company reached 1.5 crores by June 2022.

Orientation sessions were organized for around 400 community members on individual enterprise development through “solar mart” in 10 districts of Bihar. Around 115 solar street lights were installed and the project received the order for the installation of 185 solar street lights from Oxfam India.

### 4. Disaster Management

#### a. Flood preparedness and management by UNICEF

As per disaster “Risk Reduction Roadmap 2015-2031”, JEEViKA has been entrusted with the responsibility of creating livelihoods through various means. JEEViKA with the help of UNICEF conducted training on “Flood Preparedness and Management” for 28 districts namely Araria, Begusarai, Bhagalpur, Bhojpur, Buxar, Darbhanga, Gopalganj, Jahanabad, Jamui, Katihar,



Workshop on DRR, Patna



Khagaria, Kishanganj, Lakhisarai, Madhepura, Madhubani, Muzaffarpur, Nalanda, East Champaran, West Champaran, Patna, Purina, Saharsa, Samastipur, Saran, Sheikhpura, Sheohar, Sitamarhi, Siwan, Supaul, Kaimur, Vaishali, Rohtas and Gaya. These master trainers have further given training to members of all the CLFs within the district. Till June 2022, more than 5000 JEEVIKA staff, community professionals, and community members have been trained at cluster and block levels.

#### **b. Bihar State Disaster Management Authority**

Cumulatively, 246 Master Resource Persons have been trained on module one i.e. Natural Disaster. These master resource persons have oriented community members from 8223 VOs.

#### **c. Fire Safety Department, Government of Bihar**

One-day orientation on fire safety measures was organized for CBO members and cadres in different districts. Till June 2022, cumulatively 115 CLFs have received such training.



Orientation of CBO members on Fire safety measures

#### **d. UNICEF**

To address the challenges of providing safe drinking water to the flood-affected population, UNICEF, Bihar has provided 15 sets of Flood Response Support Kits (FRSK) to JEEVIKA, which will be installed at the CLF of flood-affected blocks of Begusarai, Bhagalpur, Darbhanga, East Champaran, Katihar, Khagaria, Madhepura, Muzaffarpur, Saharsa, Samastipur, Sheohar, Sitamarhi, Supaul, and Vaishali. Training on installation, functioning, and maintenance of Flood Response Support Kits (FRSK) for the office bearer of respective CLFs was conducted by UNICEF, Bihar in this quarter.

#### **e. Installation of lightning early warning siren system (Vajra Naad)**

In the year 2019, the Government of Bihar signed MoU with Earth Network Inc. to provide early warning on lightning by the now-casting system named Indravajra. Under this, six sensor systems were installed in the state of Bihar to cover the entire state. To make the Early Warning System (EWS) more effective and reach the community at risk of lightning, a project was initiated by the Disaster Management Department to develop a sound-based alert system leveraging the sensor signals. Under this, the Asian Disaster Preparedness Centre (ADPC) provided technical assistance on lightning by providing an early warning sound-based dissemination system and undertook pilot testing in three locations ie. Bikram, Naubatpur and Bakhtiyarpur block of Patna District. The system is named Vajranaad (meaning siren for lightning) and has been installed in September 2021 at the cluster level. It will be in the testing phase and monitored for a year so that, based on the report, the state government can upscale throughout the state. The sensitization Program for JEEViKA SHG members was organized in June on Sound based test alarms of Vajra Naad. SHG members and CLF were also briefed



about the Dos and Don'ts during the lightning. Resource Persons from ADPC and JEEViKA were briefed on how to maintain the log book at cluster level upon listening to the warning messages.

## 5. Key highlights of Education initiatives:

### a. State Level Webinar “Potential and planning for providing quality education for SHG members and their spouses through convergence”

The Social Development theme initiated education-related pilots from the year 2019 in a phased manner. The first partnership began with Pratham Education Foundation, gradually the partnerships grew with I-Saksham, Turn The Bus, NIOS, and IGNOU. The outcomes from pilots have emerged as promising therefore it is a great opportunity for all the stakeholders to take these collaborations further. In this light, a State Level online Webinar - “Potential and planning for providing quality education for SHG members and their spouses through CBOs” was organized in July 2022. The participants were all the Social Development Managers, Block Project Managers, and representatives from partner agencies along with the State team. A detailed plan and implementation strategies were discussed and a district-block-wise target was set.

### b. Pratham Education Foundation

- In collaboration with Pratham Education Foundation, JEEVIKA is piloting a program on Mother's support in improving a child's foundational learning in 35 CLFs under 11 blocks of five districts. Under the program, four days of training for 1402 Community Mobilizers were conducted.
- In the SHG meeting, the SHG members were oriented on testing their children's learning levels and engaging them in the TLMs (appropriate teaching-learning material) and library activities.
- The SHG members were encouraged to visit the school and tuition and talk about the learning level of their children with concerned teachers and tutors.
- The children of SHG members were facilitated to download the PraDigi mobile application. To accelerate digital learning, the mothers supported their children to watch videos and complete the task.

### c. Turn The Bus

- The student enrolment drive launched this year with Turn The Bus App Demonstration and installation for project staff.
- Turn The Bus App Demonstration and installation workshop at CLF and Panchayat level being organized with class 10th and 12th students.
- A total of 3032 class 10th and 12th





(Arts) students of BSEB were mobilized to enrol in the TDB App across 38 Districts till June.

#### **d. i-Saksham**

- In the FY 2022-23, the i-Saksham-JEEVIKA Eduleader fellowship program is being extended to two new districts, Begusarai and Muzaffarpur, along with continuous engagement in Munger and Jamui.
- The selection, training, and placement of 80 Eduleader fellows have been completed by CLF and i-Saksham jointly.

### **6. JEEVIKA – MGNREGA Convergence**

#### **a. Cluster Facilitation Team Project**

Cluster Facilitation Team Project which was being implemented in 25 blocks of 10 aspirational districts formally came to an end on June 30<sup>th</sup>, 2022. CFP program which is mainly devised to engage larger participation of community members in MGNREGS in convergence with MGNREGA.



#### **CFT: Impact**

- Participatory Planning Exercise for Labour Budget preparation for the last 3 Years (2018-2019-2020) with the active participation of SHG members.
- Approximately 93000 Households benefitted through CFT facilitation in selected 25 CFT Blocks.
- Approximately 91000 Households benefitted/ facilitated with MGNREGA IBS assets.
- Increase in PD Generation for Female members by about 20 Days in comparison to FY 2017. With an average PD generation in CFT Blocks of about 65 Days/HH in an FY.
- Water conservation structures and NRM structures are developed at the local level for the conservation of resources.
- Approximately 500 human resources were trained and developed as VRPs (MGNREGA) and about 4000 (as SHG mates) in CFT Blocks to support community organizations.
- Target to double the reach and benefits to the community by CFTs in the FY 2021-22 in comparison to achievement till FY 2020-21.
- Development of NRLM structures (CLF, VO Building, and Work-sheds) in CFT Blocks.
- CBO strengthening and convergence.

#### **b. Rollout of CFP program**

- The CFP has a vision of addressing poverty in aspirational districts/backward areas with a multi-pronged strategy of leveraging the synergies of different flagship programs of the Central Government/ State Governments in convergence with MGNREGS through better coordination, planning, and implementation.
- Cluster Facilitation Project, an “National Rural Livelihoods Mission (NRLM) – Mahatma





Farm pond work under MGNREGS, Nalanda

Gandhi National Rural Employment Guarantee Scheme (MGNREGS) convergence Project' is an attempt at ensuring comprehensive planning, community awareness, engagement of skilled manpower, technical soundness, and creation of individual assets which can enhance the income of the beneficiaries by tapping into the knowledge and experience of INRM and GIS-based planning and implementation of MGNREGS and thus, addressing the challenges faced in Cluster Facilitation Team (CFT) Project implementation and enhancing the learnings derived from the same under different facets of Rural Development.

## 6. 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, in FY 2021-2022, JEEViKA with the support of the Department of Forest, Environment and Climate Change took an initiative to provide 1.5 crore saplings to



Didi ki Nursery, Khagaria



community members, focusing on environment conservation and balancing the nutritional content of families simultaneously with program name “Harit Jeevika Harit Bihar-1.5”. In the financial year 2021-2022, against the demand of 1,64,70,888 saplings, a total of 97,78,749 saplings have been provided by the DoFECC and 82,73,827 member's aadhar number of such community members has been updated on Van-Mitra App who have received the sapling.



## 7. Didi ki Nursery

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

By promoting the concept of clean and green surroundings with primarily focusing on the conservation of local and global biodiversity through Natural Resource Management (NRM) and water conservation, parallely promoting livelihood diversification in the field of Nursery Development; JEEViKA has mobilized for the development of nurseries under Didi ki nursery program. So far 253 Didi ki Nurseries has been established with support of 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. Plantation requires a high standard and good quality saplings, therefore, JEEViKA together with MGNREGA has decided the establishment of the nursery in different districts of Bihar. Cumulatively, 222 nurseries have been established in convergence with MGNREGA.

## 8. Mukhyamantri Kosi Mulberry Pariyojna

Mukhyamantri Kosi Mulberry Pariyojna is jointly implemented by the Department of Industries, Government of Bihar, MGNREGA, RDD, Government of Bihar, Department of Agriculture, Government of Bihar, and BRLPS-JEEViKA in Saharsa, Supaul, Madhepura, Purnea, Araria,



Kishanganj, Katihar. In the 1<sup>st</sup> quarter of FY 2022-2023, the Plantation of mulberry saplings has been made on 29 acres of Supaul, Madhepura, and Araria districts. Farmers of 148 villages from all 7 districts have procured 22650 DFLs, producing 7032.60 kgs of the cocoon.





## HEALTH, NUTRITION & SANITATION

JEEViKA HNS interventions center around the themes of promoting maternal and child dietary diversity, breastfeeding, complementary feeding, institutional delivery, ante-natal care, nutri-gardens, sanitation, and hygiene. The two-fold strategy adopted by JEEViKA includes sustained social and behavior change communications (SBCC) efforts through home visits for counseling, and group demonstrations on cooking nutritious meals using local ingredients while encouraging SHG members to learn by doing and convergence with other line departments for increased social mobilization and access to services. 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 effort through the promotion of nutri gardens and livestock for better diet diversity. It is also centered on empowering women to bring about a change in practices related to health and nutrition at the household as well as community level.

### 1. 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 continued 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, 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 3<sup>rd</sup> 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.

**Table 23: Progress made under the FDD Campaign of June 2022**

SI.	Particulars	Progress
1	Number of districts covered	38
2	Number of blocks covered	534
3	Number of HHs visit	1,66,027
4	The number of pregnant women visited	48,491
5	Number of lactating women of children between 0-6 months of age	49,334
6	Number of lactating women of children between 7-24 months of age	65,250

## 2. 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 24: Progress details of the roll-out in SHG on modules 1,2, 3, and 5**

Sl.	Modules	Total SHGs received training till March 2022	Progress (April-June 2022)	Total SHGs received training till June 2022
<b>Module -1</b>				
1	Session-1(linking HNS with Livelihoods)	8,67,876	39,113	9,36,574
2	Session-2 (Breastfeeding)	8,45,192	41,956	9,29,861
3	Session-3 (Complementary feeding)	8,25,449	49,731	9,17,552
4	Session-4 (Maternal diet diversity)	8,11,672	52,976	9,08,861
<b>Module -2</b>				
5	Session-5 (Nutri-Garden)	5,79,281	99,072	7,75,389
6	Session-6 (Identification and Management of diseases)	5,45,497	98,339	7,50,976
7	Session-7 (Disease Prevention among infants)	4,94,209	80,882	7,15,979
<b>Module -3</b>				
8	Session 8 (Antenatal care & birth preparedness)	1,84,375	88,924	4,42,922
9	Session 9 (Recognition and Response to Danger Signs: Pregnancy, Post-pregnancy & Newborn)	1,38,981	68,731	3,87,991
10	Session 10 (Newborn Care)	97,916	53,019	3,28,846
11	Session 11 (Planned Family; a foundation for happiness)	76,961	44,395	2,75,652
<b>Module -5</b>				
12	Session-16 (Preventive measures of COVID-19)	9,44,702	14,886	9,68,600
13	Session-17 (Improving Immunity during COVID-19)	9,33,788	16,358	9,59,929

**Table 25: ToT details of project staff (AC/CC) and HNS-MRP trained during this quarter on Modules 1, 2 and 3**

Sl.	Staff / Cadres	Trained till March 2022	Progress	Trained till June 2022
<b>Module -1</b>				
1	AC/CC	1,037	20	1,057
2	MRP	1,442	11	1,453
3	CM	72,620	2,707	75,327
<b>Module -2</b>				
4	AC/CC	965	0	965
5	MRP	1,290	27	1,317
6	CM	45,906	8,548	54,454
<b>Module -3</b>				
7	AC/CC	425	32	457
8	MRP	931	94	1,025
9	CM	14,936	10,443	25,379

## 5. SWABHIMAN

In 2016, JEEViKA in partnership with the United Nations Children's Fund (UNICEF) Bihar initiated the Swabhimaan Project to improve the nutritional status of adolescent girls, pregnant women, and mothers of children under two years of age. It is being implemented in the Kasba and Jalalgarh blocks of the Purnea district. JEEViKA is anchoring and implementing the

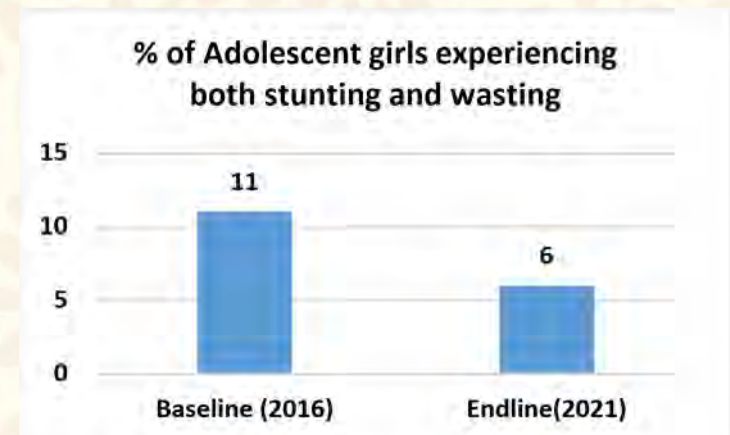
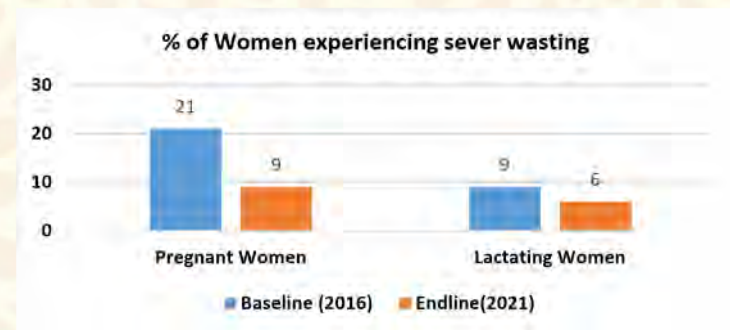
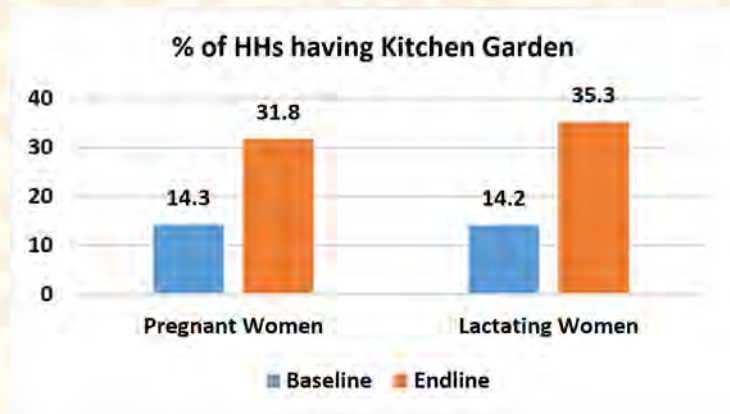
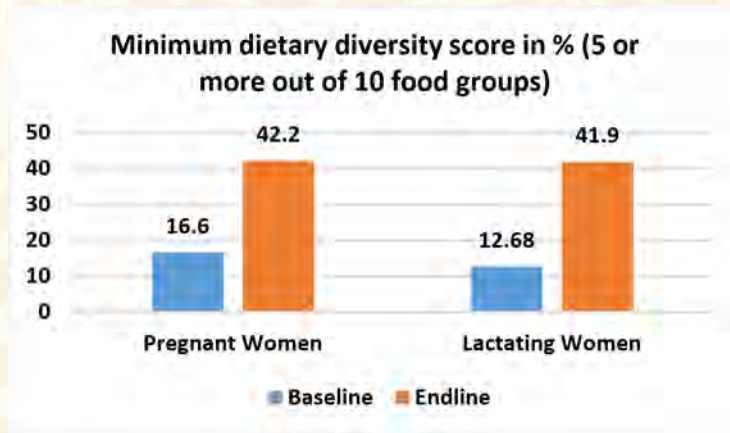


Swabhimaan program, in coordination with the Departments of Health, Civil Supplies, Social Welfare, and Public Health.

To examine the intervention process of SWABHIMAN, JEEViKA, and UNICEF entrusted IIPS with conducting the end-line process evaluation survey (2021). The cross-sectional survey aims to assess the system strengthening process and coverage of CBO-led interventions among beneficiaries.

As per end line study report shared in May 2022, positive change in maternal health and nutrition services has been found as mentioned below:

- a. Diet diversity among pregnant women and lactating women has increased by 25.6 % and 29.3% respectively.
- b. Kitchen garden in pregnant and lactating women's homes has increased by 17.5 % and 21.1 % respectively.
- c. Sever wasting has decreased by around 50% from baseline for both pregnant and lactating women.
- d. End-line result has shown that stunting and wasting have decreased in adolescent girls.







## 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 Yojna (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). During this quarter, the project focused on ODF-S and ODF plus activities, capacity building on ODF, construction of community sanitary complexes, and BCC activities.

### 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 focusing on 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 their capacities and community response, districts are taking up ODF-S & ODF plus activities in their districts.

**Table 26: IHHL status till 30<sup>th</sup> June 2022**

Sl.	Parameter	Progress (April – June 2022)	Cumulative
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 Declaration	100%	38691
6	Number of villages verified as ODF	100%	38691
7	2 <sup>nd</sup> Level ODF Verification	100%	38691

## 2. Capacity Building

For effective implementation of the SBM-G Phase-2 at the state level, districts are focusing on

- (i) scaling-up sanitation interventions aiming to sustain ODF,
- (ii) ODF+ interventions.

To achieve the set target of scaling up sanitation interventions under SBM G phase -2, three batches of (three days of residential) technical training were organized for the Block Coordinators to train them on different components of ODF plus. Around 50 participants participated in each batch of training.

Systematic capacity building of key stakeholders at the state, district, and block levels are being organized as it's a key to effective program planning and implementation.

## 3. Community Toilet

In villages/GPs where there is the unavailability 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 gram panchayat 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.

**Table 27: Progress on community sanitary complex construction**

Sl.	Particulars	Progress April–June 2022
1	Total CSC target for FY 2022-23	5330
2	CSCs Completed	451
3	Cumulative CSCs till June 2022	9490

#### 4. IEC ACTIVITIES

##### Swachh Gaon-Humara Gaurav' BCC campaign

“Swachh Gaon-Humara Gaurav' (SGHG) BCC campaign was rolled out across the state with a view to sustaining ODF behavior, triggering left-outs and new households for IHHL construction to achieve universal coverage. Around 11,000 swachhagrahis were engaged in the monthly program. The first week of every month was especially dedicated to it. Morning and evening follow-up, Roko-Toko Abhiyan to convince people to use their toilet still going outside to defecate, ratri chaupal, shramdan , painting, essay writing competitions, school-led total sanitation, etc . IPC/BCC activities were carried out was monitored by 'SGHG' Mobile App. From April to June 2022 more than 3.5 Lakh people were triggered towards behavior sustainability and solid & liquid waste management.



##### 5. Wall Writing/ Slogan writing Campaign

Under Saat Nischay -2 “Swachh Gaon-Samridhh Gaon” the state government had set the goal to make rural areas visibly clean by the implementation of solid and liquid waste management (SLWM) and it is to be achieved under Lohiya Swachh Bihar Abhiyan Phase- II. In order to aware people of solid and liquid waste management at the household and community level, wall writing and slogan writing campaign have been initiated for all 1672 gram-panchayats selected for SLWM implementation. This campaign is being rolled out in full swing in all the districts. This intervention witnessed great buzz creation and enabled the environment for waste management in rural areas. Key messages being spread through wall writing are –

1. Segregation of waste at the household level.
2. Put the segregated bio-degradable waste into the green dustbin and non-bio-degradable waste into the blue dustbin.



3. Composting of biodegradable waste to produce green fertilizer.
4. Promotion of soak pit for grey water management
5. Plastic waste management through 3R ie. Refuse, Reuse, Recycle
6. Good sanitation practices.

### School-Led Total Sanitation

School children are change makers and can play a vital role to bring desired change regards to sanitation in their families and society. School-led total sanitation campaign was rolled out to generate awareness for ODF sustainability and SLWM. In this campaign school rallies, sanitation oaths, formation of 'Bal sena' activities were organized. Moreover, awareness generation programs such as a special class on sanitation, essay writing competition, debate etc. were organized.



SLTS initiative, Jehanabad

### 7. 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 first quarter, LSBA provided training to all sanitation supervisors, block coordinators, district consultants & district coordinators on sanitation and implementation of the SLWM project at gram panchayat.

### Following are the activities that have been completed in the 1<sup>st</sup> quarter

- Developed an SLWM application to monitor all types of activities ongoing in gram panchayat.
- SLWM activities are ongoing in 500 gram panchayats in 38 districts.
- Door-to-door collection started and the community motivate for primary level segregation.
- Collected plastic waste and stored it at the waste processing unit. These wastes were later sold to scrap dealers.
- 28000 Swachhta Karmi engaged in 1672 gram panchayats for door-to-door waste collection.
- 1700 sanitation supervisor engaged in



Waste Processing unit, E. Champaran



1700 gram panchayats for motivating the community and monitoring SLWM activities ongoing.

- In this quarter, around 10000 wall paintings and wall writings were done in 832 Gram Panchayats.
- 300 community compost pits were constructed in this quarter.
- 500 E-Rickshaw purchased by Gram Panchayats for collection of waste at the community level and also from market, bazaar, and haat area.
- 7500 rickshaws purchased by Gram Panchayats for collection of waste from door to door.
- 6500 individual and community level soak pits constructed in 1<sup>st</sup> quarter.
- In 1200 places, the land was identified for the construction of a waste processing unit and 500 WPU is under construction.

## 8. Gobardhan

Under Swachh Bharat Mission (Grameen) Phase-2, the Gobardhan project aims to bring a positive impact on village cleanliness, and generate wealth and energy from cattle and organic waste.

The main focus of Gobardhan is to keep villages clean, increase the income of rural households, generate energy, and produce organic manure from cattle waste. Three agencies have been shortlisted for the implementation of the Gobardhan project in 38 districts of Bihar. The Gobardhan project will be implemented in 13 districts in FY 2022-23.

**Table 28: Details of agency for implementation of Gobardhan Project in Bihar**

Sl.	Name of Agency	Number of districts allotted to the agency	Name of District
1	M/s Anand Engineers	18	Patna, Nalanda, Bhojpur, Buxar, Sasaram-(Rohtas), Kaimur-(Bhabua), Vaishali, Muzaffarpur, Sitamarhi, Sheohar, East Champaran, West Champaran, Saran, Siwan, Gopalganj, Darbhanga, Madhubani, Samastipur
2	M/s Savitri Renewable Energy Pvt. Ltd.	13	Bhagalpur, Banka, Munger, Jamui, Khagaria, Lakhisarai, Begusarai, Sheikhpura, Gaya, Nawada, Aurangabad, Jehanabad, Arwal
3	M/s Nidan	7	Saharsa, Madhepura, Supaul, Araria, Katihar, Purnea, Kishanganj



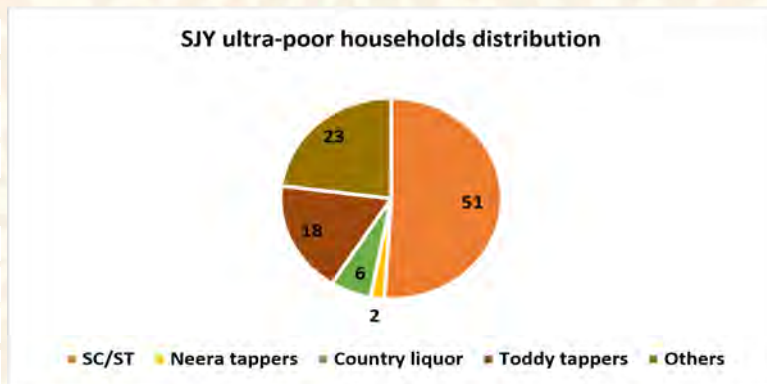


## SATAT JEEVIKOPARJAN YOJANA

Satat Jeevikoparjan Yojana during this quarter focused on achieving graduation of ultra-poor households by focussing on the achievement of graduation indicators by the ultra-poor households. An exchange event was also organized to understand the current management capacity of SJY and to plan for further strengthening this aspect of the system's functioning. The JEEViKA and Bandhan, district and state teams, CEO BRLPS along with State Project Managers of different themes also participated in the workshop. The SJY project of JEEViKA received first prize in the innovation segment on the occasion of Civil Service Day – 2022.

### 1. Identification of Ultra-poor HHs

The SJY program majorly focuses on households traditionally engaged in toddy tapping/ country liquor sale and have lost their source of income after prohibition in Bihar. A special endorsement drive was completed in this quarter with a focus to identify HHs involved in





neera tapping after prohibition. Neera is the non-alcoholic sap of the toddy tree which has several health benefits. It is an initiative of JEEViKA's farm theme in which the HHs are encouraged to tap fresh toddy tree sap, seal and sell it before it gets fermented. Across 38 districts the drive was conducted in January 2022, the VOs endorsed around 3079 such HHs summing up to a total endorsement of 147,277 UPHHs by June 2022.

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

SJY program aims to empower the targeted ultra-poor households through regular training, capacity building, livelihood gap financing, productive asset transfer, diversification of livelihoods, and improved access to finance. The livelihood cluster approach helps to achieve the objectives of ultra-poor families through cluster livelihood as the main source of income along with existing livelihood options being available to ultra-poor households. It is a process of improving the ability, opportunity, and dignity of ultra-poor households. The SJY combines different approaches into one comprehensive package aimed at providing handholding support in the implementation of livelihood value chain interventions and transforming ultra-poor households into sustainable livelihoods. JEEViKA team has been using its experience in supporting the development of group-based livelihood clusters, to offer new business opportunities for ultra-poor households.



Livestock Intervention under SJY

**Table 29: Households involved in cluster initiatives in different districts and with**

Sl.	Product	Districts	Number of UP-HHs linked
1	Bamboo products	Munger, Madhepura, Saran and Purnea, and Saharsa districts.	146
2	Stitching Unit	Katihar, Gaya, Patna and Vaishali	67
3	Bangle making	Rohtas	25
4	Broom making	Rohtas	25
5	Aadikala Painting	Madhepura	16
6	Dairy	Bhagalpur, Katihar and Supaul	92
7	Soft Toys	Vaishali	19
8	Sanitary Napkins	Vaishali and Purnia districts	43
9	Integrated livelihood clusters	Munger and Rohtas districts	333
	<b>Total</b>		<b>766</b>



## different products

### 3. Training of UPHHs on Confidence Building & Enterprise Development

Under Satat Jeevikoparjan Yojana, the timely handholding, mentoring, and coaching of ultra-poor households is an important aspect of the projects. The confidence building and enterprise development (CBED) training of the households, boosts confidence and shows the pathways for households to come out of extreme poverty.

#### a. Training of identified HHs 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.

#### b. Training of identified HHs 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 and risk management skills. To complete the training of target households under SJY, a total number of 460 ACs/CCs/LHSs have already been identified from different districts and developed as a resource pool to conduct CB&ED training at the district /block level.

Refresher training and graduation training was accorded priority during the period to accomplish graduation of households by September 2022. All efforts of the training team were on the development of a resource pool for delivering refresher and graduation training to SJY HHs. While customized refreshers training was to be imparted to all SJY HHs above 1 year of the association, the graduation training will be delivered only to HHs falling in Category 'A'. The graduation training plan was developed in a manner so that Training Officers can supervise the training on the first or last day of the training. The training was delivered with the help of customized presentations, and short videos screened through portable projectors.

A resource pool consisting of BRPs, MRP & Resource ACs was created at the block level to impart timely training to the households in a decentralized manner. 760 resource persons were trained to deliver HH-level refresher and graduation training. Thereafter, the plan was rolled out to deliver refresher training to 10,074 UPHHs by the end of June 2022. Out of these resource persons, 346 were also identified for delivering graduation training to HHs. 5315 HHs were delivered training during this quarter.

**Table 30: Ultra-poor household's training status**

Sl.	Training Type	Progress (April - June 2022)	Cumulative Progress till June 2022)
1	Confidence Building (CB)	5371	1,32,904
2	Confidence Building Enterprise Development (CBED)	9962	92,013
3	CBED refresher	10,074	29,524
4	HH graduation training	5315	11,193



#### 4. Livelihood Financing Status

##### a. Special Investment Fund (SIF)

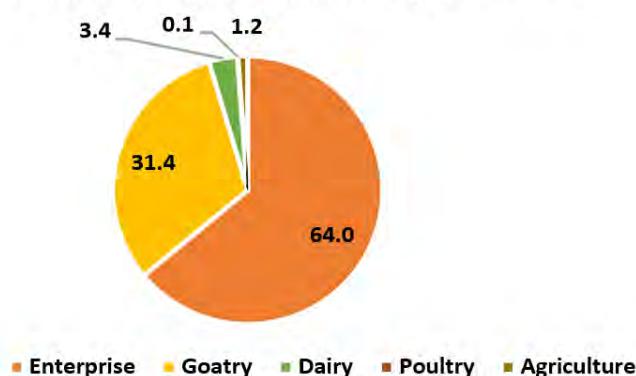
The special investment fund fulfills the initial capitalization requirement and basic requirements of ultra-poor HHs. The special investment fund is a one-time grant of Rs. 10,000 which is transferred to the endorsed household account by the Village Organization. Special Investment Fund was received by 6523 HHs in this quarter and cumulatively till June 2022, a total of 80,528 households received SIF.



##### b. Livelihood Investment Fund (LIF)

The project provides Livelihood Investment Fund amounting between 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 by the procurement committee along with MRP and the ultra-poor household procures the asset through the community procurement process.

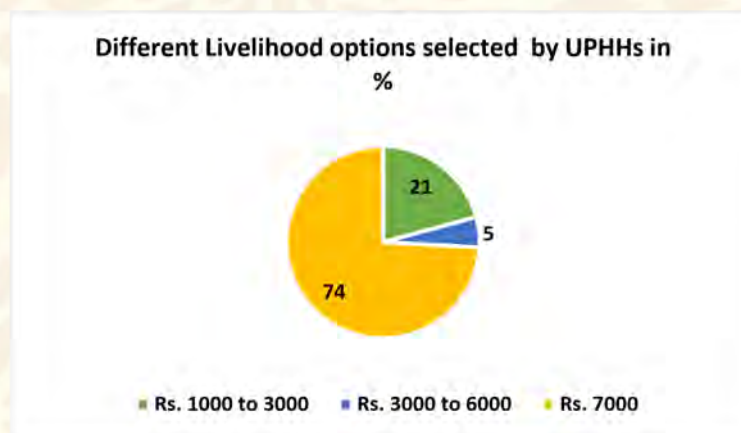
Different Livelihood options selected by UPHHs in %



##### c. 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. 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 31: Livelihood financing status of Endorsed UPHHs**

Sl.	Training Type	Progress (April - June 2022)	Cumulative Progress till June 2022
1	Livelihood Special Investment Fund	1113	1,04,323
2	Livelihood Gap Assistance Fund	2846	1,12,879
3	Livelihood Investment Fund	2448	1,19,088

### 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 productive assets and ensure last mile delivery of different components of the program. Master Resource Persons (MRPs) take extensive training to become the in-house trainers and primary handhold support experts for ultra-poor HHs. Master resource persons provide a range of support that may include guidance on care and maintenance of assets, proper care of livestock, guidance on building microenterprises, or help in gaining essential skills such as learning how to do signature, and basic numeracy and bookkeeping skills. The weekly coaching sessions also include a social education component, with discussions on topics ranging from nutrition to early marriage and family planning.

There are 4580 MRPs across 534 blocks. The MRP selection process was started in all blocks to provide handhold support to the new HHs endorsed during this quarter. The M4 which is a refresher training for the MRPs on M2 and M3 modules has been started. This module helps MRPs to revisit and learn the Books of Records as well as different topics of business literacy and social issues discussed during the home visit and group meetings.

**Table 32: Status of modular training for MRPs**

Sl.	Modular Training	Progress (April - June 2022)	Cumulative Progress till June 2022
1	Module-1 (Induction & Enterprise Selection)	556	4062
2	Module-2 (Enterprise Development and SJY Books of Records)	465	3289
3	Module-3 (Operation Management Course)	464	2961
4	Module-3 (Refresher)	0	882





SJY beneficiary, Arwal

## 6. Access to Govt. Entitlement for Ultra-poor Households

The sustainability of the approach over a longer term depends on its ability to evolve strategically into a convergence approach - one in which the resources and benefits of other public programs can be leveraged to support the poorest people. The convergence with various departments for access to entitlement has been focused by JEEViKA, on creating safety nets for ultra-poor households. The importance of the entitlements was very much visible during the toughest times like pandemics. The identified households under this program usually did not even have basic identity cards like Aadhar Card and Bank Accounts which JEEViKA has ensured 100% for each beneficiary. Apart from this, for food security through ration cards and to meet unforeseen situations insurance was also prioritized. The project ensures coverage for all eligible households under different government schemes which can provide ultra-poor households with the basic need of two meals a day, safe drinking water, housing, insurance, health, etc.





## 7. Events

- **Civil Service Day Celebration**

On the occasion of Civil Service Day - 2022, SJY was awarded the first prize in the field of innovation – “An Innovative Programme Award for Satat Jeevikoparjan Yojana” by hon'ble Chief Minister of Bihar Shri Nitish Kumar. It is an event where the bureaucrats present their initiatives in the implementation of various government schemes and their innovations. The award was received by Shri Arvind Kumar Choudhary, Principal Secretary, Rural Development Department, Govt. of Bihar, and Shri Balamurugan D., Secretary, Rural Development Dept., Govt. of Bihar cum CEO of BRLPS.



- **SJY Exchange Event**

The CEO, BRLPS along with Mr. Shantimay, Vice Present, BANDHAN chaired the SJY exchange event held at Kolkata. The event was organised by BANDHAN and it was a platform to exchange the learnings and showcasing the best practices. The participant also developed Households graduation plan for September 2022.







## RESOURCE CELL

### 1. Training of Trainers on three Food, Nutrition, Health and Wash modules conducted at Arunachal Pradesh

One batch of Training of Trainers (ToT) on the first three modules of FNHW was conducted at Itanagar, Arunachal Pradesh from 21<sup>st</sup> to 25<sup>th</sup> June 2022. Shri Manjeet Prasad, Manager HNS, Kaimur and Shri. Binod Kumar, consultant FNHW-CB was deployed at Arunachal Pradesh SRLM as a trainer during ToT.

### 2. Food, Nutrition, Health and Wash SOP orientation workshop at Mizoram

Two officials from JEEViKA participated in a workshop organized by Mizoram SRLM for the launching of the State Operational Plan and also oriented the team on FNHW - State Operational Plan during the workshop. The FNHW expert from NRLM also participated in the workshop. During the visit, the discussion was held between NRO and Mizoram SRLM on the partnership framework.

### 3. Initial support in the roll-out of the LoKOS application

JEEViKA has been identified as NRO to support other SRLMs on the LoKOS application. In this regard, a batch comprising of SRLM officials and cadres from 15 states participated in a training organized by NRLM on LoKOS application in New Delhi. The training was conducted from 14<sup>th</sup> to 17<sup>th</sup> May 2022.



#### 4. Training and immersion of 11<sup>th</sup> and 12<sup>th</sup> batches of RDOs in JEEViKA

A total of 48 Rural Development Officers (RDOs) took part in a training cum immersion program organized by JEEViKA. Two batches of RDO officials comprising 24 officials each, participated in an immersion program organized in Rajgir and Bodhgaya districts from 20<sup>th</sup> to 25<sup>th</sup> June 2022. The SPMU team along with DPCU Gaya and Nalanda teams facilitated the immersion program.



Training & Orientation of Rural Development Officers, Bodhgaya

#### 5. Food, Nutrition, Health and Wash orientation to the SRLMs

Under FNHW, two new SRLMs ie. Goa and Nagaland requested JEEViKA for NRO support. Hence as per the guidelines, JEEViKA supported in design of state-specific FNHW SOP. The SOP has been shared with SRLM for feedback and further vetting from NRLM.

#### 6. Exposure visits of Principle Secretary, RDD, Govt. of Tripura

Shri Jitendra Kr. Sinha, Principal Secretary RDD, Govt. of Tripura participated in an exposure visit organized by JEEViKA and facilitated by the Resource Cell team from 12<sup>th</sup> to 15<sup>th</sup> May 2022 in Patna and Sheikhpura districts. The delegate participated in the district level meetings, SHGs meetings, Producer Group, and Farmer Producer Organization (FPOs) to understand the functioning of different interventions of JEEViKA.





## PROJECT MANAGEMENT

### A. COMMUNICATION

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

#### 1. Project Intervention

##### a. JEEViKA's Help Desk Centre

- The helpdesk facilitated intervention related to Jobs, Social Development, Insurance, IBCB, Non-Farm, Alternate Banking, and redressal of community grievances through 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 followed-up with Community Mobilizers, placed candidates under DDUGKY, SJY-MRPs, RRM's storekeepers, store managers, and other stakeholders and provide resolutions to queries.
- They monitored the payment status and the work progress of Community Mobilizers.



- Similarly, follow-up from SJY – MRPs was also done.
- HNS questionnaire was also revised and updated.

**Table 33 : Brief of calls**

Quarterly (April - June 2022) theme-wise calls			
Theme	successful call	unsuccessful call	Grand Total
Health & Nutrition	4318	4298	8616
Institution and Capacity Building	9288	13507	22795
Jobs	7198	10655	17853
Non-Farm	376	347	723
Other	1477	1714	3191
Satat Jeevikoparjan Yojana	7491	5861	13352
Social Development	594	692	1286
Grand Total	30742	37074	67816

#### **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 social behavior change communication (SBCC) is undertaking the JEEVIKA Mobile Vaani program. Along with messages related to covid-19, Health nutrition, and sanitation themes were in focus. Scripts are being produced in-house. During this quarter, a campaign on physically challenge persons was initiated under the social development theme. In this quarter 3,32,491 unique callers were outreached whose average listenership duration was 2.2 Minutes per user.



#### **c. Community Grievance and Redressal Mechanism**

The community has started lodging their grievances through multiple channels like toll-free numbers, written applications, etc. Case status can be seen on the web portal. Till June 2022, in total 62 cases have been registered out of which 55 cases have been resolved. These seven pending cases have been taken by the concern Grievance redressal committee. Generally, cases are related to incentive and honorarium payment, selection of cadre, etc.

#### **d. YP Program and Internship**

- Summer Internship started from the month of July 2022 and would continue till September 2022. A total of 8 candidates are pursuing their internships in various districts of Bihar as per their thematic interests.



- A total of 15 premier management institutes were visited either virtually or on campus. Around 900 students participated in the recruitment process and out of it 174 were screened for the interview and a total of 51 young minds were recruited. They will be joining BRLPS on 1<sup>st</sup> August 2022 and will be placed in the blocks to take the journey of JEEViKA forward.

**Table 34: The details of the recruited Young Professionals**

Institute	Appear for Interview	Total Selected Candidates	State	Count of State of Domicile
XISS, Ranchi	25	7	Assam	1
LNMI, Patna	19	5	Bihar	33
DMI, Patna	17	6	Jharkhand	7
BAU-Ranchi	15	3	Kerala	1
IIFM, Bhopal	14	5	Madhya Pradesh	1
BHU-Agri	13	4	Maharashtra	1
DSSW	12	2	Haryana	1
Azim Premji	11	3	Rajasthan	1
TISS	11	5	Uttar Pradesh	2
CIMP, Patna	9	3	Chattisgarh	1
NIRD-Hyderabad	9	2	Andhra Pradesh	1
KSRM	8	2	Delhi	1
FMS-BHU	4	2	Grand Total	51
IIRM-Jaipur	4	1		
RAU-Pusa	3	1		
Total	174		51	

Of the selected Young Professionals, 27 are female and 24 are male candidates. An Induction Program followed by Village Immersion Program at the community level is scheduled for the newly selected YPs from 1<sup>st</sup> August 2022 onwards.

## 2. Competency Enhancement Program

### a. Training on “Video Production” by Digital Green to community professionals

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. To address this need, JEEViKA in collaboration with Digital Green has stated 5 days of residential training on video production and two days on dissemination through the pico- projector to community professionals. Each district has identified 10 such cadres. All 38 district has completed the training.

Around 460 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 process involved in video dissemination using Pico-projector. JEEViKA Stall during Samaj Sudhar Abhiyan. These community professionals will form a video production team at the district level and start the production of a video on



different thematic interventions. 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 local best practices and community knowledge, which can be utilized for the development of the rural community as a whole.

### **b. Training on “Video dissemination” by Digital Green to community professionals:**

Two days of residential training for 20 different community professionals from each district had been planned for video dissemination through the pico-projector. A total of 30 districts so far have completed the training, where participants learned how to handle, take care of and disseminate videos on Pico-projector. Also, they have upgraded skills in the maintenance of pico-projector. On average, 9 Pico-projectors have been provided at block level which will be utilized on different thematic interventions. These community professionals will provide service on demand to different themes and are also incentivized.



Training on Video Dissemination, Sheohar

## **3. Events & Campaigns**

### **a. International Yoga Day Celebration**

JEEViKA Didis left no stone unturned to actively celebrate the day and made sure that this message of “Health and Prosperity through YOGA” reached every household in Bihar. The preparations for this program began on 14th June, and the commemoration continued till 21st June. A large number of JEEViKA Didis participated in the mass yoga practice program. During the entire week, the JEEViKA Didi's were educated on the importance of YOGA and how it can be helpful to deal with various physical as well



International Yoga Day celebration by GBOs

as mental health and stability as it is said “a healthy mind resides only in a healthy body”. The most inspiring thing was that JEEViKA Didis learned to do yoga through various online platforms and later practiced and taught it to the other members of the community for an entire week which has slowly now become part of their daily routine. JEEViKA Didi celebrated Yoga Week by practicing yoga in community meetings from 14th June to 21st June known as “YOGA WEEK” in the community. A total of 54.6 lakh JEEViKA Didis participated in the International Yoga Day Celebration across 1353 CLFs in 534 Blocks in 38 Districts of Bihar.



## b. World Environmental day

“The greatest threat to our planet is the belief that someone else will save it.”. On the occasion of World Environment Day (WED) on 5<sup>th</sup> June 2022, the Government of Bihar launched the program Mission 5.0 under Jal Jeevan Hariyali Mission” to plant five crore saplings across Bihar. BRLPS has initiated the “Harit JEEViKA Harit Bihar” campaign across the state. Project staff mobilized JEEViKA Didis for Gaddha Khodo Abhiyan followed by plantation of various fruit and timber plants in their land if any or nearby habitat. They also pledge to protect the environment, spread a strong message to society to come forward, and perform individual responsibility toward mother nature. Currently, around 442 Didi Ki nurseries have been established to meet the sapling need at a low-cost model.

## 4. IEC, Publications, and Media

- Change maker Quarterly Magazine, issue number 14 was published and circulated.
- **JEEViKA's community newsletter**- To capture stories of women and CBOs, three newsletters ie. issue no. 21,22 and 23 were published. The community newsletter is meant for distribution in CBOs and to make other women members aware of JEEViKA didis' exceptional performance. The stories are read out in the CBOs, motivating other members and encouraging them to take up activities in their areas.
- **Satat Jeevikoparjan Yojna Monthly Newsletter**- During this quarter, the 9<sup>th</sup>, 10<sup>th</sup> and 11<sup>th</sup> editions of the SJY newsletter were published.
- **CGMRM Flipbook**: A Community Grievance Redressal Mechanism Flipchart was printed for the community members to better understand and spread awareness of the mechanism established. A total of 9000 flipcharts were printed in total and circulated in all the 38 districts of Bihar.

# B. MONITORING AND EVALUATION

## 1. Process Monitoring under NRETP

JEEViKA in partnership with Sambodhi Research and Communication Pvt. Ltd. is conducting process monitoring of interventions in NRETP districts. During this quarter, process monitoring of the Banking Correspondent model through Bank Sakhis intervention was undertaken to assess the adherence to processes listed in the SoPs and identify gaps and deviations in the implementation of the BC model. The objective was also to assess the socio-economic effect of the BC model on the BC Sakhis.



Process Monitoring, Gopalganj

Semi-structured interviews of the stakeholders along with qualitative insights were collected using case studies.



Interviews with 150 Bank Sakhis, 450 SHG OB members, 411 BC beneficiaries, and 339 BC non-beneficiaries were covered in 15 districts.

## 2. Livelihood Survey

JEEViKA is implementing livelihood activities through Self Help Groups and supports rural women in poverty elimination. So far, more than ten lakhs SHGs have been formed and approximately one crore twenty lakh women members have been mapped into SHGs. The project supports its SHG members in livelihood generation through financial support, training, and other required resources. Several SHG members have been linked with livelihood activities under Farm, Livestock, and Non-Farm interventions. Few of them or their family members have also been trained under skill development programs.

The Livelihood survey was initiated in April 2022 and data of around 70 lakhs HHs have been collected from 534 blocks till June 2022. The survey is covering various aspects of livelihoods as well as the convergence of different government plans. The income range and multiple livelihoods option is the primary focussed area of the survey.

The customized application was administered at the VO level through valid credentials. DPCU and BPIU teams selected one cadre from every VO from the pool of the suitable cadre working at the VO level. The selected cadre was well equipped with a smartphone and skilled enough to handle the same. The SPMU M & E team extended the training to District M & E Managers/In-charge and further they facilitated the BPIU staff and cadres.

## 3. Thematic Studies

- **Study on goat rearing intervention under IGSDS**

JEEViKA conducted a study to understand the impact of the goat rearing intervention under the IGSDS program. A mixed-method approach was adopted. A semi-structured questionnaire was designed to capture the impact of the intervention in both quantitative and qualitative terms. A total of 611 beneficiaries of this intervention were interviewed from four districts- Araria, Nalanda, Rohtas, and Paschim (West) Champaran.

- **Study the functionality of Custom Hiring Centres**

Custom Hiring Centres are facilities set up in various districts of Bihar to lend agricultural machinery to small and marginalized farmers at a nominal rate. The overall objective of the study was to evaluate the efficiency of the Custom Hiring Centres in improving agricultural productivity for small-scale farmers and reducing manual and labor-intensive work for women in the targeted areas. A mixed-method approach was adopted to facilitate data collection for the study. Both qualitative data and quantitative data were collected. A total of 55 CHCs in 16 districts of Bihar were surveyed and detailed information about every CHC was gathered through the responses of its officials and beneficiaries

## 4. Annual Action Plan and Budget of BRLPS

The annual action plan preparation process started in January 2022 with orientation on the Annual Action Plan template and budget by NRLM on the different projects and by the World Bank team.



The State team oriented the district teams on different AAP templates and budgets. The district's teams further oriented the block teams and the block teams prepared the AAP 2022-23 of respective blocks and then consolidated by the district teams. The district AAP and Budget were compiled by state teams and finalized. The same was approved by NRLM and other stakeholders.

During this quarter, the AAP and Budget of the different projects of BRLPS were approved by the Executive Committee and shared with district teams.

### **5. State-level district review meetings**

To review the progress of different interventions of the project, a monthly review meeting was held on 7<sup>th</sup> June 2022 in Patna. DPMs, Manager Finance and one BPM from each district along with the State team participated in the review meeting.

## **C. MANAGEMENT INFORMATION SYSTEM**

### **a. Development of SHG Transactions Mobile Application**

This module is the replica of the SHG transactions web applications which works in mixed mode ie. both offline and online. This application would be used by Community Mobilisers for the live transaction entry of SHGs. SHGs mobile application consists of the module – down synch data module to download the profile data of CBOs, members, and parent mapping details as well as live loan details, meeting and attendance module to start the entry and capture the attendance of the members present during the meeting, member wise savings module to capture the weekly compulsory savings and HRF savings received from members, member wise another receipt to capture the details of the membership fee, share capital, fine and insurance premium receipts, member wise loan recovery module to capture the principal and interests received on the opened loan, member wise loan disbursement module to capture the various loan disbursement to members, CBO level receipts module to capture various kinds of SHG level receipts other than member wise receipts, CBO level payments module to capture the various kinds of payments other than paid to members and contra entry module to capture the amounts deposited or withdrawn from Bank.

### **b. Social Audit Applications**

A mobile application has been developed for collecting the information on “Pradhan Mantri Awas Yojana (Rural)”. The implementation of the scheme will be assessed and verified along with the status of housing construction, other facts such as free electricity connection to the beneficiaries, facts related to connection, water connection, toilet construction, DRI loan, etc.

### **c. Development of Livelihoods Survey Report**

The purpose of this application is to collect SHG members livelihood related information. Information is related to activities of the farm, livestock, non-farm, skills, jobs, SHG members'



income, and their source of income. Different types of reports are developed for admin. All reports are drilled down reports from the district level to the block level.

#### **d. Agri-Entrepreneur cum Agri CRP Service Application**

A web application has been developed for profile entry of AEs/SEWs/VRPs. A block-level user is created. They will log in to the web application for making entries of AEs/SEWs/VRPs. Users enter the basic details including their address, and details of CLFs/VOs/SHGs they belong to. Information also includes different types of licenses and their details.

While profile entry of AEs/SEWs/VRPs, user id and password are generated at the same time. These users are users who will log in to a mobile app. for capturing different information like farmer profile entry, A.E. fund transaction, A.E. shop details, farmer transaction, seed demand, fertilizer demand, digital banking, nursery, marketing, mushroom, dairy, apiculture, etc.

#### **e. E-audit Management System**

This software has been developed to smoothen the process of internal audits of the project and their compliance at a different level. There are a couple of modules consisting of the Auditor Observation module in which the auditor enters their observations for the project fund of the concerned district for the specific quarter. The Finance Manager will enter the compliance against each observation of the auditor in the FM Compliance Module and forward it to the concerned DPM. DPM would forward the compliance to either SFM with acceptance remarks or would return it to FM for further corrections of the compliance in the DPM Module. SFM would forward the observations with acceptance remarks to the concerned Auditor or return the same to DPM for further corrections. Auditor if satisfied with the compliance then drop it or in case of non-satisfied compliance, forward the compliance to CFO. The same process from CFO would be followed in reverse if required or it would be shared with the CEO for further remarks.

#### **f. Customization and New Module Addition**

##### **SHG HNS Mobile Applications**

Dashboard and report pages in SHG-HNS Mobile Applications have been developed. The report pages are SHG member training details, CM training details, and SHG member performing kitchen garden.

##### **LSBA-SLWM Mobile Applications**

A dashboard report for the LSBA-SLWM Mobile application has been developed. All the dashboard reports are drilled down up to the district, block, panchayat, and then indicator level.



## D. HUMAN RESOURCE DEVELOPMENT

### a. Recruitment

#### • Recruitment of OSD/Director:

During this quarter, recruitment processes for Director and OSD were conducted. Mr. Ram Niranjan Singh, Retd. BAS official has joined as Director whereas Mr. Rajesh Kumar, BAS has been selected as OSD on deputation.

### b. Probation Confirmation/Transfer / Court cases

- Probation Confirmation for 3206 employees who joined BRLPS in 2020 and 2021 was initiated through Online Portal.
- New HR MIS made live in the Month of June'22 wherein marking attendance through App was made mandatory.

### c. Others initiatives

- FLTA for LHS, AC, and CC was also revised in the same EC.
- Tally Test was conducted for 28 Accountants on 22-04-2022 who could not clear the exam on the first attempt. The result for the second attempt was published on 25-05-2022, wherein all 28 Accountants cleared the test.
- Contract Extension of the Young Professionals for another 2 Years done based on their Performance Appraisal Grades

### d. Disciplinary and absconding cases

- A total number 136 of absconding cases have been received during the quarter, 23 are resolved and 113 are under Process.

### e. Right to information

- A total number of 24 Rights to information cases were received and all have been resolved.

### f. Salary Fitment/Fixation /Increment

- Salary Increment of all the Project Staff was taken in the 62nd EC held on 02-Apr-2022 wherein Salary was increased by 30%,20%, and 10% based on the designation. The new Salary is effective from 01-Apr-22.

### g. Performance Appraisal, Mediclaim, and EPF

- Performance Appraisal of Young professionals who joined BRLPS in 2019 completed for the years 2019-20, 2020-21, and 2021-22.
- Total 226 Claims settled under Medical Policy through reimbursement.
- KYC Correction form submitted with EPFO for 196 Employees.



**Table 35: Manpower status as on June 2022**

Sl.	Units	Total Sanctioned Position	Status as of 31st March 2022	Progress during		Status till 30th June 2022
				Staff joined	Staff Left	
1	SPMU (including YP& DDUGKY)	426	125	1	3	123
2	DPCU	954	791	0	0	791
3	BPIU	8544	6544	0	63	6481
	Grand Total	9924	7460	1	66	7395

## **E. PROCUREMENT**

### **a. Consultancy Services**

- Technical negotiations were held in June 2022 with M/s Amit Ray & Co. Allahabad for the hiring of Statutory Auditor of BRLPS for the FY 2021-22.
- Shortlisting of C.A. firms for internal audit of BRLPS for the FY 2022-23 has been completed for 20 assignments (38 districts and SPMU).
- Contract with M/s Ernst & Young LLP, Gurgaon was extended for another two years as TSA under DDUGKY.

### **b. Goods/Works/Non-consulting Services**

- Work order issued to M/s Patna Offset Press, Patna in June 2022 for the printing of Goatery Books of Record.
- Purchase Order issued to M/s India Marketing in June 2022 for purchasing of Scanner. The total value of the purchase order is Rs. 77,876/-.
- Processing of expression of interest for hiring an agency for Converting Training Materials into Digital forms.
- Bid has been floated for internet connection for BRLPS office at Vidyut Bhawan. Evaluation has been completed. Notification of the Award will be issued shortly.
- Bid has been issued for Hiring of Agency for providing Pest Control Treatment at BRLPS office. Technical evaluation has been completed. A letter of acceptance will be issued shortly.
- Advertisement has been published in newspapers for the hiring of third-party agency/ individual for inspection and certification etc.
- Several AMC extension orders for various office automation items were issued.
- Work order issued to M/s. Antares Systems Limited, Patna for preparation of DSC for BRLPS Employees at the unit cost of Rs. 506.00 plus GST.

### **c. Contract created on GeM**

- Various Office Stationery items purchased for the office during the quarter.

### **d. Others**

- No objection has been issued to various DPCUs on their bidding document due to increased threshold at a first stage no objection as well as on 2<sup>nd</sup> stage no objection.



## F. FINANCE

- a. IUFRRs up to 31st of March 2022 for the projects NRLM / NRETP and BTDP submitted to the MoRD and World Bank respectively.
- b. The claim related to BTDP up to 31<sup>st</sup> of March 2022 has been submitted to CAAA. A total amount of Rs. 1702.75 Crore against the claim up to 31st of March 2022 has been reimbursed.
- c. Internal Audit for the 4<sup>th</sup> 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 DPCUs.
- d. The limit regarding availability of funds for making expenditures at DPCUs /SPMU level from Child Accounts for the 1st quarter of FY 2022-23 has been set and communicated to DPCUs, the Banks, and all other concerned.

**Table 36: Financial achievement under different Projects**

Sl.	Name of the Schemes/ Projects	Allocation for FY 2022 - 23	Expenditure during April – June 2022	Cumulative expenditure for the
				FY 2022-23
Rupees in Crore				
1	<b>NRLM</b>	1710.97	159.46	159.46
2	<b>BTDP</b>	480	117.46	117.46
3	<b>NRETP</b>	160.7	34.61	34.61
4	<b>SJY</b>	100	12.14	12.14
<b>Total Amount</b>		<b>2451.67</b>	<b>323.67</b>	<b>323.67</b>



# Progress at a glance

PARTICULARS	PROGRESS TILL JUNE 2022
<b>SOCIAL MOBILIZATION AND INCLUSION</b>	
Number of Self- Help Groups formed	1035244
Number of Village Organizations formed	68111
Number of Cluster Level Federations formed	1367
<b>FINANCIAL INCLUSION</b>	
Number of Self-Help Groups having bank A/c	964176
Number of bank accounts of Self-Help Groups credit linked (1 <sup>st</sup> +2 <sup>nd</sup> +3 <sup>rd</sup> +4 <sup>th</sup> ).	1500915
Amount of credit linkage (Rs. in crore)	21912.52
Numbers of SHGs Members owned customer service point	4214
<b>LIVELIHOODS</b>	
<b>FARM</b>	
Number of Custom Hiring Centers established	472
<b>LIVESTOCK</b>	
Number of beneficiaries part of Poultry PG	173382
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	128332
Number of beneficiaries part of goat intervention	226829
<b>NON-FARM</b>	
Number of HHs linked with Producer Groups and Enterprises	216061
<b>JOBS</b>	
Number of youths trained (DDU-GKY, RSETIs)	327285
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	357680
<b>SATAT JEEVIKOPARJANA YOJANA</b>	
Number of households endorsed under SJY	147277
<b>VULNERABILITY REDUCTION</b>	
Number of VOs involved in Food Security intervention (FSF)	47461
Number of VOs involved in Health intervention (HRF)	51318
<b>LOHIYA SWACHH BIHAR ABHIYAN</b>	
Number of Individual Household Latrine constructed (in crore)	1.22
Number of villages declared ODF	38691





**JEEVIKA**

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