



Rural Development Department  
Government of Bihar

**JEEVIKA**

Bihar Rural Livelihoods Promotion Society

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

July - September, 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



Bihar Rural Livelihoods Promotion Society (BRLPS)- JEEViKA, Government of Bihar's flagship program for the promotion of rural livelihoods to mitigate rural poverty in Bihar. It is working relentlessly to achieve higher impact and prepares to adapt to evolving community aspirations and development needs of the state. The 60<sup>th</sup> Quarterly Progress Report of JEEViKA is prepared based on a comprehensive account of progress in the different thematic areas, key achievements in different project components, and reflections on insights and lessons learned.

The Institution Building & Capacity Building theme focused on the formation of higher-level federations of Self-Help Groups (SHG) and their capacity building. During this quarter, 259 Village Organizations (VOs) and 40 Cluster Level Federations (CLFs) were formed. In total, the JEEViKA has formed a total of 10.35 lakh SHGs, 68370 VOs, and 1407 CLFs across Bihar. The theme also focused on the formation and nurturing of community-owned and operated Training and Learning Centers (TLCs) which are supporting the project in organizing training for SHG members, cadres, and staff. The project has formed 28 TLCs.

To strengthen the governance system of community institutions and provide legal identity, 19 CLFs and 1 TLC got registered under the Bihar Self-Supporting Cooperative Society Act 1996. In total, 363 Cluster Level federations and 18 Training and Learning Centers have been registered.

During this quarter, a total of 85,782 SHGs were credit linked (1<sup>st</sup>+2<sup>nd</sup>+3<sup>rd</sup>+4<sup>th</sup> credit linkage) with banks for a total credit linkage amount worth Rs. 2103.15 crores. So far, 1586697 SHGs (1<sup>st</sup>+2<sup>nd</sup>+3<sup>rd</sup>+4<sup>th</sup> linkage) have been credit linked with Banks for a total amount worth Rs. 24015.03 crores. Under Alternate Banking, 5299 SHG members as Bank Sakhis did a cumulative transaction of Rs. 788144 lakhs. During this quarter, 647 new Bank Sakhis were selected.

A new avenue for employment of rural masses in Bihar has been initiated with the establishment of a Bag manufacturing cluster. JEEViKA in convergence with the Industry Department, GoB has established a bag cluster in the Bela industrial area of the Muzaffarpur district. 40 JEEViKA didis, fulfilling the eligibility criteria have been selected as entrepreneurs for setting up bag clusters under the guidance of the Industry Department. Further, under Mukhyamantri Mahila Udyami Yojana, each entrepreneur will be provided Rs. 10 lakhs for purchasing 24 sewing machines and other operational costs. Of these 10 lakhs, 5 lakhs would be the grant amount and the rest 5 lakhs would be an interest-free loan. Each entrepreneur would further provide employment to at least 24 persons who would operate these machines.

In the Farm sector, the project focused upon enhancement of the productivity of crops by utilizing the improved package of practices. This would not only ensure the food security at the household level but also increase income from the improved production. Around 16.64 lakh farmers cultivated paddy, 3.32 lakh SHG farmers cultivated pulses and 9.92 lakhs cultivated vegetables in different districts. The project also emphasized on ensuring the availability of seasonal vegetables and fruits to a household by facilitating kitchen gardening at household level. In total more than 20.61 lakh farmers undertook kitchen gardening. To facilitate farm-based activities at the field level, trainings were provided to Village Resource Persons, Community Mobilizers, Skill Extension Workers and Agriculture Entrepreneurs who further orientated the farmers and provided handhold support to farmers in undertaking various agricultural activities. Altogether, 477 Custom Hiring Centers have been established to provide mechanized agricultural equipment to farmers at reasonable rates through CBOs. 1384 Agri-Entrepreneurs are also providing input /output services in the form of seeds, fertilizers etc.

Eleven Farmer Producer Companies (FPCs) conducted Annual General Meetings with the participation of around 5500 shareholders. During this occasion, FPC Muzaffarpur launched seeds in the brand name "Samarpan seeds". The FPCs did an input and output business of 2074 MT in this quarter.

13 new Grameen Bazaars and 8 new Didi Ki Rasoi formed. Cumulatively, 75 Didi Ki Rasoi and 125 Grameen Bazaars are operational. Under NRETP- enterprise promotion activities, 322 small/marginal enterprises have been financed with 2.03 crore. A list of 150 large-scale start-ups has also been finalized for financing with the support of IIM-Kolkata. Under the NRETP Incubation Centre program, J-WiRES got selected in the large-scale enterprise category amongst 150 selected in Bihar.

JEEViKA in convergence with the Animal and Fish Resource Department, GoB is operating 897 DCS with a membership of 71125 households. Around 3.16 lakh chicks were distributed to 10213 beneficiaries under the Integrated Poultry Development Scheme during this quarter. 3094 Pashu Sakhis have been providing goat-rearing services to community members.

A non-financial MoU was signed between JEEVIKA, J-WiRES and Council on Energy, Environment, and Water (CEEW) to promote Decentralized Renewal Energy (DRE) livelihood technologies, strengthening and building the capacities of J- WiRES and the network of SHG members. Plantation of 8654257 saplings was done in this FY and a total of 483 Jeevika Didi Ki Nurseries are being run by SHG members.

Under Satat Jeevikoparjan Yojana, Village Organizations endorsed 1.47 lakhs of ultra-poor households. The project has completed confidence-building training for 1.35 lakhs households and a total of 96 thousand have received Confidence Building and Enterprise Development (CBED) training to start income-generating activities. A total of 1.15 lakh households have received Livelihood Gap Assistance Fund and 1.22 lakh households have received the productive asset (Livelihood Investment Fund). Based on the field assessment and feedback received from the households, a Graduation Action Plan has been finalized. In this quarter project has identified around 25,000 households that have achieved the graduation indicators. To celebrate this occasion, graduation ceremonies were organized at the CBO level, and a Certificate of Graduation was awarded to graduated households.

Lohiya Swachh Bihar Abhiyan theme conducted "Swachhta hi Sewa Campaign 2022" across the state. Huge participation of community members was seen in cleanliness-related work and public awareness activities like plantation, shramdaan, oath-taking, meetings, and processions.

The quarter witnessed gradual growth in almost all the interventions undertaken. New initiates which were started recently are showing their outputs. The project is focused on achieving its annual targets and coming up with newer achievements in the coming quarter.

# 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 VOs and VOs into CLFs along with strengthening institutional governance, through the registration of CLFs & TLCs as a primary cooperative society under BISSCOS Act 1996. In addition to this, efforts were made for ensuring one-time statutory compliance of registered CLFs and TLCs. Furthermore, monitoring was ensured by digitization of *masik prativedan*, particularly of SHGs. For strengthening CLFs as *women's cooperative* BRLPS and Regional Institute of Cooperative Management, Patna collaborated for the training of selected community professionals and leaders of women's cooperatives.

Under the capacity building, saturation approach was taken while providing basic modular training to the newly formed and eligible CBOs through a pool of developed resource persons. The theme also made a dedicated effort for imparting training to community leaders, community professionals and staff, who further render required support to CBOs.

## 1. Social Inclusion, CBO formation and saturation

The project during the FY 2022-23, focused on the formation of higher-level federations and the saturation of Village Organizations and Cluster level federations by the inclusion of SHGs into higher-level federations. During this quarter, 299 SHGs, 259 VOs and 40 CLFs were formed. Cumulatively, 10,35,543 SHGs, 68,370 VOs and 1407 CLFs have been formed till September 2022. More than 80% of the SHGs federated into Village Organizations.

**Table 1: Status of CBO formation**

Sl.	Particulars	July-Sep. 2022	Cumulative till September 2022
1	Number of SHGs formed	299	1035543
2	Number of VOs formed	259	68370
3	Number of CLFs formed	40	1407

Special effort was given for mapping/digitizing SHG with their Community Mobilizer (CM). During this quarter, more than 39 thousand SHGs were mapped with their respective CM in MIS. Cumulatively, more than 9.19 lakh SHGs have been mapped with their Community Mobilizers in MIS.

## 2. CLF as Cooperatives

### a. Registration of CLFs under BISSCOS Act

A total of 363 CLFs have been registered as primary cooperative societies under BISSCOS Act, 1996 in 36 districts. During this quarter, documents of 78 CLFs and 2 TLCs were prepared and submitted online for registration.

**Table 2: Status of CLF registration**

Sl.	Particulars	BTDP	NRETP	NRLM	Total
1	Number of CLFs submitted application online for registration	159	88	142	389
2	Number of CLFs registered under BISSCOS Act	143	83	138	363

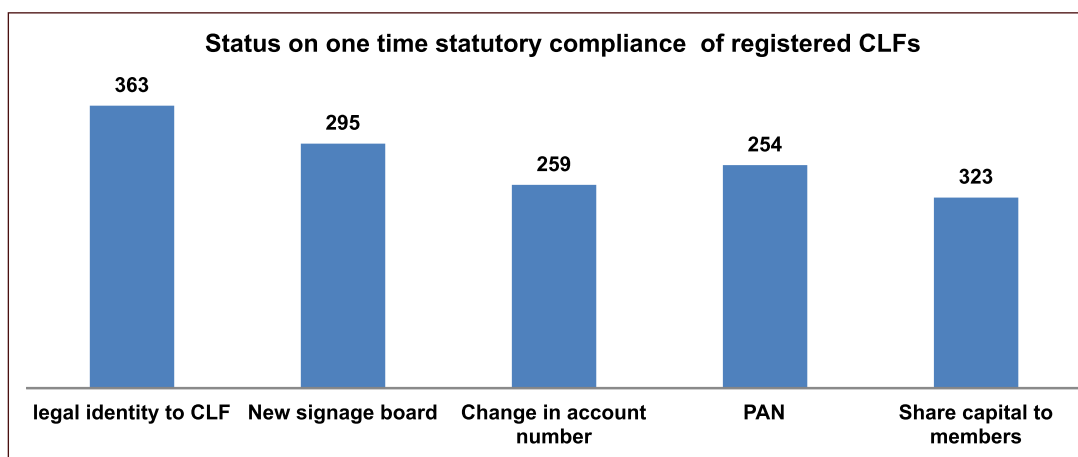
For ensuring proper field verification and resolving queries raised by DCO/AR, district nodal persons /trained field staff of DPCUs promptly supported the CLFs. On weekly basis, district-wise progress was shared with Nodal Officer, Cooperative department, Patna for departmental review by Registrar, Cooperative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

### b. Statutory Compliance of CLF as Cooperative

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

### c. Development of Resource Pool

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 CLFs as a cooperative. 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.



### 3. Strengthening Governance of Community Institutions

#### a. Institutionalized Review System: Digitization of SHG Masik Prativedan and Grading

All 38 districts have initiated rolling and punching masak prativedan of CBOs in MIS. For ensuring quality of SHGs, all districts have trained their staff and community professionals with the generation of appropriate MIS-ID. For institutionalizing digitization of masak prativedan and ensuring PANCHSUTRA at SHGs, an advisory has been reiterated for assigning role to Cluster Facilitators (at CLF) regarding rendering proper support and follow up to the concern Community Mobilizers (for preparing SHG masak prativedan), 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 in the districts of Patna, Muzaffarpur and Nalanda. This project aims to strengthen the interface of CBOs and Gram Panchayat for ensuring central and state-sponsored schemes for all members of SHGs under CLFs.

For this, a detailed task matrix has been discussed 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 was completed. 230 VOs were oriented on the concept and relevance of PRI-CBO convergence (of the total 466) Orientation of the remaining VOs will be completed in the coming quarter.

### 4. CBOs (SHGs, VOs & CLFs) training

Basic, as well as advanced training, were imparted to CBOs to assist them in strengthening standard norms and practices at CBO level and improving quality. CBOs flipcharts, training module, case studies, video films etc. were used in CBOs training. The trainings were supported and monitored by BPIU and DPCU teams. CLF and VO office bearers were trained on governance and CBO quality. Further, CLF BoD members were trained in governance, community HR, CBO quality and office management.



**Table 3: Modular training to SHGs, VOs and CLFs**

Sl.	Particulars	Participants	Number of CBOs trained (July-September 2022)
1	SHG modular training (M1-M4)	SHG members	7865
2	VO modular training (M1-M3)	VO RGB members	1142
3	VO modular training (M4-M5)	VO RGB members	1012
4	CLF modular training (M1-M3)	CLF RGB members	138
5	CLF modular training (M4-M5)	CLF RGB members	98
6	CLF modular training (M6-M9)	CLF RGB members	78
7	Demonstration of Module 2, CLF Visioning	09 M-CLFs (BoD and RGB members)	281
8	Module 2, CLF Visioning	187 M-CLFs (BoD and RGB members)	5793
9	Module 2 , VO Visioning	5700 VOs (RGB members)	1.93 lakhs SHG members

Project staff like Community Coordinators, Area Coordinators and Block Project Managers were provided basic training on SHG-VO concept and management, CLF concept and management, CBOs masuk prativedan, grading of CBOs and CBOs process and quality at the district level. It would help them in understanding the project's Institutional architecture, functions, and governance system in a better manner. During this quarter, altogether 5490 staff and cadres were trained.

**Table 4: Training to staff and cadre**

Sl.	Particulars	Participant's profile	Number of units of training	Number of participants
1	SHG concept and management	CMs	39	1178
		CCs	6	184
		ACs	4	113
2	CBOs Masuk Prativedan and grading	CMs	45	1410
		VO BKs	26	753
		CCs	15	432
		ACs	4	128
3	VO concept and management	VO BKs	12	342
		CCs	9	221
		ACs	3	91
4	CLF concept and management	CFs	6	180
		CCs	5	123
		ACs	4	112
5	CLF Visioning ToT	TOs /IBCB Manager and CLF Anchors	3	78
6	Federation concept, communication and training skills	TOs /IBCB Manager and CLF Anchors	3	108
7	BTDP CLF grading	TOs/IBCB Managers	1	37
	<b>TOTAL</b>		<b>185</b>	<b>5490</b>

## 5. CLFs strengthening

### a. CLF formation and strengthening

In this quarter, 40 new CLFs were formed with the support of block resource pool members and senior CRP team. Further, CLF General Body, Representative General Body and Board of Directors were trained on CLF structure. After completion of the training on CLF structure, the CLF RGB and BoD were trained on CLF concept and management and facilitated in the selection of CLF OB members. In the BoD training, the process for the establishment of CLF office, MBK selection and CLF bank account opening also started. Regular meetings have been started at CLFs and CLF-staff selection has also been started in newly formed CLFs.

### b. Status of 192 M-CLFs

There are 117368 SHGs and 8549 VOs covered under 192 M-CLFs working areas. All the CLFs have attained 80% saturation, 94% SHGs have a membership at VOs and 92% VOs have a membership at M-CLFs. 94% SHGs, 92% VOs and 90% CLFs have so far received modular training in 192 M CLFs area. 93% CMs and 84% VO-BKs have also received training on SHG and VO concept and management. All CLFs have basic infrastructure and trained staff. 146 M-CLFs are registered under Bihar Self Supporting Cooperative Society Act. 1996.

CLF anchors (project staff, AC/CC) are providing technical, managerial and day-to-day handholding support to model CLFs. 180 CLF anchors have been provided training on the federation concept, communication and facilitation skills. They were further provided training on CLF visioning.

### c. JEEVIKA Model CLF as Cooperatives

During this quarter, two more CLFs (*Arwal and Jehanabad*) were added to the JEEVIKA Model CLFs category. Of the total 192 Model CLFs, a total of 146 model M-CLFs have been registered under BISSCOS Act, 1996.

**Table 5: Status on registration of M-CLFs**

Sl.	Particulars	BTDP	NRETP	NRLM	Total
1	The target for M-CLF registration	32	100	60	192
2	M-CLFs submitted form online for registration	28	73	60	161
3	Number of M-CLFs registered	19	69	58	146

### d. Demonstration on CLF Visioning

192 Model CLFs have been identified and are being developed as model CLFs. 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 for institutional self-reliance and sustainability. The visioning exercise was done in 187 M-CLFs with the support of PRADAN.

CLF visioning process was initiated with the demonstration at the field for the RGB /BoD

members, state-level resource persons and CLF anchors from different districts. Total 09 demonstration sites have been identified, one each at Muzaffarpur, Begusarai, Khagaria, Saharsa, Purnea, East Champaran, Patna, Nalanda and Gaya districts.

In this quarter, demonstrations of vision module- 2 were completed at 09 sites. It provided an opportunity for learning by doing to state resource persons as well as CLF anchor persons (block-level resource persons).

#### **e. CLF Visioning exercise**

After the demonstration on the Visioning module - 2, all 187 out of 192 model CLF underwent Visioning module - 2 execution exercise. In this process, over 5700 VOs participated with inclusion of 3.4 lakh CLF members. Visioning module - 2 exercise drew important outcomes by confirming the identified change dimensions, indicators, understanding current conditions and cross-verifying it with other CLF members through VO interactions.

While conducting demonstration and visioning exercises in the CLF, high participation of women leaders and other staff were experienced. Women were highly enthusiastic during the exercise and could identify a higher degree of change in the life of women, in their families and also at the level of the village and society. The major change dimensions that came out during the M-2 at M-CLFs and the VO interphases were related to 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.

#### **f. Community resource person- visioning**

CLF leaders and RGB members have been undergoing intensive capacity-building training from the last 4-5 months through the visioning process. High-performing CRP-vision were enlisted, one from each 192 CLF so that this community resource pool of skilled and trained members could assist other non-model CLFs in visioning formation in the long run. Till now a pool of 575 CRP-vision and 15 internal staff have been trained as resources for future endeavors.

“Community spearhead team” members formed in 100 M-CLFs have been oriented on CLF functioning, concept and the role of the Community spearhead team. There are around 10 -15 members on average in the community spearhead team at Model CLFs. The team includes senior CRPs, CRPs, rotated VOs and CLFs leaders. As per the requirements, CRPs are providing support to CLFs in improving CBOs quality, repayment, training to CBOs, insurance, bank linkages, convergence, entitlement, orientation on health subjects etc. They have actively participated in CLF visioning and also conducted member VO visioning. They acted as resource persons for VO-level visioning.

#### **g. Grading of BTDP M-CLFs**

Grading of 32 M-CLFs were completed with the support of CLF Anchors in presence of CLF BoD members on set indicators like governance, financial management, social and livelihood. It includes indicators of almost all core themes i.e. IBCB, FI (including insurance), social development, livelihood, SJY etc. Before starting grading, CLF Anchors and district IBCB officials were trained on CLF grading indicators. A ToT was also conducted for District Resource Pool members.

## 6. Training and Learning Centre (TLC)

### a) Formation of new TLC

One new TLC was formed in the districts of Lakhisarai, following the norms of conducting orientation to GB, RGB and BOD members. Initially, orientation on TLC was conducted for BPMs and CLF OB members followed by other protocols for TLC formation like MoU signing between TLC and the CLFs, and the TLC and DPCU. In total 28 TLCs have been formed. The newly formed TLCs were in the process of searching and finalizing office buildings for TLC.

### b) Training in TLC

A total of 489 units of training were conducted for 1234 days and imparted training to 16,452 participants 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 trainings included residential training, non-residential training, one-day orientation, meetings etc. These trainings were provided by DRPs and BRPs who included ACs, CCs, CMs, BKs, MBKs, and CFs.

**Table 6: Details of the number of trainings conducted (July-Sep 2022)**

Sl.	District	Unit of training conducted	Number of days	Number of participants
1	Gaya	32	100	1161
2	Nalanda	32	73	1221
3	Muzaffarpur	41	109	1297
4	Madhubani	19	53	480
5	Khagaria	53	92	1389
6	Purnea	24	61	856
7	Saharsa	23	56	565
8	Supaul	31	67	905
9	Madhepura	24	53	2015
10	Jehanabad	21	60	593
11	Rohtas	49	91	1365
12	Arwal	13	46	349
13	Gopalganj	14	38	461
14	Katihar	47	47	1561
15	Munger	16	44	101
16	Nawada	48	93	1895
17	Samastipur	14	42	435
18	Sitamarhi	11	53	315
19	Kaimur	12	64	238
	<b>Total</b>	<b>536</b>	<b>1281</b>	<b>18013</b>

### c) Registration of TLC

18 TLCs have been registered as primary cooperative societies under BISSCOS Act, 1996 in 36 districts. TLC Arwal has submitted documents at DCO office, and TLC Begusarai submitted documents online for registration. TLC Katihar has prepared documents for online registration.

#### d) Statutory compliance of TLCs

##### Conduction of Annual General Meeting

Nine TLCs organized the annual general meeting. District team members, BPMs of all the blocks, BoD of all 10 CLFs and cadres participated in the AGM. The annual progress report was shared in the AGM which included physical and financial reports, audit, return filing, number of trainings conducted, and number of meetings conducted. The plan for the upcoming year was



presented, annual action plan and budget approved. In addition to this, best CBOs and cadres were rewarded.

##### e. 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 18 TLCs applied for PAN and 14 received PAN cards till Sep. 2022.

##### f. Community Managed Training Center: ToT on Business Development Plan

The main objective of the training was to develop a Business Development Plan for the TLCs and CMTCs in order to understand the profit-loss of the institution. The training was organized with the support of NRLM team and State TLC team in which Training Managers /Training Officers and CLF Anchor persons participated. The task of annual action plan analysis and BDP development was assigned to the participants with a certain timeline.

The participants would further organized a three-day residential training in coordination of Block team for CLF members. Participants will support BoD members on CMTC and TLC business development plan.

**Table 7: Status on Business Plan Preparation of TLCs and CMTCs**

Sl.	Indicators	Total
1	Number of CMTC submitted their BDP (Provisional)	5
2	Number of TLC submitted their BDP (Provisional)	9

# FINANCIAL INCLUSION



The Financial Inclusion theme concentrated on the credit linkage of SHGs and disbursement from banks and on insurance coverage to SHG members, selection of Bank Sakhis under “One BC, One GP”.

## 1. SHGs portfolio with Banks

### a. Saving and credit linkage of SHGs

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 efforts were made to follow up with different banks to ensure the supply of savings and credit linkage forms for facilitating financial transactions from banks. During this quarter, 85782 SHGs were credit linked with a total amount worth Rs. 2103.15 crore. Cumulatively, 1586697 SHGs have been credit linked for a total amount of Rs. 24015.67 crore.

**Table 8 : Status on SHG saving and credit linkage**

Sl.	Bank Name	SHG Saving Account Opened	SHGs credit linked (April-September 2022)					Credit Linkage amount (Rs. in Lakhs) (1st, 2nd, 3rd & 4th credit linkage)
			₹	₹	₹	₹	Total SHGs (1st+2nd+3rd+4th)	
1	Uttar Bihar Gramin Bank	4754	12586	30380	3007	298	46271	105794
2	Dakshin Bihar Gramin Bank	2220	5313	14564	4049	634	24560	60075
3	State Bank of India	2674	7458	11412	2556	223	21649	48916
4	Bank of Baroda	588	2479	5818	1502	35	9834	23285
5	Central Bank of India	1029	4198	2744	1207	24	8173	17176
6	Punjab National Bank	526	3134	2297	239	126	5796	11724
7	Bank of India	587	2325	1952	1013	175	5465	12360
8	Canara Bank	274	2231	1207	55	44	3537	6719
9	Indian Bank	396	1691	389	227	0	2307	4247
10	Uco Bank	294	405	465	105	0	975	2111
11	Union Bank of India	121	544	124	38	0	706	1250
12	ICICI Bank	32	188	75	5	0	268	486
13	HDFC Bank	32	32	0	0	0	32	48
14	IDBI Bank	7	10	2	0	0	12	20
<b>Total</b>		<b>13534</b>	<b>42594</b>	<b>71429</b>	<b>14003</b>	<b>1559</b>	<b>129585</b>	<b>294209</b>

#### **b. Disbursement**

The Help Desk team constituted at the district level and FI-Nodal at block levels supported the SHGs in the disbursement of loans from banks to meet their social needs, high-cost debt swapping, construction, and livelihood-related requirements. Around Rs. 3262 crores credit linkage amount was disbursed to SHGs in this quarter.

#### **c. Repayment**

To ensure regular repayment by the SHGs and adherence to panchsutra, 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 by the SHGs. The FI team at the state communicated with block officials, SHGs members and community cadres on repayment. This resulted in timely and prompt repayment by the SHGs and at the end of this quarter, repayment was maintained at 98.47%.

#### **d. Interest Subvention**

Interest subvention amount worth Rs. 4.42 crore was paid to 12111 SHGs in Siwan district. For this, support was provided to the district and block teams for maintaining and updating branch-wise details of SHG's accounts for the payment of interest subvention amount.

### e. MoU with Micro Save Consulting Firm

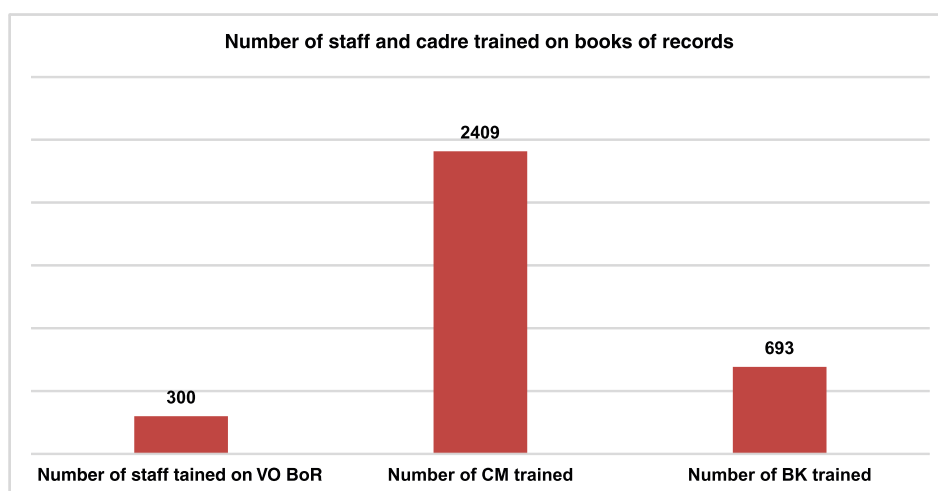
A non-financial MoU was signed with Micro Save Consulting (MSC, India Consulting Private Limited), for pilot testing of the implementation plan on enterprise financing. As per the signed MoU, MSC will pilot test the enterprise financing in 2 blocks of Nalanda district namely Parwalpur and Hilsa, 2 blocks of Patna district namely Naubatpur and Bakhtiyarpur and 1 block of Vaishali district namely Hajipur.

## 2. Capitalisation of Community Based Organisations

The financial Inclusion team has taken this agenda on priority with District teams and made intensive follow-ups for submission of the application of the Revolving Fund and Community Investment Fund. During the quarter, 16691 SHGs were provided Revolving Fund and additional RF provided to 115862 SHGs, CIF to 1884 VOs and additional CIF to 793 VOs. In total, Rs. 417.17 crores were disbursed.

## 3. Capacity Building

Training and capacity building is continuous processes to improve the efficiency and quality of staff and community professionals. During this quarter, training was provided to newly joined ACs /CCs on SHG and VO Books of Record. 2409 (73 Batches) Community Mobilizers and 693 (21 Batches) Book Keepers were trained. Around 300 staff were also trained on VO Books of record.



## 4. Financial Inclusion: A Step towards SHG DIGITIZATION

### a. In-House Software (CBO MIS)

JEEViKA has developed MIS application to capture SHG transaction through an inhouse software. Key updates on the application are as mentioned below:

- An in-house MIS application was developed by the MIS and CF team and also tested at the SPMU level.
- Training module was developed on the entry and preparation of cut-off data.
- Format was developed for capturing the transactional data.
- The CF Managers and Anchor Persons were oriented on the application virtually.
- ToT was done for 32 BTDP Model CLFs at SPMU.



- Monthly meetings were conducted to review the progress.
- 206 Resource Bookkeepers (RBK's) were identified by the districts.
- Training of RBKs was done in 9 districts.
- Orientation of CMs on data preparation was initiated.

## **b. Financial Inclusion: A Step towards SHG DIGITIZATION through LokOS**

LoKOS is a highly intensive and accurate software prepared by B&M Gates Foundation and NRLM for PAN India. It is an integrated solution for the digitization of the SHGs and their federations. It will be a Single source to get up-to-date and validated data for NRLM / SRLMs. It will act as a channel to share data with other departments, and service providers. Key achievements under LokOS are as mentioned below:

- 3-Days of National level training provided by NRLM on LokOS Application.
- Piloting of LokOS has been planned in Danapur blocks of Patna and Marwan block of Muzaffarpur districts.
- 1 batch of ToT on LoKOS was done for each at the State level, Patna and Muzaffarpur districts.
- Further, around 200 Community Mobilizers and Book Keepers were trained on LokOS Application at the CLF level.
- 38 blocks from 38 districts have been selected for 2<sup>nd</sup> phase piloting of LokOS.

## **5. MICRO INSURANCE- “Ensure to Insure”**

The project 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). In FY 2022-23, a total of 53.66 lakh members have been enrolled under PMJJBY and 58.87 lakh under PMSBY.

To facilitate the process of providing insurance coverage to SHG members, massive sensitization drives were done to motivate members to insure themselves and get renewal of the existing policies of the SHG members insured last year. The SHG members were asked to keep enough amount in their accounts for the renewal of the policy. Coordination meetings with banks and corporate business correspondents were done for organizing Bima camps at the panchayat level. Bima Suraksha Utsav camps were organized at the Panchayat level with the support of banks and CSP operators to facilitate insurance enrolment in the village itself



at CSP points. Budgetary provisions were made to organize these camps successfully. Cadres were incentivized for renewal and new insurance of SHG members. The district and blocks were guided to provide incentives to cadres for insurance at the earliest. Sensitization was also done for the submission of claims reported in their respective Banks. For this claim application was also finalized. Meetings were also done for the digitization of insurance data.

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

Insurance Scheme	Enrolment of SHG members	Number of death claims reported	Total Death Claim Settled	Claim Settlement Amt. (In Lakhs)
Pradhan Mantri Jeevan Jyoti Bima Yojana	5365742	558	293	586
Pradhan Mantri Suraksha Bima Yojana	5887240	71	12	24

**6. ALTERNATE BANKING**

The digital ecosystem is the need of the hour and an important aspect to work on. Rural India is acting as the pillar for digital India, JEEViKA is contributing strongly to the concept of digital India by providing opportunities to the women SHG members to become an entrepreneur by establishing CSPs (Customer Service Points). JEEViKA is providing financial as well as handhold support to Bank Sakhis.

The project is focusing on the identification of new Bank Sakhis, getting them certification through IIBF and ensuring the effective functioning of CSPs. Efforts were also made to strengthen the existing Bank Sakhis and ensure that bucket of financial services are provided to the community members through CSPs.



Currently, JEEViKA is working with 11 banks which are from private, PSUs and RRBs. Collaboration with the business

correspondents of major banks (like DBGB, ICICI, PNB, CBI, SBI, BOI, BOB, FINO Payments Bank and IDFC First Bank, Canara Bank, Union Bank of India) namely Manipal, C-DOT, Synapse Solution Pvt. Ltd, Common Service Centers, Vedavaag Systems Ltd., Atyati, Save Solutions, FIA and Sanjivani, has been done and operationalized.

**Table 10: Progress / transactions under the BC model**

Sl.	Parameters	July to September 2022	Cumulative till September 2022
1	Number of community members selected as Bank Sakhis	647	5299
2	The cumulative fund received by Bank Sakhis	340	3552
3	Functional Bank Sakhis	357	4571
4	Number of Bank Sakhis received IIBF Certification	682	3216
5	Number of accounts opened	14963	865882
6	Number of transactions done (Number in lakhs)	15.73	199.55
7	The volume of transactions (Rs. in lakhs)	70644	788144
8	Commission earned by Bank Sakhis (Rs. in lakhs)	168.14	1934.19

Dual Authentication: To facilitate the digital transactions of CBOs, the process of dual authentication has been accelerated. Dual authentication has been initiated in 48 M-CLFs, the progress made are as mentioned below:

- 974 applications for Dual Authentication of CBO have been submitted at BPIU/CLF.
- 572 applications of CBO for Dual Authentication have been submitted at Bank for mapping.

**Table: 11 Progress under Dual Authentication**

Sl.	Particulars	Progress till September 2022
1	Total number of CBOs where dual authentication is going on	3387
2	Total number of CBOs active for dual authentication	253
3	Number of CBOs whose transaction has been initiated	213

**Table 12: M-CLF saturation status till September 2022**

Sl.	Project	Number of M-CLFs	Total number of panchayats	Number of active Bank Sakhis	Number of new Bank Sakhis under the selection process
				July - Sep. 2022	July - Sep. 2022
1	NRETP	100	560	255	48
2	BTDP	32	172	135	31
3	NRLM	92	323	103	40
<b>Total</b>		<b>224</b>	<b>1055</b>	<b>493</b>	<b>119</b>

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

A total of 3216 Bank Sakhis have passed IIBF examination. 27 trainings were also conducted in different RSETIs.

**Table 13: Status on IIBF certification**

Sl.	Particulars	Progress till September
1	Total number of Bank Sakhis working	4571
2	Total number of Bank Sakhis passes IIBF exam	3216
3	Numbers of trainings conducted	27
4	Number of Bank Sakhis passed IIBF exam	682

217 Bank Sakhis from different banks like IDFC, ICICI, and FINO were provided 3 days of residential training in the districts of Araria, Begusarai, Katihar, Saran, Banka and Darbhanga.

### **7. Technical service agency (TSA)**

Currently, two technical service agencies are working with FI team as mentioned below:

- INDUCTUS** by SIDBI – Dual authentication in 4 M-CLF in Muzaffarpur, Patna, Vaishali and Samastipur is being done by INDUCTUS.
- BASIX** by JEEVIKA – As a TSA (Digital Financial Services) of BRLPS, BASICS is providing handhold support to the bank sakhis to enhance their performance. BASICS is supporting the process of identification of the Bank Sakhis, IIBF certification, and process monitoring of bank sakhis.

# LIVELIHOODS PROMOTION

## A. FARM INTERVENTIONS

### 1. Productivity Enhancement

During this Kharif Season, over 16.64 lakh farmers cultivated paddy with methods like a System of Root Intensification in rice, direct sowing of rice, and seed replacement. To support the cultivators, trainings were provided extensively to community members, Village Resource Persons, community members, Skill Extension Workers, Agriculture Entrepreneurs etc. Around 2314032 unique Mahila Kisan were covered under different agro-ecological practices which included:

- 16,64,264 farmers cultivated paddy with SRI, DSR, and improved variety of seeds on 643103 acres of land.
- 5,69,579 farmers cultivated maize with intercropping on 192763 acres of land.
- 20,61,090 farmers did kitchen gardening.
- 3,32,645 farmers cultivated pulse on 34394 acres of land.
- 9,92,452 farmers cultivated vegetables on 139019 acres of land.



To provide hand hold support to farmers and facilitate them in undertaking farm-based activities extensive training of cadres were undertaken, details of which are as follows:

- 28642 Village Organizations trained and engaged in Farm Livelihood interventions through 12049 trained VRPs.
- 19,346 Community Mobilizers trained in implementing Farm Livelihood interventions.
- 462 Skill Extension Workers (SEW) trained and engaged as Master Resource Persons for Farm Livelihood Interventions.
- 1384 Agriculture Entrepreneurs (AE) trained and engaged in agriculture-based activities at the panchayat level.

### 2. Organic Farming

Under organic farming, the focus was on completing the peer appraisal process of Mahila Kisan under local groups. All 174 local groups completed their peer appraisal process for 6876 Mahila Kisan. They also submitted the peer appraisal report for initiating C-1 certification process through PGS India. Till September 2022, in total 3167.07 hectares of land have been brought under organic farming.



### 3. Custom Hiring Centre

During this quarter, 5 new CHCs were established bringing the total number of CHCs to 477 and serving 26455 unique farmers. CHC mobile application was rolled out for machine booking. Through this e-CHC application, community-run Custom Hiring Centers are renting high-tech agriculture equipment to disadvantaged farmers. The application helps the community keep track of daily transactions and machine allocation. It can also improve monitoring of the real-time status of farm equipment, utilization, and booking options.



### 4. Agri-Entrepreneur Program

239 new Agri-Entrepreneurs were trained in 7 batches in this quarter. Currently, 1384 active and trained Agri-Entrepreneurs are working in 1384 panchayats of Bihar rendering services to 261784 farmers.



### 5. Farm Value Chain

#### a. Wholesale Business of FPCs

- i. Wholesale Fertilizer Endorsement “O-Form” was applied on DBT portal by Purnia, East Champaran, and Saharsa districts during this quarter. Saharsa, E. Champaran and Begusarai districts received retail licenses.
- ii. Received “O” form from Coromandal international ltd., Indian potash ltd. and Mahavir Bajrang Agro chemicals in Nalanda.
- iii. FPCs have done business of 2074 MT cumulative in this quarter including both input and output businesses. In the Input business, 925 MT of seed and fertilizer were supplied to farmers directly and through AEs. In the output business, FPCs procured 1149 MT of various commodities majorly, Wheat and Maize.
- iv. 45 MT of fresh fruits and vegetables sold through Green Delights.

#### b. Annual General Meeting of FPCs

- i. Orientation and online facilitation to FPC staff and BODs to conduct AGM,
  - Orientation of FPC staff was done on SOPs and checklist for FPC's AGMs 2022 in which a total of 150 project staff and BoDs participated in this orientation session.
  - SOPs for the conduct of AGMs and a checklist on FPC AGMs were developed.
  - Annual General Meetings were conducted by 11 FPCs with the participation of 5500 shareholders.
  - Field visit of the UNDP team was done for the establishment of mini cold storage in Sakra, Mushari, Bochahan & Minapur blocks of Muzaffarpur district.
  - BIADA land exploration for processing unit establishment. Begusarai FPC has received the allotment letter from BIADA for the allocation of land to establish a processing unit.

### c. Digital interventions

- Installation of SCMS - Green Delights ERP system installed, across all outlets and DC.
- Shareholder data entries at Muzaffarpur and Nalanda are in the process

### d. Institutional Strengthening & Capacity building

- 45 BoD members of various FPCs were trained on the Governance module.
- Over 1000 new farmers mobilized as new stakeholders of the FPCs. The team was placed at various locations to mobilize new farmers.
- PG mapping was done in Bhojpur, Nalanda, Saharsa, East Champaran, and Begusarai districts.

### e. Unlocking public and multi lateral investments

8 PMFME DPRs were prepared and submitted. The details are mentioned in the table below:

**Table 14: List of FPCs submitted PMFME DPRs**

Sl.	Name of the Project	District
1	Onion processing unit	Sheikhpura
2	Spices processing unit	Samastipur
3	Makhana processing unit	Darbhanga
4	Potato chips making unit	East Champaran
5	Makhana processing unit	Katihar
6	Frozen green peas processing unit	Bhojpur
7	Litchi and Multifruit pulp processing plant	Muzaffarpur
8	Multifruit RTS unit	Kishanganj

## B. LIVESTOCK INTERVENTIONS

In livestock interventions, the focus was on scaling the interventions. JEEVIKA in collaboration with COMFED established new Dairy Cooperative Societies. In total 897 DCs have been established with a membership of 71125 households. Around 3.16 lakh chicks were distributed to 10213 beneficiaries under the IPDS scheme during this quarter. 3094 Pashu Sakhis have been providing goat rearing services to community members.

### 1. Goat rearing interventions

#### a) Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 3094 Pashu Sakhis have been trained and are providing goat-rearing services to SHG/Non-SHG households (HH) across 20 districts. The model which is an intrinsically sustainable livelihood model has helped Pashu Sakhis to generate a regular income flow



throughout the year. Details of the services and achievement till September 2022 is mentioned in the below table:

**Table 15: Progress under Pashu Sakhi Model**

Sl.	Indicators	July-September 2022	Cumulative Progress till September 2022
1	Number of Pashu Sakhis developed	232	3094
2	Number of inseminations done by inducted bucks	4565	93010
3	Number of azolla pits developed (inc. green fodder)	379	21032
4	Number of machan/shed constructed	231	20508
5	Number of feeders installed	9383	93898
6	Number of castrations done	65342	341376
7	The total quantity of dana mishran produced (in kg)	28267	240441
8	No. of deworming doses provided	225701	1381033
9	No. of vaccination doses given	75459	687576

### 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 selling of inputs to its members and also trading of output (Live Goat). Cumulative turnover stands at 49.94 Lakhs. In this quarter, total input business stood at Rs 5,12,000 and output business stood at Rs 19,45,100.

### c) Partnership support in Goat intervention

#### • Aga Khan Foundation (AKF)

Aga Khan Foundation is supporting JEEViKA in the development of trained community cadres 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 circulates around Rural Entrepreneurship and has been successful to generate employment among rural women.

During this quarter, 7 new Pashu Sakhis were developed and 166 new households were mobilized by Pashu Sakhis. A total of 253 Pashu Sakhis have been developed and providing services to 58318 households mobilized into 441 Goat Rearing Groups. This intervention is being implemented in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur and Paroo blocks of Muzaffarpur districts. A structured campaign called - 'Ratri Chaupal' was conducted for generating Mass Awareness on best practices related to Vaccination, Goat shed, Castration, Deworming, Decision making, Right and Entitlement, Health and nutrition, Bori bagicha, CSC centre, and Goats sell after weight, etc. 6,367 women goat rearers received training on women empowerment in July 2022. A total of 12,476 women goat rearers were trained on goat health and management in July 2022.

In July, the AKF team supported in ensuring data entry and pashusakhi profile updates along with refresher training on the pashusakhi application in Meenapur. Four pashusakhis were supported to initiate feed mixture enterprise through field demonstration on the preparation and packaging of

feed mixtures. In the middle of the month, mobile van awareness on pre and post-flood management was also ensured. Gender training was facilitated to 12 pashusakhis in Meenapur. A total of 10 community meetings on gender modules had been facilitated with 233 goat rearers across the three blocks.

**d) Bakri Bikray Kendra**

To increase the income of goat rearers as well as pashusakhi, Bakri Bikray Kendra is organized 4 times a year. It also creates a market linkage. On Bakrid in July 2022 Bakri Bikray Kendra was organized in 15 districts of Bihar. Total business volume was Rs 4894412 by selling 1252 goats and Rs 16407 was the total earning of Pashusakhi through weighing machine.

**2. Poultry intervention**

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



**Table16: Progress under Backyard Poultry intervention**

SI.	Indicators	July to September 2022	Cumulative progress till September 2022
1	Number of districts	0	36
2	Number of blocks	13	235
3	Number of members benefitted	10213	38284
4	Number of chicks distributed	316603	1186804

**3. Poultry Value Chain Development**

To enhance the value chain under Poultry farming, a proposal to establish Poultry Farmer Producer Companies in Nalanda and Gaya districts was approved under NRETP project. The Poultry FPC will cover a total of four blocks and 7500 HHs in these districts. For technical assistance Foundation for Development of Rural Value Chain (FDRVC) is assigned as the technical support agency (TSA) for which MoU has already been approved.

1<sup>st</sup> subscribers meeting was held where the selection of the Board of Directors took place. Incorporation of company initiated.



#### 4. Dairy Intervention

Jeevika in collaboration with COMFED is mobilizing cattle rearing SHG members into existing Dairy Cooperative Societies as well as also establishing new Dairy Cooperative Society to link the members and facilitate milk marketing. During this quarter, 1800 HHs were linked to DCSs and 26 new women DCS were formed. Cumulatively, 71125 HHs are linked to DCSs and 897 women DCS have been formed. Kaushikee Mahila Milk Producer Company is operational in Saharsa, Supaul, and Madhepura districts and has currently 703 operational milk pooling points. A total of 36222 members have been enrolled in KMMPC. 14 BMC has been installed and the company is procuring 51522 Lt/Day milk.

#### 5. Fishery Intervention

The Government of Bihar made an announcement that ponds identified under Jal-Jeevan-Hariyali Abhiyaan would be maintained and fishery activities will be undertaken by SHG members. Process of identification, allotment and operationalization of ponds is under process in different districts of the State. Harvesting of fishes has already started and overall 10 ponds have been harvested. A total of 2768 Kg of fish has been harvested out of which Rehu, Katla and Naini account for 2150 Kgs. Currently, 72 Fish Producer Groups (FPG) have been formed with the help of 64 Matsya Sakhi.



**Table 17: Progress under Fishery intervention**

Sl.	Indicators	July to September 2022	Cumulative progress till September 2022
1	Number of districts covered	0	26
2	Number of blocks covered	0	138
3	Number of ponds allotted	0	280
4	Number of operational ponds	21	64

### C. NONFARM INTERVENTIONS

Under non-farm interventions, 13 new Grameen Bazaar and 8 new Didi Ki Rasoi were formed during this quarter. In total 125 Grammen Bazaar and 75 Didi Ki Rasoi have been formed. Under NRETP Enterprise Promotion initiative, 322 small/medium enterprises were funded during this quarter. A list of 150 large-scale startups was also finalized after a series of screenings by IIM-Calcutta Innovation Park under NRETP Incubation program. Mini Sara Mela was also organized at Gyan Bhawan from 2<sup>nd</sup> to 11<sup>th</sup> September 2022.

#### 1. Grameen Bazaar

The demand and supply aggregation model of Grameen Bazaar has made steady progress in benefitting its member Kirana Stores. During this quarter, 13 new Grameen Bazars were started in the districts of Aurangabad, Begusarai, Bhagalpur, Dharbhanga, Gaya, Madhubani, Purnea,

Sheikhpura, and Sitamarhi. Cumulatively, 125 Grameer Bazaars have been opened with 7093 Kirana stores.

**Table 18: New Grameer Bazaars inaugurated (July – Sep'22)**

Sl.	District	Block
1	Aurangabad	Madanpur
2	Begusarai	Bakhri, Balia, Barauni
3	Bhagalpur	Kahalgaoon
4	Darbhanga	Ghanshyampur, Hanuman Nagar, Jale
5	Gaya	Imamganj
6	Madhubani	Pandaul
7	Purnea	Bhawanipur
8	Sheikhpura	Barbigaha
9	Sitamarhi	Parsauni



**Table 19: Purchase and sales details of Grameer Bazaar**

Sl.	Particulars	Progress
1	Number of districts in which Grameer Bazaars started	25
2	Number of Grameer Bazaars opened	125
3	Total sales (July-Sep. 2022)	84297116
4	Total purchase by GB in Rs (July-Sep. 2022)	93079302
5	Total member's sales in Rs (July-Sep. 2022)	28942863
6	Total institutional sales in Rs (July-Sep. 2022)	54214253

#### a. Progress in scaling up the intervention

- Centralized Performance Management System (Centralized POS) has been installed in 100 Grameer Bazaars.
- Under statutory compliances, 120 Grameer Bazaar completed PAN registration process, 67 Grameer Bazaar completed GST registration process and 16 Grameer Bazaar completed FSSAI registration process.
- Help desk services were used to connect and get feedback from 120 store managers, 353 OB members, and more than 5216 Kirana members in this quarter to improve Grameer Bazaar services.
- District-level tie-up for direct supply to Grameer Bazaar took place with two suppliers in Bhagalpur, two suppliers in Lakhisarai, one in Gaya and two in Nawada.

#### b. Training & Capacity Building

- Refresher training of 119 store managers on CPMS operation conducted in the quarter for knowledge improvement in 21 districts.
- 153 staff (M-NF, ACs, Accountants, LHSs) have been trained on Statutory Compliance at the district level from 57 blocks of 7 districts.
- Training of 647 staff (M-NF, ACs, Accountants, LHSs) have been trained on SOP refresher training at the district level from 243 blocks of 22 districts.

## 2. Didi Ki Rasoi

Didi Ki Rasoi is a community-run canteen model. Currently, didi ki rasoi are being operated at 75 places and providing employment to over 700 SHG members. The didi ki rasoi units are running at district hospitals, sub-divisional hospitals, academic institutions like DMI, banks, schools being run by SC/ST Welfare Department, medical hospitals, registrar's office, etc. New DKRs were inaugurated in Jagdishpur block, Hathua block in Gopalganj district, Saran - Divisional Hospital, Koilwar block, Kahalgaon block and Tehra block in Begusarai district.



## 3. Enterprise Promotion under NRETP

In Bihar, BRLPS is implementing Enterprise Promotion under NRETP in 40 blocks spread across 12 districts.

### a. One-Stop Facilitation Centre

Under the NRETP- Enterprise promotion (National Rural Economic Transformation Project), Nano enterprises (turnover of up to INR 6.00 lakhs per annum) will be supported under OSF (one-stop facility centre), which are growth-oriented. To support these enterprises, an amount of Rs. 10 crores has been transferred to 40 blocks of nodal CLFs (Rs. 25 lakhs/block).

### b. Community Cadre Placement

In total 484 BDSPs have been placed in 40 blocks. OSF-MCs (OSF management committees) have also been formed in 40 OSF blocks.

During this quarter, the following works were accomplished:

### c. Orientation and training of staff

- BDSPs training on Foundation and Growth Modules was being provided to the cadres in 12 districts of 40 blocks.
- BDSP training on Foundation and Growth Modules has been completed in the districts of Gaya, Bhagalpur, Darbhanga, West Champaran, Nalanda and Madhubani. Training is in the evaluation phase in districts of Patna, Supaul, Madhepura, and Muzaffarpur batch 1. In Gaya (batch 2) and Muzaffarpur (batch 2) districts training on the growth module was underway.



#### d. Incubation

Under NRETP Incubation, the Indian Institute of Management-Calcutta Innovation Park is working as an incubator partner for Bihar since December 2021. A list of 150 large-scale Enterprise start-ups was finalized after a series of shortlisting done on basic selection criteria, evaluation of enterprises by evaluators from IIM-Kolkata and field verification of enterprises. Two rounds of pitch training exercises were done for 258 enterprises selected after field verifications at 11 zoned districts in the 2<sup>nd</sup> and 3<sup>rd</sup> week of August, for which a detailed plan and approved budget were shared with district teams. The final step of pitching before Jury took place in Patna from 24<sup>th</sup> September to 28<sup>th</sup> September in which 200 participants joined and presented before the Jury. Finally selection of 150 enterprises completed and list shared with district teams.

#### e. CLUSTER

Under NRETP-Clusters, Foundation for MSME Clusters (FMC) is working in partnership for cluster program implementation.

- A Handicraft cluster promotion initiation workshop was organized for Madhubani and Darbhanga districts by Foundation for MSMEs Clusters (FMC).
- DPR was submitted to NRLM, and approval is awaited.
- Multiple rounds of feedback sessions on DSR conducted with NRLM through panel discussions.
- 450 existing artisans were identified along with 200 new artisans.
- A pool of 75 master trainers is being created.

#### 4. Start-up Village Entrepreneurship Program (SVEP)

In phase 1 & 2 SVEP blocks, owing to the long-time implementation of SVEP (4-6 years), cadres and community institution's capacity building and certification processes were streamlined for the creation of in-house master trainers for cadre training and Senior resource persons' pool creation for community training.



As per communication of NRLM, a list of 56 master trainers was created (based on grading) for further training and certification by the National Academy of RUDSETI. Similarly, a group of 28 SRPs were created and given 2 rounds of training through KS-NRO on livelihood project implementation, cadre management, and monitoring of enterprises conducted in the Bodhgaya block.

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

- DPR preparation was completed and submitted to NRLM for pre-EC and further approval.
- Cadre selection process (CRP-EP) was completed. The two-day selection process included a written test and an interview. The selection was completed in 10 blocks in which around 100 applications participated.
- 8 days SVEP BPM training for phase 3 resources completed in IIE, Guwahati.

### **5. Bag Cluster Unit, Muzaffarpur**

Under the Mukhyamantri Mahila Udyami Yojana, Bag Cluster in Bela Industrial Area, Muzaffarpur district has been established in convergence with the Industries Department. 40 JEEViKA Didis fulfilling the eligibility requirements were selected for setting up 'Bag Cluster' under the guidance of the Department of Industries.

Each entrepreneur will be supported with Rs. 10 Lakhs of which Rs. 05 lakhs is a grant and the rest amount will be an interest-free loan payable in 84 installments. Of the 40 entrepreneurs, 30 are from Muzaffarpur, 5 are from Samastipur, 3 are from Darbhanga and 2 are from Vaishali district. Under the 'Bag Cluster', 24 sewing machines have to be operated by each of the entrepreneur didi. For this, a total of 960 sewing masters will be selected after their assessment by High Spirit Company.



#### **Progress under this intervention**

- Approval and sanction of 40 entrepreneurs out of 40
- BIADA payment of 39 entrepreneurs out of 40.
- Advance amount of Rs 3.5 Lakh transferred by 39 entrepreneurs to the supplier for procurement of machinery.
- A 2-days workshop cum training on business plans was given to entrepreneurs to have a smooth onboarding
- A 3-day Residential training on EDP has been conducted at Muzaffarpur.
- Workorder to machinery vendor has been given by 39 entrepreneurs.
- One entrepreneur has backed out and process of repayment from her has been initiated.
- GST registration of 35 entrepreneurs done. The remaining 4 already have GST number.
- 2<sup>nd</sup> installment of Rs. 6 lakhs received by the entrepreneurs in their current account.

## 6. Food Fortification Unit

The Global Alliance for Improved Nutrition (GAIN) and Nidan formulated a partnership with Jeevika and established small quasi-industrial scale plants for the production of Nutrition based products. These plants are being owned and operated by JEEViKA's promoted community-based organization. A total of 50 members are engaged across 2 districts in the operation of plants which acts as a source of livelihood for these SHG women along with other workers engaged in the plants. These Food fortification units are engaged in the production of nutritional blended food, Wheatamix.

Wheatamix is a blend of flours made from rice, wheat and lentils fortified with micronutrients including vitamins A, C, B12 and the minerals calcium and iron.

Food Fortification Unit at Bodhgaya supplied 20.075 tonnes of Fortified food in July, 20.073 in August and 29.92 tonnes in September 2022 to Social Welfare, GoB.

## 7. Beekeeping

JEEViKA has expanded the bee-keeping intervention in 22 districts and 95 blocks. JEEViKA, in partnership with Dabur India Ltd and COMFED TIMUL, Muzaffarpur is providing a processing and packaging facility. Rajendra Prasad Central Agriculture University, Bihar provides technical training to beekeepers. State Horticulture Mission, GoB provided bee boxes to the beneficiaries at subsidized rate.



In the first quarter of FY 2022-23, order for supply of 130 MT was received from Dabur. Against which, 87.9 MT of honey was supplied amounting to Rs. 1,31,86,050/-. During the second quarter of FY 2022-23, 120 MT of honey was ordered by Dabur of which 29 MT was supplied amounting to Rs. 18,13,950/-. Around 1820 households received training on beekeeping and 526 on DBT entry. The beekeepers also took the bee boxes to the states of Jharkhand, UP & MP to cover different floras for better honey production.

## 8. SARAS Mela

JEEViKA organized SARAS mela at Gyan Bhawan, Patna from 2<sup>nd</sup> September to 11<sup>th</sup> September 2022. Business worth Rs. 2.88 crore was done by artisans/craftsmen participating in sales. Around 3.18 lakh footfalls were observed during the mela.

JEEViKA also participated in SARAS mela organized in Gurgaon, Dehradun, and Rajasthan. "SARNGRUR" SARAS was organized at LBSNAA, Utrakhand in which SHG members from JEEViKA participated.

## JEEViKA –'Didi Ki Silai'

To provide employment opportunities to rural women in the stitching sector, JEEViKA started its first stitching training and production center at Munger on 15<sup>th</sup> February 2022. The stitching unit in Bhojpur district was inaugurated by the Hon'ble Chief Minister of Bihar on 16<sup>th</sup> September 2022. Stitching units are also being established in the districts of Jamui, Sheikhpura, Vaishali, Kaimur, Begusarai and Patna.



## 9. Art & Craft



JEEViKA facilitates artisans and craftsmen associated with the different traditional artform of Bihar like madhubani painting, sikki art, sujjani art, etc. These artisans and platforms have been organized into Producer Groups and Producer Companies for providing inputs like training, raw materials, financial assistance, etc. from Shilpgram Mahila Producer Company. The company ensures the manufacturing of high-quality, diversified, and standardized handicraft items has high demand in the market. The project from the past few years is also using online platforms for marketing and sale of products. During this quarter, the company did business worth Rs. 17.18 lakh.

# SKILLS DEVELOPMENT & PLACEMENT



Jobs theme during this quarter organized 45 job fairs and 365 youth /community mobilization drives. 2942 candidates finally joined. 2798 youths were trained under DDUGKY and 9588 under RSETIs.

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

DDU-GKY is a flagship program of the Ministry of Rural Development (MoRD), Government of India (GoI). DDU-GKY is uniquely focused on rural youth 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 implementing the program in partnership with different 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> September 2022, 62 Active training centres of 53 Active Project Implementation Agencies (PIAs) were engaged to enhance the skills and training of the rural youth and provide job opportunities to them. 71621 candidates received training from PIAs on different trades, and 46229 got appointments in different organizations including DDU-GKY and Roshni project. During FY 2022-23, a total of 6918 candidates were trained, and 3848 got appointed. During this quarter a total of 2798 candidates were trained and 2121 got appointed.

**Table 20: Status on training and placement under DDUGKY**

Sl.	FY 2022-2023	Trained	Appointed	Placed	Assessed	Certified
1	Till September 2022 (Cumulative)	71621	46229	30895	65067	53873
2	FY 2022-2023 (April to September 2022)	6918	3848	3016	6506	4682
3	July to September 2022	2798	2121	1876	3030	2176

ROSHNI project is being implemented in two Left-Wing Extremism (LWE) districts Gaya and Jamui of Bihar to provide skill training with placement for the rural poor youths living in adverse situation. Under Roshni all the training is residential, and the female candidates must be 40% of total target. Till date two training partners (Intelligence Manpower Services Pvt Ltd, Vision India Services Private Limited) are working for Roshni project in Gaya and Jamui district of Bihar.

## 2. Job fair and Direct Placement

To provide job opportunities to rural youths for direct placement in companies, Jobs fairs are organized at different places. The project mobilized the youth and organized Job fairs wherein companies are invited for direct placement. A total of 2942 candidates were placed in different organizations through Job fairs.

**Table 21: Status on the placement of youths through Job fairs**

Sl.	Particulars	July-September 2022
1	Job Fairs organized	45
2	Total YMD & CMD organized	365
3	Number of participants offered Jobs (Job fair & YMD)	12499
4	Number of participants joined Jobs	2942

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

Rural Self-Employment Training Institutes (RSETIs) are dedicated institutions setup across all districts of Bihar for skill upgradation and skill training of the rural youth & managed by the sponsored lead bank of the districts. JEEViKA (BRLPS) Bihar has been acting as the nodal agency for providing support to RSETIs in the implementation of the program. JEEViKA with the support of MoRD, the Government of India and the lead banks is closely working with district units of RSETIs to provide self-employment training to rural in almost 61 approved trades. After the completion of training, the rural youths are also extended credit support to initiate an enterprise.

As on September 2022, 38 Rural Self-Employment Training Institutes (RSETIs) centres were

engaged to enhance skills and training of the rural youth and provide self-employment to them. During the quarter, 9588 candidates received training from RSETIs on different trades and 3917 got settled.

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

Sl.	Particulars	July - Sep 2022
1	Number of training conducted	310
2	Number of candidates trained	9588
4	Total Settled	3917
5	Settled-self funding	3233
6	Settled- bank finance	684

#### **4. Orientation of Project Partners on Kaushal Bharat Portal**

JEEVIKA has organized training with the support of NIRD resource person to ensure support to project implementing partners authorized signatory, state head & MIS from 5<sup>th</sup> July 2022 to 8<sup>th</sup> July 2022.



The project organized the training on Kaushal Bharat with a special focus to streamline the process of alignment of courses after the deactivation /version changes of numerous trades. In order to facilitate further progression and consider the number of active partners and proposed active participants in the training to resolve the issues on the spot with the SRLM Bihar Team and representatives of the expert from NIRD Team. The focus over the changes in the QPs and their alignment on the Kaushal Bharat with project implementing partners. Edit right was provided to the partners and guidance was provided for supplementary MoU further.

# SOCIAL DEVELOPMENT



Under solar intervention, a non-financial MoU was signed between JEEViKA, J-WiRES and Council on Energy, Environment, and Water (CEEW) to promote Decentralized Renewal Energy (DRE) livelihood technologies, strengthening and building the capacities of J- WiRES and the network of SHG members. Plantation of 8654257 saplings was done in this FY and a total of 483 didi ki nurseries were established.

## 1. Food Security and Health risk interventions

### a. Food Security Fund (FSF)

Under Food Security Fund intervention, Rs. 100000 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 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 and in supplementing the gap between PDS provisioning and actual requirements. Cumulatively, 47,514 VOs have received this fund and utilized it effectively to benefit the SHG members.

### b. Health Risk Fund (HRF)

Health Risk Fund (HRF) aims to provide a low-cost fund for health and medical emergencies to such 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 51,438 VOs have received the HRF fund.

## 2. Solar Project

### a. MoU Signed Between JEEViKA, J-WiRES, and CEEW to promote DRE-Technologies

JEEViKA has been working in the field of Solar with the aim to provide clean energy solutions to the community through sensitization, awareness generation, capacity building, and ensuring renewable energy solutions to the community. JEEViKA develops women entrepreneurs through collective enterprise development in the form of Solar Mart(S-Mart). JEEViKA established a solar panel module manufacturing unit at Dhobi in Gaya District of Bihar with the name of “**JEEVIKA Women Initiative Renewable Energy and Solutions Private Limited company**” which is commonly known as “**J-WiRES**” for strengthening the clean, green energy initiative at Bihar.

Recently, in New Delhi, a non-financial MoU was signed between JEEViKA, J-WiRES, and Council on Energy, Environment and Water (CEEW), one of South Asia's leading not-for-profit policy research institutions for the support of Decentralized Renewable Energy (DRE) Livelihood Technologies in Bihar.

The major objective is to promote DRE Livelihood Technologies, strengthening and building the capacities of J-WiRES as well as women network of SHGs and prepare policy advocacy statewide for the DRE-powered livelihood technologies. The programme will enable the development of the first-of-its-kind DRE appliances incubation cum experience center in the state and deploy 1500 DRE-powered livelihood products among SHG women and engage 400 women SHG members in the promotion, demonstration, installation, and services of the DRE products. The Programme envisages a four-fold approach with gender-inclusive strategies at its core. The Programme will also generate awareness, promotion and deployment of clean energy-powered livelihood technologies amongst women micro-entrepreneurs.



## **b. Workshop on Policy Design “An Evidence – Based Cooling Strategy for India” at New Delhi**

A workshop on Policy Design “An Evidence – Based Cooling strategy for India” was organized at EESL headquarters, New Delhi. The workshop was jointly organized by IIT Bombay, University of California (UC), and EESL with the objective to bring together all the stakeholders from the government, the private sector, NGOs, vendors, and academia to discuss the potential for accelerated adoption of energy efficient fans in underserved markets.

The workshop included participation and/or presentations by UC, IITB, EESL, CEEW, and others. During the Workshop, a dedicated panel discussion took place on the policy and implementation aspects where JEEViKA representative took part as the panelist and discussed the policy and deployment of Energy Efficient (EE) appliances at scale in India. The workshop was based on the facts and the key findings from the researchers of IITB and UC who did a study with the support of JEEViKA & J-WIRES recently at Gaya, Bihar investigated the conditions under which low-income households in India are willing and able to purchase energy-efficient (EE) Brushless DC (BLDC) fans that are currently being procured by EESL.

## **c. Selection of J-WiRES by IIM-CIP in NRETP Incubation Program**

BRLPS JEEViKA onboard IIM-CIP as a technical support agency for NRETP Incubation Program. The program is carried out by the National Rural Economic Development Project a national-level initiative under Atmanirbhar Bharat, National Rural Livelihood Mission and Bihar Rural Livelihood Promotion Society.

In the said program J-WiRES got selected in the large enterprise category among the targeted 150 Enterprise in Bihar by IIM-CIP for strengthening the business of women-owned J-WiRES and promoting sustainable livelihood opportunities at the grassroots level up to 3 years

## **d. The hiring of Human Resources at J-WiRES**

J-WiRES is a community-owned and JEEViKA-promoted private limited company at Dhobi, Gaya formed with the objective to promote the solar ecosystem in Bihar and provide livelihood opportunities to women entrepreneurs through Solar Mart (S-Mart) at the grassroot level from government and private partners. To strengthen the technical and financial work of J-WiRES two human resources (Accountant and Technical Assistant ) were added in the J-WiRES fold.

e. In the Solar project, “JEEViKA Women Initiative Renewable Energy and Solution Private Limited, commonly known as “J-WiRES” is working on assembly, production, distribution, sales and marketing, partnership management & customized installation services of solar and electrical products. In the second quarter, the company assembled and sold 5000 energy-efficient LED AC bulbs of 9W through the network of Solar Marts, commonly known as “S-MART” & Rural Retail Mart. Under IIT-Bombay research project, a survey of 14000 SHG households was done regarding WTP (willingness to pay) for the



BLDC technology and 550 BLDC fans were distributed to SHG members through WTP (willingness to Pay) game. At the TERI project, 1500 IDES system is distributed among the community through energy enterprise. The total turnover of the company reached 2 crores till September 2022.

### 3. Jal – Jeevan - Hariyali Mission

Continuing the vision of sustainable management of forests and mitigating the adverse effect of climate change thereby conserving the environment for present and future generations.

Jeevika with the support of the Department of Forest, Environment and Climate Change in the financial year 2022-2023, completed the plantation of 8654257 saplings by the end of September.



### 4. Didi ki Nursery

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

For promoting the concept of clean and green surroundings with primarily focussing on the conservation of local and global bio-diversity through Natural Resource Management (NRM) and water conservation, parallelly promoting livelihood diversification in the field of Nursery Development; Jeevika has mobilized didis for the development of nurseries under Didi ki Nursery program. Cumulatively, 232 Nurseries have been established in convergence with DoFECC, GoB.



#### b. In convergence with MGNREGA

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 have decided to establish nurseries of jeevika didis in different districts of Bihar. In total 251 nurseries have been established in convergence with MGNREGA.

### 5. Education initiatives

#### a. Pratham Education Foundation

In collaboration with Pratham, JEEVIKA is piloting a community-based Foundational Literacy and Numeracy (FLN) improvement program with the members of the SHG to sensitize and empower the mother to enhance the learning levels of their children and hand-holding them in the acquisition of foundational literacy and numeracy skills in 35 CLF under 11 blocks across 5 districts. The program aims at communitizing digital learning in an effort to close the learning gap

that prevents thousands of children from reaching their full potential.

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. In the SHG meeting, JEEViKA Didi is trained on testing their children's learning levels and engaging them in teaching-learning materials, activity-based learning, and library activities with peers at home to improve. They're also encouraged to visit the school/tuition to talk to the teacher about the learning of their children.



The children of SHG members were facilitated to download the PraDigi mobile application. To accelerate digital learning, the mothers supported their children with engaging content, such as rhymes, stories, and games, to improve their literacy and numeracy skills to watch videos and complete the task.

## b. Turn The Bus

The student enrollment 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 organized with class 10th and 12th students.

Total of 1 lakh four thousand were mobilized to enroll in the TDB App. across 38 districts for this academic year. Now the project is focusing on improving student engagement and learning along with upgrading the content.

## c. i-Saksham

In 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 80 Eduleader fellows are working in the community to spread awareness about girl education and women empowerment along with teaching students at the community level.



## 6. 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” in 28 districts namely Araria, Begusarai, Bhagalpur, Bhojpur, Buxar, Darbhanga, Gopalganj, Jahanabad, Jamui, Katihar, 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 districts of Bihar state. These master trainers have further given training to members of all the CLFs within the district. Till September, more than 5500 JEEViKA staff, community professionals, and community members have been trained at cluster as well as 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 of 8223 VOs.

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

One day of orientation on fire safety measures was organized for CBO members and cadres. Till September, 120 CLFs have received such training.

#### **d. UNICEF**

In order to address the challenge of providing safe drinking water to the flood-affected population, UNICEF, Bihar has provided 15 sets of Flood Response Support Kits (FRSK) to Jeevika, 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, Vaishali. Training on installation, functioning, and maintenance of Flood Response Support Kits (FRSK) for the office bearer of respective CLFs has been conducted by UNICEF, Bihar



### **7. JEEViKA – MGNREGA Convergence**

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

**Cluster Facilitation Workshop** - A three-day long workshop was conducted between 7<sup>th</sup> to 9<sup>th</sup> July 2022 | Hotel AVR Bailey Road Patna in which Block Project Managers, Social Development Managers (BRLPS), Program Officers, District Program Officers (MGNREGA), Deputy Development Commissioner from concerned project districts, SPM SD, PM Entitlements, YPs (BRLPS), SPOs MGNREGA, YPs, Community Members and representatives from different partner organizations participated. The objective of this workshop was to facilitate a common understanding of the mandate of the Cluster Facilitation Project amongst the members of the program implementation team. This workshop provided an opportunity for the participants to know each other which will help in creating synergies required for the impactful implementation of the program. The workshop started with opening remarks of Honorable CEO JEEViKA cum MGNREGA Commissioner Shri Rahul Kumar. The agenda of the workshop included the design of the Cluster Facilitation Program, Monitoring and Implementation strategies of the project,



learning from the Cluster Facilitation Team Project, and other important aspects such as GIS, VPRP etc.

#### **b. Progress So Far**

- Nomination of Staff( ACs/CCs/LHSs) as Block NRM Expert and Livelihood Expert.
- State Level Workshop conducted of CFP Block BPMs, SD Managers and PO DPOs ,
- District level CFP committee formed in all the CFP Districts , Block Level CFP Cell Formed in all the 35 blocks,

#### **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, and Katihar districts. During this quarter, additional plantation of mulberry saplings has been made in 18.5 acres of land in the Supaul, Madhepura, and Araria districts. Farmers of 148 villages from all the 7 districts have procured 24150 DFLs, producing 7032.60 kgs of cocoon till now.

# HEALTH, NUTRITION AND SANITATION



To improve health, nutrition and, sanitation status of the SHG members and their families, poshan maah , family dietary diversity and help-desk initiatives were undertaken in this quarter.

## 1. Poshan Abhiyan - 2022

To give momentum and intensify the activities of 'POSHAN Abhiyaan' (National Nutrition Mission) the Government of India (GoI) decided to celebrate the month of September 2022 as 'Rashtriya Poshan Maah'. Taking this initiative forward, the Department of Rural Development in Bihar through the State Rural Livelihoods Mission (SRLM)-JEEViKA observed the month of September 2022 as Poshan Maah.

At the beginning of the month, a comprehensive and innovative plan was formulated by the theme based on activities to be carried out by the Self Help groups (SHG), the Village Organizations (VOs) and Cluster Level Federations (CLFs) in convergence with the Departments of Social Welfare, Health, Education and Panchayati Raj. Through convergence and orientation meetings at District, Block and Cluster levels, community cadres and community leaders were sensitized and motivated for taking the movement forward. By the second week of the month, Village Organisations were assigned for implementing some activities like discussions on nutrition and sanitation-related topics in SHG meetings, rallies to create awareness of diversified food intake, felicitation and promotion of kitchen gardens, and so on.



The community, energized by their leaders and JEEViKA community cadre, focused intensively on pregnant women, lactating mothers with children between 0 to 23 months, and their families to celebrate PoshanUtsav.

At the CLFs, VOs and SHG level meetings were organized on family diet diversity. The community cadre discussed nutrition aspects at the SHG level. Line listing of the targetted beneficiaries was done followed by household visits and counseling on the importance of dietary diversity. SHG members also took pledges in SHG, VO & CLF meetings on the importance of food groups and child health care. During household visits, the households were asked about the food groups. FNHW cadres (CM, CNRP & MRP) mobilized SHG members to participate in Annaprashan Day & Godbharai organized by the ICDS department and Village Health Sanitation and Nutrition Day (VHSND) organized by Health department.

The dietary diversity campaigns were organized in all districts and blocks. The community members who were able to answer correctly about the food groups and quiz competition were awarded. A total 45,936 VOs participated in food demonstration and quiz competition events. As per data reported in Poshan Jan Andolan dashboard, total 1, 73,34,638 activities were done during the poshan maah.

**Table 23: Status of Poshan Maah 2022**

Sl.	Details	Total	Participated
1	District	38	38
2	Block	534	534
3	CLF	1,540	1,313
4	VO	71,854	45,936
5	SHG	10,66,180	9,35,453

## 2. Family Diet Diversity Campaign (FDDC)

The objective of the FDDC is to sensitize SHG members on malnutrition issues in newly born children and females between 15-49 years of age. Target households of pregnant women, and lactating women (Mother having 06-23 months old child) were identified by the Community Mobilizers, Village Organisation-Health Sub Committees (VO-HSC) and Community Nutrition Resource Persons (CNRP). Home visits were done in July to Sept. 2022 to counsel the beneficiaries and their family members on HNS-related issues. These are intended to trigger collective as well as individual behaviour change by the communities towards health and



nutrition interventions. Home visits and focus group discussions were the major tools through which women were mobilized and sensitized for health and nutrition activities. Households having pregnant mothers in their third trimester were counseled on birth preparedness, institutional delivery, colostrum feeding and family planning. Households having children about to complete 6 months were informed about the need and importance of complementary feeding, supplementary feeding, child growth and overall development. CMs, CNRPs and HSC were responsible for mobilizing SHG members and critical households for participation in community events like food demonstration program of VO.

The community cadre kept a record of the beneficiaries on the ODK link shared by the state team by capturing photos of beneficiaries with food plates that were being taken during the visit. Food demonstration and video dissemination through mobile/PICO projector in VO.

**Table 24: Progress on the family dietary diversity campaign**

Sl.	Particulars	Progress
1	Number of districts covered	38
2	Number of blocks covered	534
3	Number of HHs visited	1,85,214
4	Number of pregnant women counselled/visited during HH visit	49,764
5	Number of lactating mothers (0-6 months child mother)	51,231
6	Lactating women (7-24 months child mother) counselled/visited during HH visit	66,247
7	Number of VOs covered	70,783
8	Number of VOs completed line listing	67,981
9	Number of VOs completed home visits	65,696
10	Number of VOs conducted food group demonstration	
11	Number of VOs conducted the quiz	57,237

### 3. Behaviour Change Communication (BCC)

One of the critical strategies for the 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 – 1, 2, 3 and 5 in all SHGs which is ongoing.



**Table 25: Progress on modular training of SHGs**

Sl.	Modules	Progress July to Sept. 2022	Total SHGs received training till Sept. 2022
<b>Module -1</b>			
1	Session-1(linking HNS with Livelihoods)	20,822	9,57,396
2	Session-2 (Breast-feeding)	22,281	9,52,142
3	Session-3 (Complementary feeding)	25,402	9,42,954
4	Session-4 (Maternal diet diversity)	25,426	9,34,287
<b>Module -2</b>			
5	Session-5 (Nutri-Garden)	20,822	8,44,198
6	Session-6 (Identification and Management of diseases)	20,823	8,21,995
7	Session-7 (Disease Prevention among infants)	20,824	7,94,982
<b>Module -3</b>			
8	Session 8 (Ante natal care & birth preparedness)	20,822	5,79,476
9	Session 9 (Recognition and Response to Danger Signs: Pregnancy, Post-pregnancy & Newborn)	20,823	5,33,034
10	Session 10 (Newborn Care)	20,824	4,90,765
11	Session 11 (Planned Family; the foundation for happiness)	20,825	4,58,226
<b>Module -5</b>			
12			
13	Session-16 (Preventive measures of COVID-19)	20,822	9,78,703
14	Session-17 (Improving Immunity during COVID-19)	20,823	9,70,015

**Table26 : ToT of project staff (ACs/CCs) and HNS-MRP**

Sl.	Participants	Progress July to Sept. 2022	Trained till Sept. 2022
<b>Module -1</b>			
1	AC/CC	181	1238
2	MRP	0	1,453
3	CM	4,178	79,505
<b>Module -2</b>			
4	AC/CC	92	1057
5	MRP	71	1388
6	CM	19,535	73,989
<b>Module -3</b>			
7	AC/CC	50	507
8	MRP	439	1,464
9	CM	31,747	25,379

#### 4. Help Desk

Sometimes people find it difficult to get services in government hospitals due to a lack of proper information. To help the people in these situations, JEEViKA envisaged establishing a JEEViKA Help Desk in the identified Government Medical Colleges and District Hospitals of Bihar. Three Help desks, one each in Bhagalpur, E. Champaran, and Jamui districts were inaugurated during this quarter. It will provide necessary medical support to sick people. The help desk will be operated by a Cluster Level Federation. Swasthya Mitra were selected and posted in the respective Help Desk by Cluster Level Federation. The main objectives of the JEEViKA Help Desks are to give suitable advice to SHG members and their families at all times so that they do not have to wander for treatment and to provide timely support for better medical aid in the concerned institution. Swasthya Mitras have been trained by AIIMs, Patna.

# 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).



## 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 Waste Management (SLWM) is one of the key components that can help to attain an improved general quality of life in rural areas of Bihar. To maintain the ODF status of the villages and the panchayats, the State Government is ensuring regular toilet usage, safe hygiene practices and cleanliness at the household level by effective operation and maintenance of WASH assets at households, institutions, and community levels for continued functionality and usage.

The theme also focuses 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. The construction of IHHL under SBMG-Phase II was initiated in this FY. A total of 7500 IHHL were constructed in this quarter and in total 8706 IHHL have been constructed in this FY.

## 2. Capacity Building

One-day review cum orientation program on Solid and Liquid Waste Management (SLWM) along with the feasible business model at the Gram Panchayat level was organized by the Sitamarhi District Administration collaboratively with UNICEF Bihar and Lohiya Swachh Bihar Abhiyan (LSBA). The program was conducted in two different phases dated on 20th August, 2022 and 22nd August, 2022 to cover identified blocks of Sitamarhi district. A total number of 178 participants including district team, block coordinators, mukhiya, and panchayat sachiv participated in the orientation programme.

After the program, the participants visited the Sanitation Technology Park and UNICEF team oriented about the new technologies or the technological models developed keeping the SBM(G) phase II in view. The functioning process, specific details, and the cost of each technology were also defined very specifically among the participants. In this way, the program has concluded with the great motive to achieve ODF Plus GP in the coming days.

### 3. Community Toilet

In villages/GPs where there is non-availability of land in families/households, especially in Mahadalit Tolas/poor families, community toilets can cover the sanitation needs. LSBA has already prepared a model with the specification to construct 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 in Community Sanitary Complex (CHC) construction**

Sl.	Particulars	Progress (July – Sept. 2022)
1	Total CSC target for FY 2022-23	5330
2	CSC completed	127
3	Cumulative till now	578

### 4. IEC ACTIVITIES

#### • Swachhta Hi Sewa' 2022 Campaign

'Swachhta Hi Sewa' and 'Hamara Swachh Sundar Gaon' Abhiyan were rolled out in this quarter. The countrywide Swachhta Hi Seva Campaign started from 10<sup>th</sup> September and would continue till 02<sup>nd</sup> October 2022.

As per the SBM-G website report lakhs of persons participated in cleanliness-related work and public awareness activities like the operation of cleanliness campaigns in the village, plantation, shramdan, cleanliness oath, general meetings, procession, rallies, etc. People from every community, including Jeevika Didis, students, Gram Panchayat members, participated enthusiastically in this campaign.



Activities during “Swachhta Hi Seva” included:

1. Cleaning of waste in villages
2. Community Mobilization
3. School Led Total Sanitation
4. Ratri Chaupal and Group meeting
5. Shramdan
6. Cleanliness of water body
7. Plantation
8. Solid Waste Management (Procurement, WPU construction, door to door waste collection and safe disposal)
9. Liquid Waste Management (Soak Pit, Magic Pit Construction etc)

## 10. Awareness for Plastic waste Management

In July and August, State wide Swachh Gaon-Hamara Gaurav abhiyan BCC Campaign was rolled out to plug the IHHL gap and ODF sustainability as before. More than 9000 Swachhgrahis participated and triggered communities going outside to defecate on the spot for the construction of IHHL and using it regularly.



## 5. Solid & Liquid Waste Management

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 second quarter of 2022, LSBA provided training to all Sanitation Supervisors, Block Coordinators, District Consultants & District Coordinators on Sanitation & implementation of the SLWM project at Gram Panchayat.



**Table 28: SLWM activities completed in FY 2022-23**

Sl.	Parameter	Target	Progress (July – September 2022)	Cumulative
1	Number of Gram Panchayat's Action Plan Prepared	2472	2000	2472
2	Number of Gram Panchayat's Action Plan Approved by DWSC	2472	2280	2472
3	Number of Gram Panchayat's Fund Transfer	2472	785	785
4	Number of Gram Panchayat Where SLWM Activities Started	2472	87	87

**Table 29: ODF-Plus Declaration of Villages**

Sl.	Parameter	Target	Progress (July – September 2022)	Cumulative
1	Villages ODF Plus Declared	10000	840	1153



## Gobardhan

Swachh Bharat Mission (Grameen) Phase-2 aims to bring a positive impact on village cleanliness and generate wealth and energy from cattle and organic waste. The main focus of GOBAR-Dhan is to keep villages clean, increase the income of rural households, and generate energy and organic manure from cattle waste.

- Total of 3 agencies were shortlisted for implementation of the Gobardhan project in 38 districts of Bihar.
- The Gobardhan project is being implemented in 13 districts in FY – 2022-23.



**Table 30: Details of agency for implementation of Gobardhan project in Bihar**

Sl.	Name of Agency	Number of Districts Allotted to Agency	Name of District
1	M/s Anand Engineers	18	Patna, Nalanda, Bhojpur, Buxar, Sasaram-(Rohtas), Kaimur (Bhabua), Vaishali, Muzaffarpur, Sitamarhi, Sheohar, Eas 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

The objective of the SJY is to empower the targeted ultra-poor households through regular coaching, capacity building, livelihood gap financing, productive asset transfer, diversification of livelihoods, and improved access to finance. Around 25,000 HHs who have achieved all 9 graduation indicators received certificates in small Graduation ceremonies organized by the CLFs across Bihar . Graduation and refresher training were organized extensively for ultra-poor households.



## 1. Identification of Ultra Poor HHs

The SJY has identified and engaged over 1,47,277 households spread over 38 districts. These ultra-poor households are supported by 4806 Master Resource Persons (MRPs) selected by JEEViKA promoted Cluster Level Federations (CLFs), managed by Block Managers, and District nodal officers, and with additional support from Block Resource Persons (BRPs) and District Resource Persons (DRPs), recruited and trained by Bandhan Konnagar.

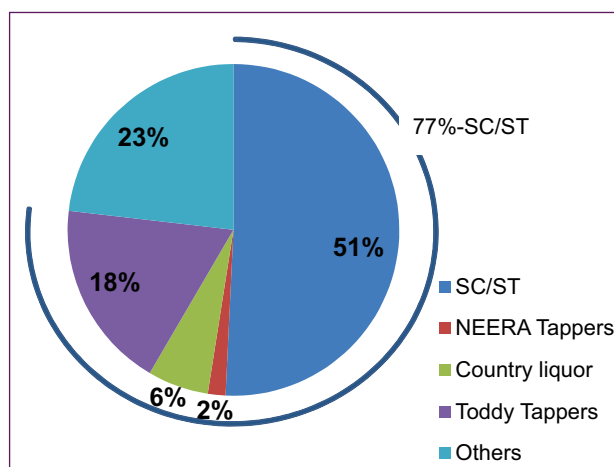
The existing pool of Community Resource Persons (CRP) along with the Village Organization leaders completes the participatory identification process in 46,225 Village Organizations; with a typical identification cycle taking 5-days for each VO. The households were identified after a social mapping exercise for an area earmarked by VO members. It was followed by the verification visit by the CRP team to the identified households to assess their situation. The project staff at the block level conducted one round verification of the selected households to check the inclusion errors. Starting from the endorsement of 21,780 HHs in 8397 VOs in September 2019, the project has successfully scaled up the endorsement drive to cover 44,794 VOs. A total of 1,47,277 ultra-poor households have been endorsed.

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

The livelihood cluster approach helps the ultra-poor household to gain alternative income besides the primary activity they are already engaged in. It supports the ultra-poor household in improving

their ability, opportunity and dignity. The SJY combines different approaches into one comprehensive package aimed at handholding support in the implementation of livelihood value chain interventions transforming ultra-poor households into Sustainable Livelihoods. The focus is on following points to improve income of the household

- **Diversification:** Livelihood portfolio diversification of UPHHs through group-based Income generating activities.
- **Skill Enhancement:** Skill development for high quality product development.
- **Market Linkage:** Linking ultra-poor families to market-led business opportunities is a pathway to greater income generation.
- **Common Facilitation Centre (CFC):** Common centre where skill trainings are imparted, machineries are installed and products are manufactured.



**Table 31: SJY Cluster Average Production /Sale/Income per month**

Sl.	Cluster name	District	Average members per cluster	Average monthly sales (in unit)	Average monthly sales value (in Rs.)	Average monthly income per HH (in Rs.)
1	Dairy Cluster	Bhagalpaur	31	3646 litres	127633	4117
2	Dairy Cluster	Katihar	8	1076 litres	37660	4707
3	Dairy Cluster	Muger	24	3368 litres	117897	4912
4	Broom Cluster	Rohtas	24	2100 units	93500	3896
5	Bangle Cluster	Rohtas	25	1018 units	73000	2920
6	Bamboo Cluster	Muger	62	Basket (Large) - 3910 @ Rs120	12,22,880	19724
				Basket (Medium) - 3456 @ Rs 90		
				Basket (Small) - 2728 @ Rs 80		
				Soop & Dagra - 5580 @ Rs 40		
7	Bamboo Cluster	Madhepura	33	375 pcs	33,750	1023
8	stitching cluster	Katihar	21	255 units each	54,900	2614

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

Under Satat Jeevikoparjan Yojana, the timely handholding, mentoring and coaching of ultra-poor households is one of the essences of Satat Jeevikoparjan Yojana. The confidence building and enterprise development (CBED) training of households boosts confidence and shows the pathways to the 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 visit 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 is Confidence building and enterprise development (CBED) training, provided to motivate and promote ultra-poor households to establish an enterprise and provide basic enterprise development and risk management skills. In order 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 District /Block levels.



## c. Graduation Training

The graduation training was accorded top priority during the period to accomplish the graduation of households in Sep. 2022. The Refresher training was imparted to all SJY HHs in the 12+ age cohort and the graduation training was delivered only to HHs falling in Category 'A'. 760 resource persons were trained to deliver HH-level refresher and graduation training. To ensure quality in the delivery of training to 13962 HHs, feedback was collected from every participant on training content & methodology. In this quarter, around 25000 HHs received graduation training and graduated out of ultra-poverty by achieving all 9 graduation indicators.

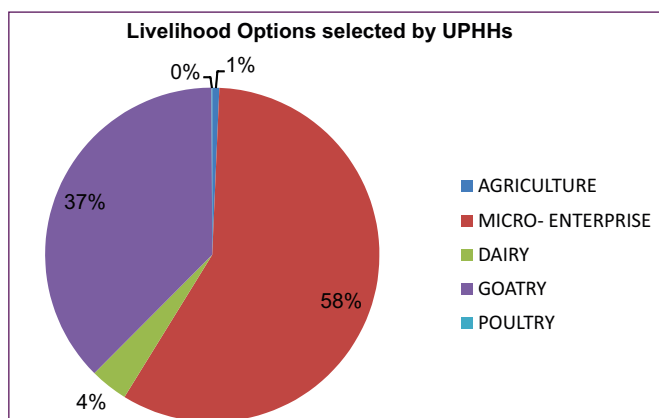
**Table 32: UPHH Households Training Status**

Sl.	Training Type	Progress (July - Sep. 2022)	Cumulative progress till Sep. 2022
1	Confidence Building (CB)	2273	1,35,177
2	Confidence Building Enterprise Development (CBED)	4022	96035
3	CBED Refresher	2970	32494
4	HH Graduation Training	13962	25155

## 4. Livelihood Financing Status

### a. 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, the procurement committee along with MRP and the ultra-poor household procures the asset through the community procurement process.



## b. 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 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 lost income while participants attend training. MRPs help the household with savings bank account opening and VO transfers the Livelihood Gap Assistance Fund. Under the Livelihood Financing component of SJY , VO will provide gap assistance funds for the initial period of 7 months (Rs. 1000 per month).

## c. Special Investment Fund (SIF)

The special investment fund fulfills the initial capitalization requirement and basic requirements of 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 12027 HHs in this quarter and cumulatively, a total 1,16,350 households received SIF.

**Table 33: Livelihood financing status of Endorsed UPHHs**

Sl.	Training Type	Progress (July - Sep. 2022)	Cumulative progress till Sep. 2022
1	Livelihood Special Investment Fund	12027	1,16,350
2	Livelihood Gap Assistance Fund	3070	1,15,949
3	Livelihood Investment Fund	3468	1,22,556

## 5. Capacity Building of MRPs under SJY

In order to provide continuous support to the households, Master Resource Persons (MRPs) has been deployed for every 30-35 households. The MRPs provide handhold support to ultra-poor households, coordinate the productive assets transfer and ensure last mile delivery of different components of the program. Master Resource Persons (MRPs) takes extensive training, with the aim of becoming the in-house trainers and primary hand-hold 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 sign one's name, 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 4856 MRPs. The selection of MRP is a continuous process in all blocks to provide handhold support to the endorsed households. The M4 which is a refresher training for the MRPs on M2 and M3 module 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 home visit and group meetings.

**Table 34: Status on MRP training**

Sl.	Modular Training	Progress (July -Sep. 22)	Cumulative progress till Sep. 2022
1	Module-1 (Induction & enterprise selection)	341	4403
2	Module - 2 (Enterprise development and SJY books of records)	413	3702
3	Module-3 (Operation Management Course)	265	3226
4	Module-4 (Refresher)	283	1165

## 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 in support of the poorest people. The convergence with various departments for access to entitlement has been focused by JEEViKA for creating safety nets for ultra-poor households. The importance of the entitlements was very much visible during the toughest times like the pandemic. The identified households under this programme usually did not even have basic identity cards like Aadhar Cards and Bank Accounts which JEEViKA has ensured 100% for each beneficiary. Apart from this for food security through Ration Card and to meet unforeseen situations Insurance was also prioritized. Ensure the coverage for all eligible households under different government schemes which provide such ultra-poor households with the basic need of two meals a day, safe drinking water, housing, insurance, health etc. During this quarter, 2114 household's bank accounts were opened, 26,356 households were facilitated with the safe and secure house, 24,804 households started drinking safe water from covered sources, PDS Card was facilitated to 2555 HHs, Ayushman Bharat card was facilitated to 20,181 Hhs.



**Table 35: Status on convergence and entitlements of SJY households**

Sl.	Entitlements	Cumulative achievement
1	Bank Account & Aadhar Card	1,46,312
2	PDS	1,31,922
3	Insurance: PMSBY	1,09,448
4	PMJJBY	1,15,584
5	Safe & Secure Home	83162
6	Safe Drinking Water	1,14,420
7	Ayushman Bharat Yojana	51,477

## 7. Mission Swavalamban Drive

Mission Swavalamban drive was conducted during this quarter, to create assets, provide LGAF, SIF to eligible households and submission of utilization certificates. Along with this, the drive focused on improving the Grades of HHs by providing refresher trainings and facilitated linking with different govt. convergence schemes and capturing correct details of 9 graduation indicators in Monthly Progress Report filled up by MRPs through Mobile Application. The graduation and refresher training was emphasized during the drive. All efforts of the training team were focused on the development of Resource pool for delivering Refresher & Graduation Training to SJY HHs. While customized Refreshers were imparted to all SJY HH's in the 12+ age cohort, the Graduation Training was delivered only to HH's falling in Category 'A'. The training was delivered with the help of customized presentations, short videos screened through portable projectors. A resource pool consisting of BRP's, MRP's & Resource AC was created at the block level to impart timely trainings to the households in a decentralized manner.

*During the drive, around 25,000 HHs who have achieved all 9 graduation indicators received certificates in small Graduation ceremonies organized by the CLFs across Bihar. These Graduated HHs have joined the Jeevika mainstream by becoming regular SHG members and sustainably continuing livelihood-generating activities received under SJY.*



# RESOURCE CELL

JEEViKA provided NRO support to SRLMs as per MoU. JEEViKA has also been designated as NRO for rolling out of LoKOS application in other SRLMs. Exposures were also organized for government officials and dignitaries from other SRLMs.



## **1. Food Nutrition Health and Wash Support to SRLM**

SRLM expressed their interest in NRO support on FNHW, hence online meeting with SRLM such as Mizoram, Meghalaya, Manipur, Nagaland & Sikkim was conducted. During the meeting, the Budget & MoU was discussed. MoU would be signed shortly between SRLM and JEEViKA. SRLMs such as Manipur and Meghalaya have requested the visit and physical discussion before signing the MoU.

## **2. Screening & Identification of E-Master Trainer on LokOS**

BRLPS has been identified as NRO providing resource support to other SRLMs in the implementation of LoKOS Application. For this purpose, the E-Master Trainer for LokOS support was identified from the pool of Cadres who have experience of working at other SRLM under the Resource Block strategy. The screening process included a written test & personal interview at SPMU. Hence total of 66 potential E-Master Trainer has been shortlisted for LoKOS. This selected E-Master Trainer has been oriented online on LoKOS Application.

## **3. RDO Exposure at BRLPS**

Two batches comprising of 105 RDOs training–cum-Immersion on NRLM model were conducted at BRLPS. The activity was conducted as per the request from BIPARD. The exposure was conducted in the identified location i.e, Gaya & Nalanda. The team was divided into two teams and sent to each district for exposure. The concerned DPCU has accompanied the team during their learning exposure.

## **4. Exposure Visit of SMD/JMD from SRLM at BRLPS**

As per the request from NRLM, Joint Mission Director from Jammu & Kashmir, Maharastra SRLM visited BRLPS for an exposure visit. The exposure visit was facilitated by SPM-RC and visited Gaya for learning best practices.



# PROJECT MANAGEMENT



## Knowledge Management and 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 is supporting the Jobs themes, Social Development, Insurance, IBCB, Non-Farm, HNS, Alternate Banking, and redressal of community grievances through toll-free number 1800-572-1192.
- Call centre executives communicated with the Community Mobilizer, placed candidates under DDUGKY, SJY-MRPs, Grameen Bazaar- store keeper, Bank Sakhis etc and passed on the required message given by themes also collected data on prescribed format shared by the themes.

**Table 36: Brief of call made during the quarter**

Sl.	Theme	successful call
1	Health & Nutrition	11635
2	Institution and Capacity Building	18
3	Jobs	8379
4	Non-Farm	1005
5	Other	2094
6	Satat Jeevikoparjan Yojana	5161
7	Social Development	30
	Grand Total	35206

## b.. 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. 68 cases have been registered so far, out of which all cases have been resolved except eight. These eight pending cases have been taken up by the concerned Grievance redressal committee. Generally, cases are related to incentive and honorarium payment, cadre selection, etc.

## c. YP Programme and Internship

Out of 51 Young Professionals selected in the FY 2021-2022. Thirty-eight joined in the first batch of the cohort and eleven in the second batch. These YPs have been designated under various themes at the district level and have completed their compulsory field immersion and orientation on various themes. In the Summer Internship Program, nine candidates successfully completed their internship out of which one did an internship in IBCB theme, two in SJY, three SD, two NON-Farm, and one in GKM.



## 2. Competency Enhancement Program

### a. PPMS App. piloting at Block-Morwa, District-Samastipur

A pilot of the Pico Projector Monitoring Application was done in the Morwa block of Samastipur district. Training cum workshop was conducted on the usage of the application by the block staff. The Application will help in inventory management and issuance of projectors to the ACs and CCs, Schedule the dissemination of videos, maintenance, and up-keeping of the projectors. The Application will also play a major role in incentivizing the cadre for the dissemination of the videos. The application will now be rolled out in all 38 districts of the state.

## 3. Events and Campaigns

### a. Independence Day tableau

This Independence Day was a celebration of the journey of women of JEEViKA who started an ambitious project 15 years ago with a vision to change the picture of rural Bihar and proudly walked in the Gandhi Maidan to showcase the achievement/journey of 15 years of JEEViKA.



The tableau this year, represented different livelihoods activities being successfully being run by SHG members like "Didi Ki Rasoi", online trading of agri-produce through NCDEX, the concept of open defecation-free environment, prohibition of alcohol/toddy, mechanization of agriculture through CHCs, changing economic scenario of the women through easy credit access from banks, Bank Sakhis making life easier for the villagers by providing financial services at the doorsteps of rural population, etc.

### c. Saras Mela

"The Bihar Saras Mela", provides a delightful opportunity for people to get a taste of their roots.

Saras is an amalgamation of rural handicrafts and heritage, catering to the citizen to have glimpses of profuse shades of India. Every year, Saras invites rural entrepreneurs and crafts persons across the country to set up their stalls, providing them with adequate market linkage to sell their products. In order to promote the rural economy, Saras Mela was organized from 2nd September to 11<sup>th</sup> September at Gyan Bhawan, Patna. This year, women entrepreneurs associated with self-help groups from 17 states including Bihar displayed 135 stalls. Out of which 75 stalls were allotted to Jeevika. On 2nd September 2022, the event was inaugurated by the Hon'ble Minister Rural Development Department, GoB. On this auspicious occasion, Hon'ble Member of Bihar Legislative Assembly,



Secretary, Rural Development Department, and Chief Executive Officer cum State Mission Director, Bihar Rural Livelihoods Promotion Society -JEEViKA, adorned the event.

At the end of a fifteen-day venture, the Bihar Saras 2022 conducted a presentation ceremony of the best stalls in terms of display, cleanliness, and total sales. The total sales of the entire Mela were around Rs. 3 Cr. Best performing stalls were felicitated. Apart from this, the officials of JEEViKA were felicitated by the Hon'ble Chief Executive Officer – of JEEViKA, Shri Rahul Kumar for the overall management and coordination of the event from 2nd September 2022 to 11th September 2022.

#### 4. SJY Graduation Programme coverage

Under SJY, for the graduation of 25000 ultra-poor households out of extreme poverty, a dedicated plan of action was designed which was to be fulfilled between 15<sup>th</sup> August to 15<sup>th</sup> September 2022. In this mission, all the eligible CLFs, VOs and BPIUs actively participated in fulfilling all the graduation indicators. The entire process of the graduation of the eligible ultra-poor household is known as Mission Swawalamban. In this entire mission, the CLF played an active role in facilitating the eligible ultra-poor to achieve the indicators which they are lacking. From 5<sup>th</sup> September to 15<sup>th</sup> September the CLF organized the graduation ceremony at the concerned CLF office and certified that these households have come out of extreme poverty. The Communication team provided hand-holding support with the help of the Communication Managers to document and cover the entire Program.

#### 5. IEC, Publications, and Media

a. Change maker Quarterly Magazine issue number 15 was published and circulated.

##### b. JEEViKA's Community newsletter

JEEViKA's newsletters issue numbers 24, 25 and 26 were published and distributed. The community newsletter is meant for distribution in CBOs and to make other women aware of JEEViKA Didi's exceptional performance. The stories are read out in the CBO motivating other members and encouraging them to take up activities in their own areas.

##### c. Satat Jeevikoparjan Yojna Monthly Newsletter

The 12th, 13th and 14th editions of the SJY newsletter were published. The Newsletter tried to imbibe several aspects of ultra-poor families, the role of graduation in their life cycle, etc.

##### d. JEEViKA's Monthly Newsletter

To capture various new initiatives across all the themes, the progress made, along with the events, programs, and inspiring case studies JEEViKA's monthly newsletters are published. Three Newsletters for the month of July, August, and September were published with issue number 57, 58, and 59.



## B. MANAGEMENT INFORMATION SYSTEM

### 1. Development of New Applications and Software

#### a. Portal-based PRI applications

A portal-based Panchayati Raj Institutions application has been developed to capture the elected member details of Jeevika promoted SHGs members and cadres in Bihar Panchayat Election 2021. This application captures the SHG member or cadre details elected to different positions in the election in 2021 like Mukhiya, Panch, Sarpanch, Ward Member and Zila Parisad, etc. A report page on different user levels like State level, District level, and Block level was developed.

## **b. Women Empowerment and Health (WEH) mobile-based survey app**

WEH (Women Empowerment and Health) survey mobile application has been developed to capture the details related to Women's Social Empowerment and Health results in Bihar. This mobile app is being used for 1200 HHs selected from 2 blocks each in 4 districts. There are almost 100 survey questions which are captured in 7 multiple pages. Different pages have been designed for the reports, login, and signup pages.

## **c. e-Fisheries and FPG Applications**

### **Web-based Fisheries and FPG Digitization**

Web-based applications have been developed for capturing the master profile data of Fishery Producers groups (FPGs), Ponds and Matasya Sakhi. Latter ponds are mapped with VOs consisting of details like date of allotment, area of ponds and unique code assigned by JJHA. FPGs profiles are created and mapped with corresponding VO already mapped with the ponds. Now the interested SHGs members of the VOs are being mapped with the FPGs who later do the fishery activity within the PG. Matasya Sakhis, cadres supporting fishery intervention profiles are being captured and mapped with the serviced FPGs.

### **E Fisheries Mobile App**

JEEViKA is implementing Fisheries intervention under Jal Jeevan Haryali Mission where newly created and newly developed ponds are allotted to CBOs (VOs) for integrated fish farming. The application is designed and developed to digitalize pond and members' details along with photographs. The application will be rolled out in all districts where ponds have been allotted. The application can capture the data in 4 modules, stocking details, production details, FPG income details and value generation details.

## **d. Didi Ki Nursery**

Digitization of Didi's basic information including her bank details, her nursery details, area, ownership details, details of different types of plants, and their quantities. This can be done by block-level users (blockhead).

## **e. JEEViKA HONEY**

JEEViKA beekeeping intervention is being conducted in 120 blocks of 29 districts of Bihar. Till now 7693 JEEViKA HHs are included in this intervention who are covered under 299 Producer Groups. In the coming 4 years, it is visioned to reach more than 30 thousand households and 1200 Producer Groups. "Beekeeping mobile application" will help the project in micro-level tracking of activities and financial transactions of intervention, which will ultimately help in the effective management of intervention.

- **Redevelopment of JEEViKA Honey mobile app.** : A master table in MS SQL was created for storing master data which are synced from the CBO MIS database (Oracle database). A new mobile app. has been developed for capturing information for different modules and can be updated by block-level users.
- **Modules are:**
- **Training:** In this module different information related to SHG's members training is captured.

This information includes membership fee, agency name, date of training, attendance, etc.

- **Box Distribution:** In this module Different information of SHG's members are captured. These information's are, whether box distributed, date of box distribution, village and name of the place where box distributed.
- **Loan Disbursement:** In this module Different information of SHG's members are captured. These information's are, loan on which category based taken and the amount of loan.
- **Substitute:** In this module Different information of PG's are captured. These information's are, Name of CLF / Nodal VO, PG received Substitute, Date, whether amount return to CLF/Nodal VO, On which date amount returned, and Cheque Number.
- **Production and Sale:** In this module Different information of SHG's members are captured. These information's are, whether migration done, name of district, block, production in kg, sell in kg, rate per kg, and the name of the vendor.
- **Loan Repayment:** In this module Different information of SHG's members are captured. These information's are, loan amount, demand of amount, amount paying, amount with interest, and balance amount.

## 2. Customization and New Module Addition

### a. Agri-Entrepreneur cum Agri CRP Service Mobile Applications

A mobile application has been developed for profile entry of AEs/SEWs/VRPs. The application will be used for Data entry, act as a knowledge repository, information dissemination, communication among staff and cadres for knowledge sharing, financial module and inventory (stock) management modules, Demand and supply functions (Supply chain management), and purchase and sale modules. This application has four modules like the entry of farmer profile, AE fund transaction, AE shop details, farmer transaction, input demand seed, fertilizer, digital banking, and nursery details. This information will be captured by AE, whose profile and credentials are created by block level head using a web application.

### b. Grievance module add on in Recruitment Portal (OJT)

Grievance Module has been added in the recruitment application (OJT). This module provides the facilities to capture the grievances of the applicants along with displaying his marks and ranking status or if disqualified then reason. The applicant can enter the grievance if she/he is not satisfied with her/ his marks or ranking status. The application can attach multiple files with grievances. There is also an inbuilt facility to send the e-mail to the candidates who have qualified in any stage of the selection process. Grievance review panel has also been designed for the admin panel. In this page admin can read the grievance details of each applicant and then he can decide the grievance considerable or not. The panel must write the remarks against of each of the grievances.

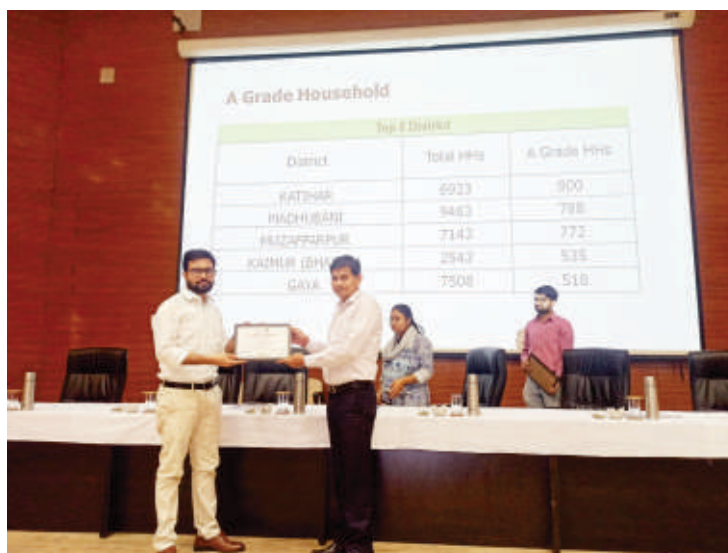
### c. E-Audit Management System Dashboard

Dashboard for CEO, BRLPS and CFO has been developed for the purpose of monitoring the audit of the projects at all the levels. Approved and pending status of the audit observations and compliance at different level from BPIU to SPMU can be monitored.

### d. JEEViKA SKILLS Web Application

“Direct Placement Report” was developed. This report shows count of different type of information

like job fair conducted, job fair held, candidates registered, candidates selected, candidates joined, total salary, average salary, working within state, working outside state, number of candidates 3 month completed, number of candidates 6 month completed. This information is based on Financials wise, district wise, block wise, month wise.



The purpose of this application is to keep track on number of job fair held, number of job seeker registered and attend the job fair and how many of them got job offer. This application can be used by Manager (District level Head) and Job Resource Provider (JRP: Block level). Manger can capture details of different plan/event like job fair or training and its date of event. They can register employers. Then they can map different job fair (event) to different employers. They also map job fair to candidate (job seeker). JRP, they register job seeker and can capture events photographs.

## C. MONITORING AND EVALUATION

### 1. Process Monitoring under NRETP

- **Assessment of BC Sakhis**

JEEViKA in partnership with Sambodhi Research and Communication Pvt. Ltd. is conducting process monitoring of interventions in NRETP districts. During this quarter, the assessment of 150 BC Sakhis in 15 NRETP districts was conducted. The findings suggested that the BC Sakhi intervention has been significant in transforming the banking ecosystem in rural areas. The intervention has been beneficial in linking the unbanked section of the community to the mainstream banking channel. Appointing female BC Sakhis has had a favourable impact and acts as an enabler in encouraging community women to avail banking services with all comfort and at their doorstep. Increased awareness and confidence motivated BC Sakhis to reach out to the community and discuss the benefits of linking to the formal banking channel through BC Sakhi.

- **Comparative Assessment of NRETP Model CLFs and BTDP CLFs**

For the panel study examining the progress of key indicators in NRETP CLFs between 2021 and 2022, 100 M-CLFs were surveyed (population survey) from the 18 NRETP districts in Jul 2021 and Aug 2022. For the cross-sectional study comparing CLFs in BTDP to NRETP MCLFs, 100 CLFs were sampled from the 20 BTDP districts in Aug 2022. Key findings suggested that all 100 M-CLFs studied under the NRETP jurisdiction had fully functional offices. The average number of VOs has increased per CLF by 2 points. Operational guidelines are available in most CLFs; however, their importance and processes associated with them need to be reinforced. On average, fewer M-CLFs prepared Annual Action Plans and Annual Budgets in comparison to 2021.

## 2. Endline Survey of BTDP project

Bihar Transformative Development Project (BTDP) was initiated in the year 2016 in 300 blocks of 32 districts. To assess the impact of the project, provisions have been made in the BTDP project to conduct the baseline, mid-line and end-line studies of the project. BRLPS conducted the Baseline study of the project in 2017 and surveyed around 4500 households from 6 districts (Nawada, Bhagalpur, East Champaran, West Champaran, Patna and Kaimur) covering 20 blocks and 180 villages. Mid-line survey of over 2250 households was conducted in 2019. The Endline study of the BTDP project is to be conducted in November 2022. It is a panel survey and the same 4500 households would be surveyed in the Endline to assess the overall impact of the project.

A draft questionnaire for the Endline survey was prepared and shared with the state team and the World Bank team for input.

## 3. Baseline survey of the gender integration programme

Centre for Catalyzing Change (C3) and JEEViKA is implementing the gender integration programme in Bihar as a pilot programme. C3 is providing technical support to BRLPS in creating, strengthening, and implementing of Gender Integration plan at the grassroots and state levels.

C3 has engaged Population Council Consulting Pvt. Ltd. (PCC) for conducting baseline, midline and endline surveys of the programme. PCC would also undertake process documentation, case documentation of the programme.

As part of the programme, Centre for Catalyzing Change and Population Council Consulting Pvt. Ltd. is conducting Baseline Survey in 8 blocks in the districts of Muzaffarpur, Nalanda, Patna, Rohtas, Samastipur, and Gaya. For this study, CLF leaders, VO leaders, CBO subcommittee members, CBO members, community cadres and BRLPS staff at block, district and state levels would be surveyed. Besides this, Panchayati Raj Institution members in study districts would also be surveyed. The study was conducted in July and August 2022.

JEEViKA supported the study organization by providing input in the questionnaire, brief orientation of the survey team during their training, sampling and field-level support while collecting data for proper and timely completion of survey work. A letter of support was issued (BRLPS/Proj-M&E/1519/19/766) to all the concerned DPMs, Manager SD, Manager M&E, BPMs and SPMU team. A meeting was also held with concerned BPMs and Manager M&E to inform them about the study.

## 4. State-level district review meetings

To review the progress of different interventions of the project, district review meetings were held in Patna. DPMs along with the state team participated in the review meetings.





## 5. Quarterly Progress Report

The 59<sup>th</sup> JEEViKA Quarterly Progress Report for the period April-June 2022 was printed and shared with officials of state government, central government and other stakeholders. The QPR was also uploaded to JEEViKA's website [www.brlps.in](http://www.brlps.in).



## 6. JEEViKA's Annual Report 2021-22

The Annual Report of JEEViKA for the FY 2021-22 was approved by the Executive Committee and shared with officials of different departments of the state government, central governments and stakeholders. The Annual Report was also uploaded to JEEViKA's website [www.brlps.in](http://www.brlps.in).

## 7. Economic Survey of Bihar 2022-23

The Economic Survey of Bihar is an important document published every year by Govt. of Bihar. JEEViKA also submitted a write-up to the Finance Department and ADRI, Patna on rural development work, gender, health, nutrition and sanitation. A separate report on Lohiya Swachh Bihar Yojana and E-Governance along with other required documents was also shared.

# D. PROCUREMENT

The procurement theme supported the project by facilitating the procurement of goods and services for different themes and the overall project.

## 1. Consultancy Services

- Contract was signed with M/s Amit Roy & Co. on 04.08.2022 for Statutory Audit for the F.Y. 2021-22.
- Financial proposals have been opened on 28<sup>th</sup> September 2022 for Internal Audit. Evaluation is under way.



## 2. Goods/Works/Non-consulting Services

- Evaluation was completed for internet connection for BRLPS and issued letter of acceptance for submission of Performance Security.
- Letter of acceptance has been issued of Pest Control Treatment for submission of Performance Security.
- Work Order was issued to M/s Shri Durga Printing Works on 25.07.2022 for printing and supply of QPR and Annual Report for the FY 2021-22, 2022-23 and 2023-24.
- Work Order was issued to M/s J.S. Chauhan and Associates on 10.08.2022 for Designing, Fabrication & Presentation of JEEViKA Tableau on 15<sup>th</sup> August 2022.
- Work Order was issued to M/s Sumeet Enterprises on 10.08.2022 for printing, supply and distribution of flip chart with bag, brochure and poster.
- Work Order was issued to M/s Cloudstarts Technologies Pvt. Ltd. on 23.08.2022 for Email-ID provisioning.
- Work Order was issued to Krishna Consultancy Services on 22.09.2022 for AMC of Ricoh Photocopier.
- Work Order was issued to TUV SUD South Asia Pvt. Ltd on 22.09.2022 for TPQIA (Third Party Quality Inspection Agency).
- Work Order was issued to SR Computer Vision on 26.09.2022 for supply of Printer & Hard Disk.
- Work Order was issued to Millennium Computer on 26.09.2022 for Supply of Desktop.
- Work Order was issued to Four Nine Media Pvt. Ltd. On 02.09.2022 for Saras Mela 2022 at Gyan Bhawan.
- Work Order was issued to Buddha Advertisement 13.09.2022 for Signage Board etc.
- Work Order was issued to Chanakya Ashok & Co. on 22.09.2022 for FPC registration consultant.
- Bid opened was on 22.09.2022 for House Keeping agency.
- Bid opened was on 30.08.2022 for Insurance Policy for BRLPS staff (Medicclaim) committee recommends to SBI General Insurance.
- Bid opened was on 12.09.2022 for printing, supply & distribution of SJY books of records.

## E. HUMAN RESOURCE DEVELOPMENT

Table 37: Manpower status of BRLPS

Sl.	UNITs	Total Sanctioned Position	Status as on June 2022	Progress during quarter		Status till September 2022
				Staff joined	Staff Left	
1	SPMU	426	124	1	5	113
2	DPCU	954	788	0	8	780
3	BPIU	8544	6481	36	119	6398
Grand Total		9924	7393	37	132	7291



## 1. Recruitment

- 347 waitlists cleared in various positions.
- Proposal for recruitment of AO, PC-I & SD, PC-LH & EP & PC MNE&MIS prepared.
- Recruitment under NRETP/BRLPS final short listing of application in the Ratio 1:10 for 9 positions of BRLPS & 11 position of NRETP published on the website. Presentation, group discussions and personal interview for the shortlisted candidates completed.
- Document verification of 1189 existing employees of the BRLPS consisting all officials from SPMU, DPMs, BPMs, Managers and hold candidates is going on.
- Cleared the reservation roster of YP for the recruitment in financial year (2022-23)
- For the purpose of selection of LHS from campus, roster has been updated and vacancy calculated.
- 36 Young Professionals joined BRLPS on 01<sup>st</sup> August 2022. Their induction and immersion completed and were posted on 27<sup>th</sup> August 2022 in their respective Districts/Blocks.
- Officer on special duty (OSD), BRLPS joined on 30<sup>th</sup> Sep 2022.

### Probation Confirmation/ Posting-Transfer / Court cases

- Probation Confirmation of 2273 employees done in August 2022. 277 employees were given extension for 3 months. 109 employees were absconding and 55 employees were on long leave or maternity leave.
- 05 BPMs, 4 TOs were posted after completion of immersion.
- 22 DPMs, 404 BPMs, 60 TOs were transferred in this quarter.
- 53 YPs were transferred during this quarter.
- Out of 45 court cases 5 disposed off, 9 oath received, 13 submitted, 8 vetting, 3 in process, 7 writ required.
- 8 cases received from the CM's Janta Darbar, 5 has been uploaded on portal and rest three are in process for approval.
- 8 Grievance reported against recruitment and all are resolved.

## **HR-MIS and others**

- After attendance module being live in June 2022 in HR-MIS, payroll was linked with it. Parallel Salary was run in HR-MIS for August 2022. After validating the salary output from the application, salary for the month of August 2022 was paid to all the Project Staff in September 2022.
- Child Education allowance of 05 Employees were processed.

## **Disciplinary and absconding cases**

- A total number of 10 financial defalcation cases were received during the quarter and 3 got resolved and rest are under processed.
- 136 absconding cases were received during the quarter, 23 got resolved and 113 are under Process.

## **Right to information**

- A total number of 14, Right to information (RTI) cases were received and all have been resolved.

## **Salary Fitment/Fixation /Increment**

- Salary fixation of 44 staff done. (29 Accountant and 15 other position)
- Rectification in salary fitment of 108 employees for various positions completed.

## **Medicclaim and EPF**

- Medicclaim policy Renewable for the all BRLPS and LSBA employees. Tender to provide Medicclaim Policy to BRLPS & LSBA Employees floated in the Month of Aug'22. SBI General Insurance Company being L1 has been on boarded on 07-Sept-2022. The new Insurance policy is applicable from 07-Sept-2022 to 6-Sept-2023.
- 205 medical bills, submitted for reimbursement has been settled.
- 170 KYC document submitted with EPFO for correction in the EPFO Database.
- Ex-Gratia amount of Rs.08 Lakhs each disbursed to the Nominee of Late. Rajnish Kumar, Office Assistant, DPCU-Gopalganj and Late. Arvind Kumar Singh, Area Co-ordinator, BPIU-Parsa, Saran, whom BRLPS lost in the Month of July'22.

## **Full and Final Settlement**

- Full and Final Settlements have been processed for 194 separated employees. Out of 194, full and final have been done of 164 employee and 30 cases are still in processed.

## **F. FINANCE**

- IUFRRs up to June 2022 for NRLM/NRETP and BTDP were submitted to the MoRD and World Bank respectively.
- Claim pertaining to BTDP up to June 2022 was submitted to CAAA. A total amount of Rs 1784.97/- crore against the claim up to June, 2022 was reimbursed.
- Hiring of CA firm for the purpose of conducting an internal audit is underway and expected to be completed soon.

- Statutory Audit for the Financial Year 2021-22 has been completed and the audit report has been signed and shared with all concerned.
- Fund request for releases of funds under NRLM and NRETP for 1<sup>st</sup> tranche of 1<sup>st</sup> installment was submitted to MoRD and the same got released.
- The limit regarding the availability of funds for making expenditures at the DPCUs /SPMU level from Child Accounts for the 2nd quarter of FY 2022-23 was set and communicated to DPCUs, the Banks and all others concerned.

**Table 38: Financial achievement under different projects during 2nd Qtr. Of FY 2022-23**

Sl.	Name of the Schemes/Projects	Allocation for Financial Year 2022 – 23	Expenditure during the 2nd Qtr.	Cumulative exp. for the F.Y. 2022-23 (Rs. in crore)
		(Rs. in crore)	F.Y. 2022-23 (Rs. in crore)	
1	<b>NRLM</b>	1710.97	383.04	542.51
2	<b>BTD</b>	480	233.26	350.73
3	<b>NRETP</b>	160.7	40.65	75.26
4	<b>SJY</b>	100	29.09	41.23
<b>Total Amount</b>		2451.67	686.04	1009.73

# Progress at a glance

PARTICULARS	Progress till September 2022
<b>SOCIAL MOBILIZATION AND INCLUSION</b>	
Number of Self- Help Groups formed	1035543
Number of Village Organizations formed	68370
Number of Cluster Level Federations formed	1407
<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> ).	1586697
Amount of credit linkage (Rs. in crore)	24015.67
Number of SHG members insured under PMJJBY	5368668
Number of SHG members insured under PMSBY	5882576
<b>LIVELIHOODS</b>	
<b>FARM</b>	
Number of SHG HHs undertook paddy cultivation (SRI/DSR/improved variety)	1664264
Number of SHG HHs involved in Kitchen Garden	2061090
Number of HHs involved in vegetable cultivation	992452
<b>LIVESTOCK</b>	
Number of beneficiaries part of Poultry PG	186685
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	115506
Number of beneficiaries part of goat intervention	263069
<b>NON-FARM</b>	
Number of HHs linked with Producer Groups and Enterprises	228661
<b>JOBS</b>	
Number of youths trained (DDU-GKY, RSETIs)	342772
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	374421
<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)	47514
Number of VOs involved in Health intervention (HRF)	51438





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