



Rural Development Department
Government of Bihar

JEEVIKA

Bihar Rural Livelihoods Promotion Society

61st Quarterly Progress Report

October - December, 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.

JEEVIKA



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EXECUTIVE SUMMARY



JEEVIKA under the aegis of Rural Development Department, GoB is the nodal agency to implement Lohiya Swachh Bihar Abhiyan across the state of Bihar. The Ministry of Jal Shakti, GoI conducted “Swachhta hi Sewa Campaign” between 10th September to 2nd October 2022. Bihar bagged the second prize in the nation-wide campaign and received the award on the eve of 2nd October 2022 in the presence of Hon’ble President of India, Smt. Droupadi Murmu.

The IBCB theme focused upon conducting visioning exercise for Model CLFs. The plan is to capacitate M-CLFs as Self-reliant and financially sustained organizations. For achieving the said objective, the project conducted extensive training for M-CLFs on Visioning, Annual Action Plan, and Business Development Plan preparation. The visioning exercise was conducted in 192 model – CLFs with the participation of around 7690 VOs and 12.55 lakh SHG members. APMAS awarded Sarojani Jeevika Mahila Swalambhi Sahakari Sankul Sangh Ltd. and Savitri Bai Fule Jeevika Mahila Swawlambhi Sahakari Sankul Sangh Ltd. for demonstrating excellence in self reliant Institution in eastern region.

The project facilitated the linkage of 72,371 SHGs for a total amount worth Rs. 269277 lakhs with the banks. The banks provided credit with Rs. 26708.44 crores to the SHGs by December 2022. In Alternate Banking, 305 new Bank Sakhis started working as BC agents. So far, 4873 women Bank Sakhis are providing financial services to rural communities across Bihar. The process of dual authentication was scaled up which would facilitate the transaction of CBOs through CSPs.

In the farm sector over 9.35 lakh farmers undertook wheat cultivation, 7.47 lakh cultivated maize, 14.62 lakhs did kitchen gardens and 4.97 lakh farmers cultivated vegetables with the improved package of practices. Agri input services were also provided to around 3.14 lakh farmers in the

form of seeds, fertilizers, etc. through 2017 Agri - Entrepreneurs. Farmers were also provided with improved agricultural equipment through 477 Custom Hiring Centres established with the support of the Agriculture Department, GoB.

The Seemanchal Jeevika Goat Producer Company, Araria incorporated to provide value-chain services to goat rearers in Purnea, Araria and Katihar districts. Currently, over 17000 SHG members were mobilized in the goat PGs. During this quarter, the goat PG did input business worth Rs. 22.13 lakhs and output business worth Rs. 44.65 lakhs. The project trained 3270 Pashu Sakhis to provide goat-rearing services to the community members. The Kaushik Mahila Milk Producer Company, Saharsa has established 743 milk pooling points and 15 bulk milk chilling units in the districts of Saharsa, Supaul and Madhepura. On an average 57,127 litres of milk is being poured per day. In poultry intervention, 5.94 lakh chicks were distributed among 9537 SHG members to promote backyard poultry and improve the livelihoods of the SHG members. Fishery intervention under Jal-Jeevan-Hariyali has been initiated in 73 ponds by the SHG members.

Under non-farm interventions, the project scaled up existing interventions like JEEVIKA Didi Ki Rasoi, Grameen Bazaar, and beekeeping interventions. Around 78 JEEVIKA Didi Ki Rasoi and 136 Grameen Bazaars have been started. The project further diversified non-farm interventions by establishing stitching units across state and bag clusters in the Muzaffarpur district providing employment opportunities to SHG members in these units. The project focused on enterprise development by establishing individual as well as cluster enterprises under the One Stop Facilitation Centre enterprise promotion program. 979 business plans have been provided financial support.

The project under skill training and placement initiatives provided skill training and placements/settlement to around 15494 rural youths through DDUGKY, RSETIs, and Job fair.

JEEVIKA participated with full enthusiasm in the month-long campaign on ending gender-based violence from November 25th to December 23rd, 2022, to mark the Sixteen Days of activism to eliminate Violence against Women. The SHGs members and JEEVIKA staff participated in the various activities of the Nayi Chetna Campaign with theme line “सहेंगे नहीं कहेंगे”.

The State Government approved the implementation of the ongoing Satat Jeevikoparjana Yojana across the state (rural and urban) on 1st December 2022. A total of 1,52,212 ultra-poor households have been endorsed by Village Organizations and around 1.45 lakh households have been provided with Livelihood Investment Funds and supported by the project to start livelihood activities.

Saras Mela was organized at Gandhi Maidan from 15th to 29th Dec. 2022 and featured around 515 stalls of handicraft items, paintings, jute bags, hand-woven carpets, furniture, artificial flowers, ceramics, edibles, items of clothing, etc. The Saras Mela did a total business of Rs. 16.18 crore this year.

In the recent past, the project has started several new initiatives in different sectors to provide livelihood opportunities to SHG members. Progressive growth is visible in the farm, non-farm, and livestock sectors in terms of providing livelihood opportunities.

INSTITUTION BUILDING & CAPACITY BUILDING



During this quarter, the project under Institution and Capacity Building focused on training and capacity building of staff and cadres. Focus was on the strengthening of VOs and CLFs by conducting the visioning exercise.

1. CBO formation

The project has cumulatively formed a total of 10,42,956 Self Help Groups, 68411 Village Organizations and 1418 Cluster Level Federations.

2. Training and Capacity building

a. Training of CBOs (SHGs, VOs & CLFs)

Capacity building of the Community-Based Organizations (CBOs) are being done on a regular basis to assist CBOs in strengthening the standard norms and practices at the institutional level and to improve quality. CBOs are trained on basic aspects of an institution as well as advanced training are provided on the roles and responsibilities of CBOs. CBOs' flip charts, training modules, case studies, video films etc. are being used in CBO training. The trainers are trained in such a way that they deliver the modular training to the CBOs in an easily understandable way. CLF and VO office bearers were trained in governance and CBO quality. CLFs are monitored and governed by a board of directors and are the primary decision-making body at the CLFs. The BoDs were trained on governance, community HR, CBO quality and office management.

During this quarter, 11165 CBO members were trained on different SHG, VO and CLF Modules.

Table 1: Modular training to SHGs, VOs and CLFs

Sl.	Particulars	Participants	Number of CBOs trained
			(Oct. - Dec. 2022)
1	SHG modular training (M1-M4)	SHG members	7152
2	VO modular training (M1-M3)	VO RGB members	1098
3	VO modular training (M4-M5)	VO RGB members	989
4	CLF modular training (M1-M3)	CLF RGB members	129
5	CLF modular training (M4-M5)	CLF RGB members	92
6	CLF modular training (M6-M9)	CLF RGB members	73
7	Governance and CBOs quality	CLF and VO OB members	889
8	Governance, community HR & office management	CLF BoD members (62 CLFs)	743
	Total		11165

b. Training to staff and cadres

The project staff were trained on different aspects of CBOs in 1979 batched during this quarter. The staff were trained on the SHG-VO concept and management, CLF concept and management, CBOs masak prativedan, grading of CBOs, CBOs process and quality at district level. It has helped them in understanding the project institutional architecture, functions, governance system in better manner.

Table 2: Status on training of staff

Sl.	Particulars	Participant's profile	Number of training units
1	SHG concept and management	Community Mobilizers	38
		Community Coordinators	6
		Area Coordinators	5
2	CBOs MasakPrativedan and grading	Community Mobilizers	58
		VO Book Keepers	25
		Community Coordinators	14
		Area Coordinators	5
3	VO concept and management	VO Book Keepers	13
		Community Coordinators	11
		Area Coordinators	5
4	CLF concept and management	Cluster Facilitators	7
		Community Coordinators	6
		Area Coordinators	3
5	CLF Visioning ToT	TO /IBCB Manager and CLF Anchors	3
6	Demonstration of CLF Visioning V3	TO /IBCB Manager , CLF Anchors, Thematic Managers, CLF BoD	9
7	CLF Visioning V3	BoD/RGB members	68
8	VO Visioning V3	VO RGB, CMs, BKs	1700
9	BTDP CLF grading	TO/IBCB Managers/CF Managers	3
	Total		1979

3. CLFs strengthening

a. CLF formation and strengthening

During this quarter, 11 new CLFs were formed with the support of the block resource pool members and the senior CRP teams. CLFs are formed with the constitution of the General Body (GB), Representative General Body (RGB) and Board of Directors (BOD). Once RGB and GB members are selected, they are trained on CLF concept and management. Further they are facilitated in the selection of CLF OB members to handle the day-to-day functioning of CLFs and take important decisions for strengthening CLF. The BODs are also assisted in the establishment of the CLF office, MBK selection and CLF bank account opening, etc.

b. M-CLF Visioning

- **Demonstration on CLF Visioning**

CLF visioning process was initiated with the field demonstration of the RGB/BoD members, state-level resource persons and CLF anchors from different districts. A total of 09 demonstration sites were identified, one each in Muzaffarpur, Begusarai, Khagaria, Saharsa, Purnea, East Champaran, Patna, Nalanda and Gaya districts.

In this quarter, demonstration on vision module V3 at all 09 sites was done and M-CLFs also started execution of work as per V3 module. While conducting demonstration on V3, all thematic heads of district participated in the visioning process and enriched it by providing technical expertise and thematic perspective to the vision.

- **CLF Visioning exercise**

As far as this quarter is concerned, after the demonstration at 09 sites, the V2 exercise for finalization of key indicators of the change dimensions was conducted in all 192 M-CLFs with the participation of 7690 VOs and 1255521 members. After completion of the V2 module, V3 module was initiated for inclusion of the thematic roles in the M-CLFs vision statement. After demonstrations on V3 module, all 68 out of 192 models CLF underwent V3 execution exercise. In this process more than 1700 VOs participated with over 1.2 lakh CLF members. V3 exercise drew important outcomes converging all the themes at one point and facilitating CLFs for articulating their vision.



While conducting visioning exercises in the CLF, high participation of women leaders and other staff was 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 V-1 included livelihoods (all forms), health and nutrition, education, gender and entitlements, development of basic infrastructure and services in the villages, and inclusion of more in the financial support structure.

- **Community resource person- visioning**

The CLF leaders and RGB members have been undergoing intensive capacity-building training from past 4-5 months on the visioning process. Enlisting of the good performing CRP-vision was done, one from each 192 CLF so that this community resource pool of skilled and trained members on visioning could assist other non-model CLFs in the long run on their vision formation. Till now, a pool of 575 CRP-vision and 15 internally trained staff has been formed as resource staff for future endeavors.

c. Pilot on Advance Grading of CLFs

The advance CLF Grading Process are being carried out across 300 BTDP blocks in 32 districts. In this process, quarterly grading of 490 BTDP CLFs for all quarters starting from April 2022 to March 2023 was initiated. During the initiation of this process, 3 TOTs were conducted for all the concerned district teams involving block team along with CLF Anchors. 01 unit of training was conducted for 36 TO/IBCB Managers for the successful conduction of BTDP CLF grading. A detailed Trainer's guide was prepared along with an office order regarding the roll-out plan and has been shared with all project staff. "CLF Prativedan Grading App," was also developed to capture the quarter-wise Grading Report data. Completed field testing of the developed App. and started entry of CLF grading. Grading of 483 BTDP CLFs was completed for the quarter April to June 2022.

4. Training and Learning Centre (TLCs)

a. Formation of new TLC

9 new TLCs were formed during this quarter in the districts of Kishanganj, Darbhanga, Saran, Sheikhpura, Sheohar, Aurangabad, Jamui, Vaishali and West Champaran. All the newly formed TLCs followed 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 protocols for TLC formation like MoU between TLC and the CLFs, and the TLC and DPCU. 4 TLCs opened their bank accounts.

b. Training in TLC

A total of 439 units of training were conducted and imparted training to 13979 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 the TLCs. These training included residential training, non-residential training, one-day orientation, meetings etc. These training were provided by District Resource Persons and Block Resource Persons which includes project staff and cadres.

Table 3: Details of the trainings conducted at TLCs (Oct – Dec. 2022)

Sl.	District	Units of training	Number of days	Number of participants	Sl.	District	Units of training	Number of days	Number of participants
1	Gaya	31	116	1004	11	Rohtas	39	91	1040
2	Nalanda	11	75	467	12	Arwal	11	39	286
3	Muzaffarpur	39	96	1056	15	Gopalganj	7	33	213
4	Madhubani	19	53	480	16	Katihar	36	85	1056
5	Khagaria	31	79	797	18	Munger	7	35	216
6	Purnea	16	72	517	19	Nawada	41	77	1542
7	Saharsa	31	73	811	20	Samastipur	18	56	540
8	Supaul	30	24	753	21	Sitamarhi	11	50	371
9	Madhepura	16	51	316	22	Kaimur	9	26	253
10	Jehanabad	15	50	435		Total	439	1242	13979

c. Statutory compliance of registered TLCs

• Annual General Meeting

The annual general meeting was organized in different districts. District team members, BPMs of all the blocks, BOD of all 10 CLFs and cadres participated in the AGMs. The annual progress report of TLCs included details on physical and financial report, audit, return filing, number of trainings conducted, number of meetings conducted and plan for the upcoming year were presented. Annual action plan and budget for FY 2023-24 were approved. In addition to this, best performing CBOs and cadres were rewarded.



• 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 02 TLCs applied for PAN this quarter and altogether 16 TLCs have received PAN cards till Dec 2022.

d. CMTc: Training of Trainers on Business Development Plan

The main objective of the training was to develop a Business Development Plan of TLCs and CMTCs in order to understand the profit-loss of the institution. The training was organized 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 participant with a time line. It has been planned that the participants have to organize a three-day residential



training with the coordination of the block team for CLF members. Participants will support BOD members on CMTCs and TLC business development plan.

Table 4: Progress under business development plan preparation of TLCs

Sl.	Indicators	Total
1	Number of CMTC anchor persons participated in business development plan	26
2	Number TM & TO participated	18
3	Number of CMTCs submitted their BDP (Provisional)	20
4	Number of TLC submitted their BDP (Provisional)	16

5. Networking of CLF with Panchayats (PRI-CBO convergence project)

MoU has been signed between BRLPS and KS-NRO (Kerala) for the implementation of the PRI-CBO convergence project in 50 gram panchayats of 10 CLFs in 6 blocks in the districts of Nalanda, Patna and, Muzaffarpur. The project aims to strengthen the CBOs and gram panchayat to create a platform to spread awareness about gram sabha, state sponsor schemes and, center sponsored schemes along with ensuring accessibility of central and state sponsor schemes for all members of SHGs under CLFs.

At all levels, the orientation of all stakeholders (state-level orientation, all BPIU staff, RGB of all 10 CLFs, PRI members of 50 gram panchayats and, RGB of all 466 VOs) has been completed on the concept and importance of PRI-CBO convergence. 433 CFs have been selected and trained across all the CLFs to carry forward all the activities under the project. Further, panchayat coordination committee at CLF will be formed to coordinate between CBOs and Panchayats. The Participatory Appraisal of Entitlements and Entitlement Access Plan activity will be done to map and collect the member-wise demand for various schemes in all concerned SHGs and compiled at VOs and gram panchayats.

FINANCIAL INCLUSION



The capitalization of CBOs through project funds and banks was focused and a total of 72,371 SHGs (1st+2nd+3rd+4th) were credit linked with banks for a total credit worth Rs. 2,69,277 lakh. The audit process of CBOs for FY 2021-22 was also completed for 977 registered federations in this quarter. Process for rolling out SHG digitization through in-built SHG digitization application and Lok Operating system (LoKOS) was also initiated with the training of staff and cadres on the applications.

1. SHGs portfolio with Banks

a. Capitalization of CBOs with Revolving Fund and Initial Capitalization Fund

Capitalization of CBOs is an important aspect of sustainable development of community-based organizations. In this quarter, almost 9290 SHGs were provided with a revolving fund and Initial Capitalisation Fund was provided to 919 VOs .

b. Credit linkages of SHGs with Bank

The bank linkages of the Self-Help Groups moved ahead with the strengthening of the system further in terms of savings account opening and credit linkages. Continuous endeavors were made to follow up with different banks to ensure the supply of savings and credit linkage forms to facilitate financial transactions with banks. Efforts were made to sensitize different bankers about the potential it holds for capitalization to the groups. A total of 72,371 SHGs (1st+2nd+3rd+4th) were credit linked with banks for a total amount worth Rs. 2,69,277 lakh. Altogether, 13534 SHGs could get their accounts opened and 201956 accounts were credit linked (1st, 2nd, 3rd and 4th linkage) in FY 2022-23. Cumulatively, 16,59,068 credit linkages of SHGs (1st+2nd+3rd+4th) have been done for a total amount worth Rs. 2670844 lakh till Dec. 2022.

Table 5: SHGs bank credit linkage progress (April to December 2022)

Sl.	Bank Name	Number of SHGs credit linked April - Dec. 2023					
		1st	2nd	3rd	4th	Cumulative credit linkages (1st+2nd+3rd+4th)	Cumulative credit linkage amount (Rs. in lakhs)
		credit linkage					
1	Uttar Bihar Gramin Bank	18507	45897	4373	120	68897	183664
2	Dakshin Bihar Gramin Bank	6551	26136	6629	991	40307	120698
3	State Bank of India	7837	22261	4146	358	34602	97270
4	Central Bank of India	4403	9440	1992	18	15853	43002
5	Punjab National Bank	2144	5058	1967	229	9399	27635
6	Bank of India	2121	4665	1777	633	9196	28081
7	Bank of Baroda	2511	5131	848	52	8541	22860
8	Indian Bank	1891	2946	876	4	5717	15204
9	UCO Bank	1097	2650	442	0	4190	11365
10	Canara Bank	1156	1979	379	110	3624	9846
11	Union Bank of India	590	485	177	0	1252	3049
12	ICICI Bank	216	102	35	0	353	768
13	IDBI Bank	19	0	0	0	19	28
14	HDFC Bank	3	0	0	0	3	5
15	IOB	0	1	2	0	3	11
16	Total	49046	126751	23643	2515	201956	563486

c. Disbursement to SHGs and repayment of credit linkage amount by SHGs

To inculcate the culture of monthly repayment and follow panchsutra religiously, the SHGs were mobilized to approach the respective banks under “Bank Samvaad” campaign. This motivated bankers to increase lending to SHG in rural areas. Help-desk teams have been constituted at the district level and FI - Nodals placed at block levels to support the timely repayment of loans of SHGs. The theme followed with each and every blocks of the districts and communicated with SHG members and community cadres, which resulted in timely and prompt repayment by SHGs. At the end of December 2022, repayment was maintained at 98.06%.

2. Alternate Banking

a. Customer Service Points and the Bank Sakhi Model

A significant change has emerged in the banking channels and practices among the rural population through the Alternate Banking Model served by the bank sakhis in Bihar. This intervention is catering the rural communities with the benefits of digital financing and transforming their livelihoods through doorstep banking services. It has further created awareness amongst the rural population on basic financial knowledge and financial literacy contributing towards the mission of financial inclusion.

The advancement in technology and renewed policies have widened the scope of digital financial services for the CBOs by enabling dual authentication through which CBO office bearers have an alternative channel for transactions.

Bank Sakhi Model has emerged as a successful model. Commercial Banks are coming forward to participate in One GP One BC Sakhi Mission. The project during this quarter worked towards the

identification of new Bank Sakhis, provided due capacity building, certification through IIBF and ensure the effective functioning of the established Bank Sakhis. An adequate amount of effort went towards strengthening the existing Bank Sakhis and ensuring that the bucket of services being provided by them gets enhanced in order to facilitate access to different financial services at the nearby vicinity or doorstep. Technical training on the POS or kiosk machine was provided to the Bank Sakhi to facilitate deposits, withdrawals, remittance, fund-transfer etc. through CSPs. Handholding support was provided to CSPs, and the transactions and commission were monitored by the state, district and block teams.



The partner banks include DBGB, ICICI, PNB, CBI, SBI, BOI, RBL, BOB, CSC (Digipay) FINO Payments Bank, IDFC First Bank, Canara Bank, Union Bank of India and Spice Digital. The banks are from both the commercial and private sectors. JEEVIKA, under alternate banking coordinates with the corporate business correspondents of these banks namely Manipal, C-DOT, Synapse Solution Pvt. Ltd, Common Service Centers, Vedavaag Systems Ltd., Atyati, Save Solutions, Fia and Sanjivani.

During this quarter, 305 new Bank Sakhis started working. Over 47.99 transactions were done by the CSPs and transaction worth Rs. 220540 lakh was done in this quarter. In total, transactions worth Rs. 861844 lakhs have been done by CSPs and a commission amounting to Rs. 2106 lakhs have been earned by the Bank Sakhis as commission till Dec. 2022.

Table 6: Progress under Alternate Banking (Oct. – Dec. 2022)

Sl.	Particulars	Oct. - Dec. 2022	FY 2022 -23	Cumulative till Dec. 2022
1	Number of Functional Bank Sakhis	305	957	4873
2	Number of Bank Sakhis received IIBF certification	515	1570	3731
3	Number of accounts opened	11852	43172	877734
4	Number of transactions (in Lakh)	15.9	47.99	215.45
5	Volume of transactions (Rs. in lakhs)	73700	220540	861844
6	Commission earned (Rs. in Lakh)	172.02	504.74	2106.21

b. Dual Authentication

Dual authentication in 48 Model CLFs across Bihar has been started. This facility has enabled access to the banking services like balance inquiry, fund transfer, and withdrawal through customer service points by community members. The scope of the dual authentication facility will not only increase business opportunities for the Bank Sakhi's leading to an increase in income but also help in the creation of a cash less economy through lesser cash handling and reduce footfall in the bank branches.

Table 7: Progress on dual authentication transactions by CSPs

Sl.	Particulars	Progress till Dec. 2022
1	Total number of CBOs (VOs, SHGs) where dual authentication is ongoing	3387
2	Total number of dual authentication applications of CBO submitted at the bank	98
3	Total number of CBOs active for dual authentication	386

Dual authentication transactions through CSPs were initiated in 120 VOs and SHGs. To facilitate the implementation of the dual authentication at CBO level, training of trainers (ToT) was organized for Cluster Facilitators, Micro-Finance Managers, Community Finance Managers, IAB Managers, YPs, BPMs, FI Nodals, Area Coordinators, Community Coordinators, BASIX state team and Digital Financial Service experts. The staff and cadets from the districts of Patna, Begusarai, Khagaria, Muzaffarpur, Madhubani and Nalanda participated in the ToTs. These master trainers would further build the capacity of CBOs on dual authentication by orientation and training of the CBOs for the smooth rollout of dual authentication drive in 6 districts.

Table 8: Status on Dual authentication training

Sl.	Place of training	Participating districts	Number of Participants
1	Patna	Patna, Begusarai, Khagaria	81
2	Muzaffarpur	Muzaffarpur, Madhubani	30
3	Nalanda	Nalanda	29
	Total		114

Table 9: CSP saturation status in M-CLF's catchment area till Dec. 2022

Sl.	Project	NRETP	BTDP	NRLM	Total
1	Number of M-CLFs	100	32	92	224
2	Total number of panchayats	560	172	323	1055
3	Number of active Bank Sakhis	292	135	130	557
4	Number of new Bank Sakhis selected	84	29	53	166

c. IIBF (Indian Institute of Banking & Finance) certification training

The Bank Sakhis have to compulsorily attend a 7-days residential training organized by JEEVIKA and RSETIs on IIBF certification. This training provides platform to the Bank Sakhis to receive training on banking for the smooth running of the customer service points. After this training, the Bank Sakhis have to appear for the IIBF examination for getting IIBF certified. Each Bank Sakhi has to pass the examination organized by the Indian Institute of Banking and Finance. During this quarter, 21 batches of training were conducted. IIBF certification exams were conducted successfully in the RSETIs across the state and 515 Bank Sakhi got certified. Altogether, 3731 Bank Sakhis have received IIBF certificates so far.



d. 3 - days residential training to Bank Sakhis

Three days of residential training were conducted for Bank Sakhis by JEEVIKA on device handling, maintaining books of record, runnings CSPs etc. at district level. 334 bank Sakhis were trained in 12 batches during this quarter.

3. Micro-insurance – a step towards social security to rural poor

The project in this FY provided insurance coverage to SHG members directly through banks under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY). Altogether, 53.69 SHG members were insured under PMJJBY and 58.89 under PMSBY.

To achieve the larger goal of social protection for the rural poor, streamlining the service delivery aspect of the insurance product plays a very important role. Claim drive was initiated in the month of December 2022 to ensure settlement of pending claims at different levels. During the quarter, 65 claims of PMJJBY worth Rs. 130 Lakh and 7 claims of PMSBY worth Rs. 14 Lakh were settled.

Table 10: Claim Settlement status under the Insurance Program

Sl.	Particulars	Progress	
		Oct. to Dec. 2022	Cumulative till Dec. 2022
1	Claims reported – PMJJBY/PMSBY	56	9387
2	Claims Settled – PMJJBY/PMSBY	72	4376
3	Claim Amount – PMJJBY/PMSBY (Rs. In Lakh)	144	9491.81

4. Training on Books of Record

Capacity-building training of staff, cadres, and community on books of record and other financial inclusion aspects is a continuous process to improve the efficiency of staff and community professionals. During this quarter, 792 Community Mobilizers were trained in 24 batches. 4 batches of training were also organized for the Book Keepers.



5. Audit of CBOs with ensuring the compliance process

Audit of 977 registered federations (359 CLFs, 603 VO's & 15 TLCs) for the FY 2021-22 was completed in this quarter.

6. SHG Digitization

a. In-house software for SHG digitization

- An in-house software for SHG digitization has been developed by the MIS team with the help of CF team at SPMU level.
- A training module for entry and preparation of cut-off data has been prepared.
- A format has been developed for capturing transactional data.
- Virtual orientation of CF Managers and Anchor Persons was done on the software.
- ToT on SHG digitization of staff and cadre from 32 BTDP Model CLFs was done by SPMU team.
- Monthly meeting is being done to know the progress.
- 216 RBKs (Resource Bookkeepers) have been identified by various districts.
- 9 batches of RBKs training was done by districts.

Key progress made under SHG digitization

- **Jeevika Mitra (Community Mobilizers) orientation** - 1448 Community Mobilizers were oriented on SHG digitization and books of records updation.
- **Bank statement updation** - Bank statement till March 2022 of 10385 SHGs out of 18365 were updated.

- **Profile updation** - 14092 SHG profiles along with individual member profiles were updated.
- **Cut-off data generation** - 4376 SHG cut-off data was generated by respective Community Mobilisers.
- **Data entry in MIS** - Data entry in MIS has been started recently and around 120 SHGs data have been entered in the MIS.

b. LoKOS (Lok Operating System)

It is an integrated solution for SHGs and their federations where E-Bookkeepers can create new CBOs on LokOS platform and can capture and validate member as well as SHGs information. It is a seamless interface with existing NRLM / SRLM applications. Respective CBOs and members can view their data on the LokOS app. It is a single source of up-to-date and validated data for NRLM / SRLM where detailed analytics on data is available on the dashboards. CBOs, SHG member's performance progress can be monitored and immediate actions can be taken along with planned targeted interventions. In addition to all this, it is a channel to share data with other departments, financial institutions and service providers. It ensures coverage of member households under eligible schemes. Provide access to affordable credit, insurance, and payment services.

• LokOS progress

For the 2nd phase of piloting, 38 blocks from 38 districts with Model CLFs were chosen. CF Managers, ACs, CCs, and CPRPs from 28 districts were trained on LoKOS application at state-level training. Training of the remaining 10 districts will be completed in the 4th quarter of this FY. After receiving training on using LokOS, the participants were given a task that they have to complete the entry of real-time data for practice purposes.

• LokOS-Resource Pool Development

For rolling out the LokOS application, there is a need to have resource persons at different levels. A pool of 464 staff, cadres and CPRPs have been trained and developed as a resource pool at state, district and block levels for the implementation of the program.

Table 11: Training of resource pool members

Sl.	Resource Pool	Trained resource pool members
1	State level training	38 CF Managers
2		76 ACs and CCs
3		60 CPRSs
4	District level training	35 project staff of Marwan block
5		35 project staff of Danapur block
6	Block level training	182 Community Mobilizers
7		34 Bookkeepers
8		4 MBKs and CFs

LIVELIHOODS PROMOTION

Under Livelihoods interventions, the project scaled up the existing interventions and also initiated several new interventions in convergence with different departments. The farm theme facilitated the farmers to undertake improved agricultural practices in wheat, vegetable, pulses, and maize cultivation. The farmers were further supported with improved agricultural equipment and input services through CHCs and Agri - Entrepreneurs. The project in convergence in Departments of Agriculture is establishing processing centers across Bihar.

A. FARM INTERVENTIONS

1. Rabi Season

The progress made under the productivity enhancement activities during this quarter are as mentioned below:

- 28729 Village Organizations were trained and engaged in farm livelihood interventions through 12324 trained VRPs.
- 422 Skill Extension Workers trained and engaged as Master Resource Persons for farm livelihoods interventions.
- 368 units of training were organized for farmers in 306 FTICs.
- 2017 Agri-Enterpreneurs trained and engaged in agriculture-based activities at the panchayat level.
- 2314032 Unique Mahila Kisan covered in different agro-ecological practices i.e.,
 - 9,35,487 farmers cultivated wheat with SWI on 129228 acres.
 - 7,47,925 farmers did maize with intercropping on 199508 acres.
 - 14,62,253 farmers did Agri Nutri Garden/ kitchen gardening
 - 4,97,212 farmers cultivated pulse on 44771 acres of land.
 - 4,78,826 farmers cultivated vegetable on 77,478 acres of land.

2. Organic Farming

Under organic farming focus was on completing peer appraisal of Mahila Kisan under local groups (Lgs). All 174 LGs received C1 Scope Certificate. The cultivation done by LG Farmers is now officially under conversion to organic produce across 3167.07 hectares of land.

3. Custom Hiring Centre

During this quarter, 36312 farmers received the services through 477 CHCs. For facilitating farmers, the cadres working at the centres got trained on CHC mobile application. The CHCs



generated a net income of Rs. 893678 during the quarter.

4. Agri-Entrepreneur program

667 AEs got trained at different training centres across Bihar; DNS Patna, KVK Sabour, KVK Jale, TLC Nalanda, JNK Muzaffarpur and Bodhgaya. In total, 2017 AEs have been trained and provided services to 314968 farmers in 2017 panchayats.



5. Neera intervention

The collection of neera through date palm tree was initiated during this season. During this quarter, 12765 litres of neera was collected and 11135 litres of neera sold through 64 sale counters across 38 districts.



Wholesale Business of FPCs

- 1) The wholesale fertilizer business was started in Nalanda FPC and application for a wholesale fertilizer license was applied by Saharsa FPC.
- 2) Input linkages of more than 1957 MT (Across multiple districts) done.
- 3) Output linkages of more than 2318 MT (Across multiple districts) done.
- 4) More than 100 acres of area was brought under wheat seed production in Muzaffarpur through FPC.
- 5) Fruits and vegetables worth Rs. 40.11 lakhs sold through Green Delights stores.
- 6) Video process documentation for litchi, potato, and wheat completed
- 7) Visit of World Bank mission team to FPCs, and Green Delights store done
- 8) BIADA land allotted to Begusarai FPC.
- 9) Application of Bhojpur FPC under consideration with PCC committee.

Annual General Meeting of 15 FPO's

- Orientation and online facilitation were provided to FPO's staff and BODs to conduct AGM of

newly formed 15 FPOs under 'Formation and Promotion of 10K FPOs schemes'.

- Developed SOPs for conducting AGMs and a checklist on FPOs AGMs.
- Annual General Meetings were conducted for 15 FPOs with the participation of approximately 4000 shareholders.

Recruitment under 'Formation and Promotion of 10K FPOs schemes'

- Six domain experts were hired as CBO's staff.
- 22 CEOs and an accountants for FPO hired

Digital interventions

IT Assessment (Data management & digital presence) completed for all farm and goat producers FPC. iFPO a desktop-based FPC management software installed in 4 FPCs and in 6 FPCs is in the trial period. Onboarding of vendor for the development of the FPC's website is in process. Agri-advisory solution for banana farmers from Purnia and Khagaria FPC was mapped on Arya's portal.

Institutional Strengthening and Capacity building

- Training on governance, management and finance module was completed with 25 BoD members in Samastipur, Muzaffarpur, Khagaria, and Motihari districts.
- Training on impact assessment (Governance, and Management) in Motihari, Muzaffarpur, and Samastipur districts was done.
- 23 staff and other members participated in the governance, management and finance module training.
- Two executive committee meetings held in Nalanda FPC. Orientation to FPO's CEO on mission, vision and goal statement of the FPC done. Quarterly review meetings and planning with the FPC team, and Potato of FPC was done.

Unlocking public and multi-lateral investments

- 8 PMFME DPRs prepared and submitted. The details are as per the below table.

Table 12: Status on BIADA land applications submitted for FPCs

Sl.	Name of the Project	District
1	Onion processing unit	Sheilkpura
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

- JEEVIKA has been asked by GoB to prepare DPR and establish 10 new makhana-based plants across Bihar.

B. LIVESTOCK

1. Goat rearing interventions

a) Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 3270 Pashu Sakhis have been trained and are providing goat-rearing services to SHG/Non-SHG households (HHs) across 20 districts. The Pashu Sakhi model is intrinsically a sustainable livelihood model, and has helped Pashu Sakhis to generate a regular income.

Table 13: Progress under Pashu Sakhi Model

Indicators	October - December 2022	Cumulative progress till December 2022
Number of Pashu Sakhi developed	176	3,270
Number of inseminations done by inducted bucks	2,567	95,577
Number of azolla pits developed (Inc. green fodder)	7,932	29,964
Number of machans/sheds constructed	122	20,630
Number of feeders installed	5,057	98,955
Number of castrations done	9,795	3,51,171
Total quantity of dana mishran produced (in kg)	17,510	2,57,951
Number of deworming doses provided	2,07,086	15,88,119
Number of vaccination doses given	51,802	7,39,378

b) Goat Producer Company

The Seemanchal Jeevika Goat Producer Company was incorporated to provide value chain services to goat rearers in Purnea, Araria, and Katihar districts. In total 17,341 members have been mobilized in the Goat Producer Company coming from 306 villages and covering 18 blocks with 17 demo/ collection centres. The company has also initiated business through the selling of inputs to its members and trading of output (Live Goat). In this quarter, total input business stood at Rs. 22.13 Lakhs and output business stood at Rs. 44.65 Lakhs. Altogether, 23.4 MT of goat feed has been supplied to goat producers. One meat retail outlet named “Seemanchal Jeevika Meat Outlet” was opened in Katihar.



c) Partnership support in Goat intervention

- **Aga Khan Foundation (AKF)**

Aga Khan Foundation is supporting JEEVIKA in the development of trained Pashu Sakhi on up-to-date

goat-rearing techniques. AKF is also supporting in implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project. From October to December 2022, the Pashu Sakhis mobilized 167 new households. A total of 253 Pashu Sakhis have been developed and are providing goat rearing services to 54,594 households mobilized into 455 Goat Rearing Groups. This intervention is being implemented in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur and Paroo blocks of Muzaffarpur district. A structured campaign called - 'Ratri Chaupal' was conducted for generating mass awareness on the best practices related to vaccination, goat shed, castration, deworming, decision making, right and entitlement, health and nutrition, bori bagicha, CSC center, and goats selling based on actual weight, etc. 1,181 women goat rearers received training on women empowerment in December 2022. A total of 7,246 women goat rearers have received training on goat health and management in December 2022.

In the month of December, AKF ensured continued support through community meetings on goat health, goat rearing management and women empowerment. New pashu sakhis were provided with handholding support in deworming drive and demonstration on azolla was ensured in new households. 16 pashu sakhis received their phase 3 training on goat health and management. A vertical model of low-cost hydroponic for green fodder availability was piloted during this period in Minapur. Furthermore, AKF supported pashu sakhis in the production and packaging of 11 quintals of feed mixture.

d) Bakri Bikray Kendra

To increase the income of goat rearers as well as pashusakhis, Bakri Bikray Kendra is organized 4 times a year. It also provides a market linkage opportunity for the goat rearers. During Dusshera in October 2022, 107 Bakri Bikray Kendras were organized in 14 districts of Bihar. Total business volume was Rs 37.79 lakhs by selling 943 goats and Rs 14,445 was the earning of Pashu Sakhis for facilitation of sales.

2. Poultry intervention

JEEVIKA is implementing backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS) this FY. Under this scheme, 45 chicks are 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 during this period. On the 7th day Ranikhet vaccine, 14th day Lasota vaccine and on 21st day Gambro vaccine were provided to chicks for prevention from different diseases. A certificate of Mareks against hatchery-born disease is taken from the supplier to ensure the prevention of the disease. In the current quarter, the progress relating to the chick's distribution is as mentioned below:

Table 14: Progress under Backyard Poultry intervention

Sl.	Indicators	October to December 2022	Cumulative progress till December 2022
1	Number of Districts	-	36
2	Number of Blocks	23	258
3	Number of members benefitted	9,537	47,821
4	Number of Chicks distributed	5,94,214	17,81,018

Poultry Value Chain Development

To enhance the value chain under Poultry farming, a proposal to establish Poultry Farmer Producer Enterprise in Nalanda and Gaya district was approved under NRETP project. The Poultry FPC will cover a total of 4 blocks and 7500 HHs in these districts. For technical assistance, the Foundation for Development of Rural Value Chain (FDRVC) is assigned as a technical support agency (TSA) for which MoU has already been approved. The incorporation of the company has completed in the month of December 2022.

3. Dairy Intervention

Jeevika in collaboration with COMFED is mobilizing cattle-rearing SHG members into the existing Dairy Cooperative Societies as well as organizing new women members into the Dairy Cooperative Societies and providing a milk marketing system for their produce. During this quarter, 755 HHs were linked to DCSs and 6 new women DCSs were formed. Cumulatively 71,880 HHs have been linked to DCSs and 903 women DCSs have been formed.

Under Kaushikee Mahila Milk Producer Company, 743 (MPPs) operational milk pooling points have been established. In total, 38,722 members have been enrolled in KMMPC. 15 Bulk Milk Chilling (BMC) units have been installed and the company is procuring on average 57,127 Lt/Day milk. Kaushikee Dahi was launched in the markets of Saharsa, Supaul and Madhepura in the month of November 2022.

4. Fish Intervention

Ponds identified under **Jal-Jeevan-Hariyali** Abhiyaan are allocated to VOs of JEEVIKA and SHG members would undertake fishery activities. The process of identification, allotment and operationalization of ponds is under process in different districts of the State. Harvesting of fish has been done in 20 ponds (partial + complete). A total of 8026.15 Kg of fish has been harvested. Across the state, 73 Fish Producer Groups (FPGs) have been formed with the help of 64 Matsya Sakhis.



Table 15: Details of achievement under fish intervention

Sl.	Indicators	October to December 2022	Cumulative progress till December 2022
1	Number of districts covered	0	26
2	Number of blocks covered	0	87
3	Number of ponds allotted	0	280
4	Number of operational ponds	9	73

C. NON FARM INTERVENTIONS

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, 11 new Grameen Bazars were opened in districts of Aurangabad (Kutumba block), Jehanabad (Ratni Faridpur block), Kaimur (Nuaon block), Patna (Dulhin Bazar block), Purnea (Dhamdaha block), Rohtas (Karakat block),



Sheikhpura (Sheikhpura Sadar), Supaul (Marauna block), and Vaishali (Bhagwanpur, Jandaha, and Pateri Belsar blocks). 136 Grameen Bazars are operational across 26 districts.

Table 16 : Progress made under Grameen Bazaar intervention

Sl.	Particulars	Progress
1	Number of districts where Grameen Bazaar opened till Dec. 2022	26
2	Number of Grameen Bazars started till Dec. 2022	136
3	Total sales by Grameen Bazaar (in Rs.) (Oct-Dec 2022)	9,23,54,233
4	Total Purchase by Grameen Bazaar (in Rs.) (Oct-Dec 2022)	9,44,93,618
5	Total sale done by member (in Rs.) (Oct-Dec 2022)	2,31,42,835
6	Total Institutional Sales (in Rs.) (Oct-Dec 2022)	6,92,11,398

Centralized Performance Management System (Centralized POS) has been scaled up to 100 Grameen Bazaar. A total of 133 Grameen Bazars have completed the process for PAN registration, 73 Grameen Bazars GST registration and 17 Grameen Bazars for FSSAI registration.

The district-level tie-up was done for direct supply to Grameen Bazaar in Bhagalpur, Lakhisarai, and Nawada districts with 02 agencies in each district. In Gaya district tie-up was done with one agency for supply to Grameen Bazaar. A draft MoU was submitted to Health department for supplying Nai Pahal Kit to district Health department through Grameen Bazaar.

a. Progress in scaling up of intervention

- Centralized Performance Management System (Centralized POS) has been scaled up to 100 Grameen Bazaar.
- Statutory compliance –
 - 133 Grameen Bazaar completed PAN registration process.
 - 73 Grameen Bazaar completed GST registration process.
 - 17 Grameen Bazaar completed FSSAI registration process.
- Help desk services is being used to connect and get feedback from 125 store managers, 353 OB members and more than 5216 Kirana members in this quarter to improve Grameen Bazaar services.

- The district-level tie-up was done for direct supply to Grameen Bazaar in Bhagalpur, Lakhisarai, and Nawada districts with 02 agencies in each district. In Gaya district tie-up was done with one agency for supply to Grameen Bazaar.
- Office order regarding festival season sale was released to scale up the overall sales during festival season (October - November). This helped to improve the members' sales by 12% per Grameen Bazar as compared to previous year.
- Submitted draft of MoU to Health department to supply Nai Pahal Kit to district Health department through Grameen Bazaar.

b. Training & Capacity Building

- Monthly review meeting of Store Managers was conducted in the quarter to create platform for monthly schemes and product orientation by tie up companies, Sales-purchase analytics, CPMS inputs and other review indicators by SPMU team.
- Refresher training of BOD members on SOP was organized in the quarter for knowledge improvement on Grameen Bazaar operations.
- Training of OB & PC member on SOP and kirana module - A total 83 participants trained from 3 districts of 13 blocks have been completed at district level.

2. JEEVIKA Didi- Ki- Rasoi

Didi Ki Rasoi initiative initiated with setting up canteens at hospitals to provide quality food to patients. The project has scaled up the intervention by setting up SHG members community kitchens in schools, banking institutions, medical colleges etc. The project so far has established 78 JEEVIKA Didi ki rasoi across Bihar providing livelihood opportunities to SHG members running these centres.



3. Art & Craft

- Two batches of basic training on lac bangles and rugs were conducted in this quarter in which 25 members got trained.
- Shilpgram Mahila Producer Company Limited made total sales of more than 4.5 Lakh during this quarter.
- Shilpgram Producer Company placed a small exhibition of the handicraft products of SHG members in Saras mela at Gandhi Maidan, Patna along with live demo by artisans of Mithila painting, Sujni and Sikki craft.
- A shop to promote sales of traditional art forms produced by the SHG member was opened under the AVSAR scheme in this quarter. Total sales of around Rs. 1.8 Lakh was done by the shop.

a. Bihar Saras Mela

Bihar Saras Mela during this year was organized from 15th of December to 29th December 2022. The mela was organized after a hiatus of 2 years due to the COVID Pandemic. The enthusiasm of visitors was overwhelming. A total of 515 stalls were made in the mela which included those of other SRLMs, JEEVIKA CBOs, Departments, Banks and Non- SHGs (Swarojgaris). Around 20 states and 38 districts of Bihar participated in the mela. The departments and Banks displayed their activities and made the public aware of the government schemes. Banks performed workshops on awareness of the consumers on financial frauds and how to secure transactions from any fraud. Different social and cultural programmes were also organized to provide artists an opportunity to show their talent and entertain audience. This year the sales figure was Rs. 16,18,91,309. (16.2 cr approx.).



The Swarojgaris had the highest contribution (53%, 8.6 crores) in the sales followed by JEEVIKA CBOs (26%, 4.3 crores), SRLMs stalls (16%, 2.4 crore) and Department (5%, 80 lakh).

Participation of JEEVIKA in Saras Melas conducted by other states / departments

JEEVIKA SHG members participated in the different Saras melas organized across the country this quarter. The SHG members did sales worth Rs. 7. 19 lakh and 118 members participated in these melas.

Table 17 : Details of the Saras Fair

Sl.	Mela Name	Conducted By	No. of stalls	Sales
1	Saras Mela	Uttarakhand SRLM	3	260000
2	Regional Saras Fair	Punjab SRLM	4	230000
3	Regional Saras Fair	Punjab SRLM	3	124000
4	India International Trade Fair	MoRD	8	2317620
5	Gramshree Mandap (Sonpur Mela)	Tourism Dept. (Bihar)	20	1864000
6	Saras Mela (International Geetmahotsav)	Haryana SRLM	2	110000
7	Asomi Saras Mela	Assam SRLM	2	120000
8	Rashtriya Saras & Khadi Mahotsav	Jharkhand SRLM	6	328500
9	Saras Aajeeviaka Mela	MoRD	8	1806290
10	Regional Saras Fair	Tripura SRLM	1	32000

4. Beekeeping

The beekeeping intervention are being gradually scaled up. During this quarter, 124 new bee PGs were formed. Around 1206 SHG members were trained on beekeeping this quarter.

Table 18: The progress under beekeeping intervention

Sl.	Particulars	Oct. to Dec. 2022	Progress till Dec. 2022
1	Number of SHG members trained on beekeeping	1206	3925
2	Number of members registered on DBT	1409	3637
3	Number of members registered on the hortnet portal	1450	2674

The beekeepers during this quarter also migrated to Jharkhand, Uttar Pradesh and Madhya Pradesh with their bee boxes to feed the bees on different floral vegetation available in these places.

5. JEEVIKA Stitching Unit

During this quarter, one stitching center was opened at Koilwar, Bhojpur. Producer groups have been formed and training has been planned for the centres. 31 Producer Groups for stitching were formed in this quarter. Machines and equipment were installed at 6 locations (Maner, Vaishali, Kaimur, Begusarai, Sheikhpura, Jamui) for Nodal training cum stitching centers.



6. Bag Cluster Unit, Muzaffarpur

Under the Mukhyamantri Mahila Udyami Yojana, the Bag Cluster in Bela industrial area, Muzaffarpur district was established in the convergence with the Industries department, Government of Bihar so far, 39 entrepreneurs have been registered and provided training on the nuances of running an enterprise.





7. Scheme of Fund for Regeneration of Traditional Industries (SFURTI)

Under SFURTI two proposals were submitted and the proposal for agarbatti cluster got approved.

8. NRETP-Enterprise Promotion

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

a. One Stop Facility 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 10 cr. has been transferred to 40 blocks of nodal CLFs (25 lakhs/block).

A total of 484 Business Development Service Providers (BDSPs) have been placed in 40 blocks. OSF-MC (OSF management committee) has also been formed in all 40 OSF blocks.

b. During this quarter, following works were accomplished

Orientation and Training of Staff

- BDSPs training on Foundation and Growth Modules completed in 12 districts covering cadres from 40 blocks.
- Training on 13 Foundation Modules and 6 Growth Modules have been completed in the districts of Gaya, Bhagalpur, Patna, Darbhanga, West Champaran, Supaul, Madhepura, Khagaria, Saharsa, Muzaffarpur (batch 2), Madhubani, and Gaya (batch 2) in 12 batches till Dec. 2022.

NRETP OSF Enterprise promotion

With the BDSPs training complete, OSF-Enterprises were provided financial assistance. The number of enterprises selected and funded till December 2022 are as follows:

Table 19: Progress on OSF Enterprise Promotion

Sl.	District	Block	Number of business plans passed and funded	Total amount of loan disbursed to enterprises	Number of BDSP received training on Business plan Foundation module and growth module
1	Bhagalpur	Khalgaon, Pirpainti, Sonhaura, Sultanganj	79	8165000	52
2	Darbhanga	Baheri, Darbhanga	81	8925000	27
3	Gaya	Bodhgaya, Dobhi, Gurua, Khizirsarai, Khizirsarai, Sherghati	137	3995000	66
4	Khagaria	Alauli, Khagaria	24	1935000	11
5	Madhepura	Bihariganj, Kumarkhand, Madhepura	132	8486000	25
6	Madhubani	Pandaul, Rajnagar (B)	98	3420000	30
7	Muzaffarpur	Bochaha, Marwan, Moraul, Minapur, Musahari, Saraiya	91	4200000	69
8	Nalanda	Bihar Sharif, Harnaut, Nagar Nausa, Noorsarai, Rajgir	101	5510000	62
9	Pashchim Champaran	Gaunaha, Narkatiaganj, Sidhaur	15	533000	35
10	Patna	Dhanarua, Masaurhi, Sampatchak	140	5810000	45
11	Saharsa	Satar Kataiya, Saur Bazar	30	2060000	16
12	Supaul	Basantpur, Chhatapur	51	4600000	31
TOTAL			979	57639000	469

c. Incubator

Under NRETP-Incubation, the Indian Institute of Management-Calcutta Innovation Park was on-boarded as an incubator partner for Bihar on 7th December 2021. A total of 150 enterprises have been selected after going through several rounds of selection process which included evaluation of enumerators, physical verification, pitch training, and jury round. 3 rounds of training planned and budgeted for 150 finalist enterprises under Incubation. One round training conducted in December in 5 zones in Bihar in which all 150 participants were trained on business related aspects such as importance of cross enterprise learning, financial statements, importance of proper branding and packaging etc.

d. Cluster Development

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

- A Handicraft cluster promotion initiation workshop organized for Madhubani and Darbhanga districts by Foundation for MSMEs Clusters (FMC).
- DPR submitted to NRLM, approval awaited.
- Multiple rounds of feedback sessions on DSR from NRLM were taken through panel discussions.
- Identification of 450 existing artisans along with 200 new artisans done.
- Identification and selection process for master artisans completed. A total of 75 master trainer pool creation is in the process.
- One batch of Artisans training completed in Darbhanga on color theory. Remaining 7 batches training streamlined with Madhubani district team. To be completed in the month of Feb. 2023.

10. Start up village Entrepreneurship Programme (SVEP)

In phase 1 & 2 SVEP blocks, owing to the long-time implementation of SVEP (4-6 years), Cadre and Community institutions capacity building and certification processes were streamlined for 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 created (based on grading) and a 3 days training, assessment and certification of these CRP-EPs conducted. Out of 48 participating cadres, 45 certified as Master-trainers by National Academy of Rudseti. The remaining pool of 121 CRP-EP cadres were also assessed and certified in three batches in 3 district zones. Out of 121 cadres 116 certified as CRP-EPs.

Similarly, a group of 28 SRPs created and were given a round of training through Kutumbshree - NRO on livelihood project implementation, cadre management and monitoring of enterprises conducted in Bodhgaya. In this quarter same 28 SRP members were given a second round of 3 days residential training for developing them as SRPs. In Phase 3 of the SVEP program in Bihar, 10 new blocks have been approved for implementation

- DPR preparation completed and submitted to NRLM for EC approval.
- Cadre selection process (CRP-EP) has been completed and training of these SVEP cadres (35-45/Block) on foundation modules initiated in all 10 new SVEP blocks.

11. 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 & 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. During this quarter, Gaya unit produced and supplied a total of 83.68 quintals of Wheatamix to ICDS.

SKILLS DEVELOPMENT & PLACEMENT



Skill training and placement facilities were provided to the rural youths through training and placement facilities. During this quarter, 2366 candidates were trained and 2792 got appointed through DDUGKY. Altogether 8293 candidates received training from RSETIs on different trades and 8389 got settled. 4851 youths joined different organizations through job fairs, youth mobilization drives and community mobilization drives organized during this quarter.

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 youths in the age group of 15 to 35 years from rural poor families. DDU-GKY is a part of the National Rural Livelihood Mission (NRLM), tasked with the dual objectives of adding diversity to the incomes of rural poor families and catering to the career aspirations of rural youth.

JEEVIKA is the nodal agency for the implementation of the DDU-GKY training program in the State of Bihar. The Program is being implemented in partnership with the Project Implementing Agencies by setting up training centres across the project area.

As on December 2022, a total of 55 training centres of 47 Project Implementation Agencies (PIAs) were engaged to enhance the skills by training rural youths and provide job opportunities to them. So far, 73987 candidates have received training from PIAs on different trades and 49021 got appointments in different organizations including DDU-GKY and Roshni project. During FY 2022-23, a total of 9284 candidates were trained and 6640 got appointed. During this quarter, a total of 2366 candidates were trained and 2792 got appointed in different organizations.

Table 20 : Training and placement status under DDUGKY

Sl.	FY 2022-2023	Trained	Appointed	Placed	Assessed	Certified
1	October to December 2022	2366	2792	2254	2755	1976
2	FY 2022-2023 (1st April to 31st December 2022)	9284	6640	5270	9261	6658
3	Till December 2022 (Cumulative)	73987	49021	33149	67822	55849

ROSHNI project is being implemented in two Left-Wing Extremism (LWE) districts of Gaya and Jamui to provide skill training with placement for the rural youths living LWE areas. Under Roshni all the training is residential, and the female candidates constitute 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. 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 which is managed by the sponsored lead bank of the districts. JEEVIKA is the nodal agency for providing support to RSETIs in the implementation of the program.



JEEVIKA with the support of MoRD, the Government of India and the lead banks is closely working with district units of RSETIs to provide self-employment training to rural in almost 61 approved trades. After the completion of training, the rural youths are also extended credit support to initiate an enterprise.

Altogether, 38 Rural Self-Employment Training Institutes (RSETIs) centres were engaged to enhance the skills and training of the rural youth and provide self-employment to rural youths. During the quarter, 8293 candidates received training from RSETIs on different trades and 8389 got settled.

Table 21: Status on training and placement through RSETIs

Sl.	Particulars	Progress (Oct. to Dec. 2022)
1	Number of trainings conducted	265
2	Number of candidates trained	8293
3	Total Settled	8389
4	Settled-self funding	6750
5	Settled- bank finance	1639

3. 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 4851 candidates were placed in different organizations through Job fairs.



Table 22: Status on placement through job fair/YMD/CMD

Sl.	Particulars	Progress (Oct. to Dec. 2022)
1	Job Fairs organized	50
2	Total YMD & CMD	704
3	Offered Jobs (Job fair & YMD)	14822
4	Joined Jobs	4851

Orientation of Project Partners on the Kaushal Bharat Portal

JEEVIKA organized the training cum review meeting on finance, placement strategy, and documentation with the project implementing partners on the Kaushal Bharat with a special focus to streamline the process and close the gaps with the support of the state team. State teams from Project implementing agencies participated in the workshops with the current status of the training centers.

Orientation cum training was organized on Kaushal Aapti application for the aptitude test of candidates and PACE to enhance the capacity building of non-domain trainers from project implementing partners. Five days orientation cum capacity building workshop was organized for the district and the state team under the guidance of the concerned Nodal. The session was regarding the different modules based on DDU-GKY SOP and enhancing the capacity of the team to support the ecosystem of the DDU-GKY training program.

SOCIAL DEVELOPMENT



JEEVIKA in convergence with MGNREGA initiated the construction of the Village Organization office which would boost the confidence of community members and provide recognition to respective community institution. Under solar interventions, J-Wires has been empaneled by EESL and ICICI Foundation for providing solar products and services.

1. Vulnerability reduction fund

a. Food Security Fund (FSF)

A community-driven financial credit product that provides a single window to all 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 year long 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. JEEVIKA Didi ki Nursery

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

For promoting the concept of clean and green surroundings primarily focusing on the conservation of local and global biodiversity 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 JEEVIKA didi ki nursery program. Cumulatively, 253 nurseries have been established in convergence with DoFECC.



b. In convergence with MGNREGA

The plantation is an important task under MGNREGA which results in enhancing 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 the establishment of JEEVIKA didi ki nursery in different districts of Bihar. Additional 12 nurseries have been started in this quarter, taking cumulative nurseries to 234 in convergence with MGNREGA

3. 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 the 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 December, more than 6500 JEEVIKA staff, community professionals and community members have been trained at Cluster as well as Block level.

b. Disaster Risk Reduction

JEEVIKA with the coordination of Bihar State Disaster Management Authority organized a 3-days of residential training in 7 different batches on Module-2 of Disaster Risk Management and Mitigation to JEEVIKA Master's Trainers. A total of 246 Master trainers received training on Disaster Risk Management and Mitigation. These Master trainers will now orient the community members, Project staff, and in CBOs meetings to their respective blocks and districts on Disaster Risk Management and Mitigation.

4. JEEVIKA – MGNREGA Convergence

a. Initiation of Village Organization Office building

JEEVIKA has been leveraging benefits to the community through convergence with different departments. “MGNREGA” is one of the key projects of the Rural Development Department which has huge potential to tackle rural poverty through wage employment and asset creation. In the most recent development, MGNREGA has provisioned for the construction of 534 Village Organization office buildings in 534 blocks of Bihar. VO office building has



been a long demand of community members and the construction of the building will boost the confidence of community members and provide recognition to the respective institutions. As per the estimates provided by the Building construction department, the budget of the 500 sq ft building will be around 15 lakh rupees. This initiative will leverage around 80 crore rupees in the rural economy of which around 32 crore expenditure will be in the wages component. Till Dec. 2022, 20 blocks have received NOC and 2 building work were started.

b. Empanelment of community members as MGNREGA Mate

In another important development under JEEVIKA -MGNREGA convergence, the provision of empanelment of community members as MGNREGA mate is a milestone achievement. An important guideline has been issued regarding the empanelment of the mates in which special provision for SHG members has been made. Members of SHGs will be provided additional weightage in the process of Mate empanelment. As per estimation around 80000 SHG members is expected to be empaneled as MGNREGA mate. The process of mate selection has to be done through a 3 member-committee comprising one SHG member nominated by BPM, Mukhiya, and one member nominated by PRS. This committee will be preceded by the Mukhiya of the respective gram panchayat will be responsible for the final empanelment. Till Dec. 2022, around 3500 applications have been generated from CBOs and forwarded to the Program Officer MGNREGA.

c. Cluster Facilitation progress

Selection of village livelihood resource persons (VLRPs) at CLF level has been initiated in all 103 Cluster Facilitation cells. As per the guideline, there is a provision for the selection of around 309

village livelihood resource persons, who will be responsible for the field-level mobilization and support to community members. Till Dec. 2022, in total 60 VLRPs were recruited in 20 CFP cell.

5. Solar – Renewable Energy

a. Demonstration of Powering Livelihood Technologies in Nawada, Nalanda and Samastipur

JEEVIKA Women Initiatives for Renewable Energy and Solution Private Limited Company (J-WiRES) a JEEVIKA-promoted private limited company is working for bringing betterment and improvement in the living of its members primarily with the support from BRLPS. It carries out the activities of assembly, manufacturing, supply, design, trading, marketing, research, and training related to energy efficient solar allied products, electric and electronics products with the ambition of creating SELL (Solar Ecosystem for Local by Local), Entrepreneurship development and creating a sustainable Environment Path across the state.

Recently, JEEVIKA and J-WiRES with the coordination of CEEW, and Villgro, organized a demonstration of Decentralized Renewable Energy (DRE) - Powering livelihood technologies products in Nawada, Nalanda, and Samastipur with the objective to promote DRE-Livelihood technologies among the Self Help Groups and generate the awareness, promotion, and deployment of clean energy-powered livelihood technologies among the women micro-entrepreneurs and build a buzz in the region.

b. J-WiRES Channel Partner to Energy Efficiency Services Limited (EESL) in New Delhi

J-WiRES received a letter from EESL for the empanelment as a “Demand Aggregator/Channel Partner for Sales Outreach” for a period of two years with the objective of making power-saving products readily available to the members of self-help groups. The energy-efficient products will be available through established 341 solar mart across the state. It will not only increase environmental awareness but also go a long way toward creating a clean and secure low-carbon future.

Earlier, with the support from JEEVIKA and J-WiRES, IIT-B and UC-Berkeley did a study in Gaya, Bihar on the 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. J-WiRES got channel impaneled with ICICI Foundation for products and services

ICICI foundation registered J-WiRES as a Channel Partner for the products and services related to renewable energy, energy, and electric efficient products. Under this empanelment, ICICI foundation placed an order for 235 Integrated Domestic Energy Systems (IDES) and deployed in the



tribal areas in Jharkhand. The foundation also placed an order for 150 BLDC fans, lights, and solar street lights. In upcoming days, J-WiRES will get more business from ICICI Foundation.

d. Deployment of IDES system in Nalanda and Gaya

An integrated domestic energy system is a basic system for rural households to make their life easy in terms of cooking and lighting. Through this project, J-WiRES provided a solar home lighting system for basic lighting, mobile charging and improved cook stoves for the cooking solution to the community. The IDES system provided by J-WiRES consists of a 50-Watt Solar Panel, 20 Ah Solar Tubular Battery, 10A Solar charge controller, and 2-watt 3 LED Bulbs with a company warranty.

Currently, J-WiRES deployed a total of 1300 IDES systems in Gaya, and Nalanda districts of Bihar with the objective to promote renewable energy-based cooking solutions among SHG households. The intervention developed confidence among the common household about the efficient use of renewable energy or energy efficiency products, provide clean energy 24 hours of uninterrupted Solar electric supply at household levels in the rural settings, and reduce the carbon footprint in the environment as well as reduced the cost burden on individual household through Solar power system.

e. Capacity building cum training of 28 New Solar Entrepreneurs in Samastipur

To scale-up the renewable energy project in Bihar, JEEVIKA and J-WiRES with the coordination and support from CLEAN which is a non-profit organization committed to unifying and growing the clean energy enterprise in India, organized a five days training cum capacity building workshop for 28 solar entrepreneurs of JEEVIKA SHG Members in Samastipur district of Bihar and provide the toolkits to 30 participants and co-branding of 10 shops on renewable energy, enterprise development, business development, marketing, sales and purchase, finance and books of records. CLEAN will identify and recommend DRE technologies and DRE linked productive use applications based on regular ground-level need assessed by JEEVIKA and/or J-WiRES to improve the quality of life and enhance livelihood opportunities in Bihar.

CLEAN will also provide technical support in know-how for implementing DRE technologies and support in process documentation of the DRE technologies/HR of J-WiRES. In upcoming days, CLEAN will demonstrate the promotion of clean energy technologies in Bihar to increase the adoption of DRE productive use applications by organizing stakeholder consultations, workshops (virtual and on-ground), setting up DRE technology demonstration centers, local events, Melas etc., and approach donors and funders through joint proposals to raise funding for DRE promotion activities.

6. Education

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 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 are 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.



c. 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 being organized with class 10th and 12th students.
- Total of 1,04,000 students were mobilized to enroll in the TDB App across 38 Districts for this academic year. Further, the focus is on improving student engagement and learning along with upgrading the content.



d. i-Saksham

- In FY 2022-23, the i-Saksham - JEEVIKA Eduleader fellowship program is being extended to two new districts of 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.

7. Mukhyamantri Kosi Mulberry Pariyojna

New proposal under Silk Samgra 2 scheme has been submitted from 7 districts of Koshi region, with an estimation of adding 3500 new farmers in total in the mulberry-based sericulture activity.

The overall cost of the project is estimated to be around 108 crores. The selection of farmers has been initiated in all 7 districts.

8. Gender

a. Nayi Chetna Campaign

JEEViKA participated with full enthusiasm in the month-long campaign on ending gender-based violence from November 25th to December 23rd, 2022, to mark the Sixteen Days of Activism to Eliminate Violence against Women. Across all 38 districts of Bihar, JEEViKA members across SHGs, VOs, and CLFs, and also staff from state, district, and block levels, participated in the various activities of the Nayi Chetna Campaign with Theme line “सहेंगे नहीं कहेंगे”, like gender pledge, night walks, rallies and marches with slogans to stop gender-based violence, Rangoli and mehndi design competitions, slogan and poem writing, poster making, bicycle rally in schools, film screenings at the CLF. An innovative digital messaging was also piloted across Muzaffarpur, Nalanda and Patna districts, where during the campaign, several messages, posters, and videos were circulated. The campaign, which was supported by Jeevika's CBO partner on Gender, Centre for Catalyzing Change, saw the participation of more than 70 lakhs JEEViKA members across districts. The campaign also had more than 50 Panchayat and Block level Gender Forums, which saw the convergence of JEEViKA with PRIs, and departments like health, education, helplines, one stop centres.



b. Launch of Sanjha Shakti Kendra (Gender Resource Centres)

As per JEEViKA's government order dated 30th July 2022, one Cluster Facilitator (CF) from their existing community cadre have been designated as Gender Desk Coordinator or Sanjha Shakti Kendra Samanvayak (SSKS), who will be responsible for operationalizing and day to day running of the Sanjha Shakti Kendra. On the occasion of International Day for Elimination of Violence against Women, on 25th November 2022, JEEViKA inaugurated fifteen Sanjha Shakti Kendras across Muzaffarpur, Nalanda and Patna districts of Bihar. The Sanjha Shakti Kendra at the CLF level will act as the first port of call for community women, specifically, women from the JEEViKA community-based organization network for all their needs related to information and access to schemes and entitlements, addressing gender-based discrimination, responding to gender-based violence, and violation of rights.

c. Curriculum on Integration of Gender Equality in JEEViKA and Sanjha Shakti Kunji-Module on Entitlements

A key pillar of the gender integration pilot is intensive trainings on various issues concerning gender equality including important concepts like power and patriarchy, sex and gender, gender-

based discrimination, child marriage, gender-based violence, access to education for girls etc. For this, a gender training curriculum has been designed with the objective of equipping community-based institutions, cadre and officials working on gender integration in the livelihood program at Jeevika.



Another key components of the Gender Integration pilot intervention is to empower CLF and VO Social Action Committees with the information on rights and entitlements in the form of government schemes and programs. In order to facilitate the SACs and Sajha Shakti Kendra to become hubs of information on accessing entitlements for women and girls, they will undergo intensive trainings, of which the information on all important schemes will be given out to them, using a detailed illustrated module titled 'Sajha Shakti Kunji'. It is proposed that all VO and CLF SAC members, as well as the Sajha Shakti Kendra Samanvayak (Gender Desk Coordinators) will use this module to help other members of the CBO network access their rights and entitlements.

d. Panchayat and Block Level Gender Forums

Across the districts of Muzaffarpur, Nalanda and Patna, close to 40 Panchayat level Gender Forums and 6 Block Level Gender Forums have been completed. This forum brought together several stakeholders like PRI members, representatives from health education, nutrition, rozgar sevaks, etc., to deliberate on gender issues in their village and blocks.

HEALTH, NUTRITION AND SANITATION



Health, Nutrition and Sanitation theme in JEEVIKA has effectively addressed the underlying causes of malnutrition by strengthening a series of impact pathways that encourage individuals to take up long-term sustainable dietary, care, and health practices that support their health, growth, and well-being. HNS strategy is centered on empowering women to bring about a change in practices related to health and nutrition at the household as well as community level.

1. Behaviour Change Communication (BCC)

The BCC strategy implemented in SHGs is to achieve improved community health-seeking behavior. Till now, five BCC modules comprising 20 sessions have been developed focusing on Health, Nutrition, Sanitation, and COVID-19 preventive care. The community mobilizers are accountable for module roll-out in all the SHGs during their first weekly SHG meeting in every month. The key BCC strategies include BCC module roll-out, campaigns, HSC strengthening, home visits to critical households identified, and establishment of nutri-gardens etc.

Table 23: Status on BCC Modular training

Sl	Modules	Total SHGs received training till Sept. 20 22	Total SHGs received training till Dec. 2022	Progress (Oct. – Dec. 2022)
Module -1				
1	Session-1(linking HNS with Livelihoods)	9,57,396	9,80,619	23,223
2	Session-2 (Breast-feeding)	9,52,142	9,79,474	27,332
3	Session-3 (Complementary feeding)	9,42,954	9,71,779	28,825
4	Session-4 (Maternal diet diversity)	9,34,287	9,62,410	28,123
Module -2				
5	Session-5 (Nutri-Garden)	8,44,198	9,10,195	65,997
6	Session-6 (Identification and Management of diseases)	8,21,995	8,86,689	64,694
7	Session-7 (Disease Prevention among infants)	7,94,982	8,70,078	75,096
Module -3				
8	Session 8 (Ante natal care & birth preparedness)	5,79,476	6,88,657	1,09,181
9	Session 9 (Recognition and Response to Danger Signs: Pregnancy, Post-pregnancy & Newborn)	5,33,034	6,48,038	1,15,004
10	Session 10 (Newborn Care)	4,90,765	6,09,477	1,18,712
11	Session 11 (Planned Family; foundation for happiness)	4,58,226	5,84,924	1,26,698

Table 24 : Status on ToT of project staff (ACs/CCs) and HNS-MRPs trained on Module 1, 2 and 3

Sl.	Participants	Trained till Sept. 2022	Progress (Oct. - Dec. 2022)	Trained till Dec. 2022
Module -1				
1	ACs /CCs	1238	52	1290
2	MRPs	1,453	7	1,460
3	CMs	79,505	1,136	80,641
Module -2				
4	ACs /CCs	1057	52	1109
5	MRPs	1388	41	1429
6	CMs	73,989	4,463	78,452
Module -3				
7	ACs /CCs	507	52	559
8	MRPs	1,464	0	1,464
9	CMs	25,379	40,252	65,631

2. Help Desk

Getting services in government hospitals is sometimes a difficult situation due to the huge setup and unavailability of proper information about the services being provided. The situation becomes more complicated for the rural masses in cities. To help the people in these situations, it has been envisaged to establish JEEVIKA Help Desk in the identified Government Medical Colleges and District Hospitals of Bihar. During this quarter, the help desks have been inaugurated in 8 District hospitals and 5 Medical colleges. The help desk is operated by the Cluster Level Federation. Swasthya Mitra is selected and placed in the respective Help Desk by Cluster Level Federation.

The main objectives of the JEEVIKA Help Desk are to give suitable advice to the patients and their families at all times so that they do not have to wander elsewhere for treatment and to provide timely support to the patients and their families in providing better medical aid in the concerned institution. Swasthya Mitras have been trained by AIIMs, Patna.



3. Nutrition Sensitive Integrated Farming System (NSIFS)

During this quarter, the JEEVIKA HNS theme has initiated Nutrition Sensitive Integrated Farming System (NSIFS) model at the CLF level in 3 districts covering 7 CLFs. This model comprises 6 different sub-systems related to agriculture and allied activities. These sub-systems include crops and trees, fruits and vegetables, aquaculture, livestock, poultry, and bio-digester. The objective of NSIFS is to ensure dietary diversity among SHG members by growing diversified nutritional food items including livestock, poultry, and fisheries. It has been planned to sell produced food items among SHG members and the local market as well. CLF will mobilize SHG members to start a few sub-systems at the household level. CLF will act as a model for the smooth implementation of NSIFS. For initiation of NSIFS with at least 2-3 sub-systems at SHG HH level, CLF will provide technical knowledge/assistance and will charge minimal charges for the same. CLF will also provide some of the resources as input among SHG members at a minimal price. BRLPS will set up this model in different places as needed.

The main objectives of this activity are as follows:-

1. Increasing Nutritional Diversity at the Family Level
2. To increase the income of the members
3. Promoting Organic Agriculture



4. HNS Enterprise at CLF level

To develop the member and group as an enterprise, the project under Health, Nutrition, and sanitation theme introduced the Production cum-Enterprise Fund. As per this guideline, members and groups will start individual and group enterprises by taking loans. Initially, the loan will be given for creative enterprises and after 1 year of completion of the enterprise it will be developed under other enterprise-related guidelines like SVEP. Initially, an additional amount will be made available to encourage individual enterprises through Production cum-Enterprise, under which the annual income of the individual entrepreneur will be increased by more than one lakh. According to the parameters prescribed for this loan, the CLF will approve the recommendation of the CLF-level committee and will also look after its monitoring and loan repayment. Entrepreneurs will develop the enterprise according to their wishes. This initiative aims to facilitate the availability of health, nutrition, and sanitation-related materials to the community and provide an additional source of income to SHG members. In total, 88 CLFs have received the fund for the HNS enterprise in this quarter.

LOHIYA SWACHH BIHAR ABHIYAN



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

1. ODF-S & ODF Plus activities

After achieving ODF status in Bihar, the theme is working on ODF-S (sustainability) and ODF Plus activities. Solid and Liquid 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 solid waste management, waste water management, menstrual hygiene management, and constantly emphasizing sustained behavior change practices. Depending upon their capacities and community response, districts are taking up ODF-S & ODF Plus activities in their districts.

Table 25: IHHL status till 31st December 2022

Sl.	Parameter	Progress (October – December 2022)	Cumulative till Dec. 2022
1	IHHL Construction	314872	322372
2	IHHL Payment	152306	152306

2. CAPACITY BUILDING

With the focus under SBM G shifting from the construction of toilets to sustained usage by promoting appropriate toilet technology and improving the level of cleanliness in rural areas through Solid Liquid Waste Management, the role of functionaries at the state, districts, and gram panchayats has also changed.

Districts organized a one-day orientation of PRI members of all the gram panchayats wherein funds for SLWM implementation have been transferred in FY 22-24.

Retrofitting campaign was launched on 19th November 2022 and mason's training was organized by 4 districts to train the Masons on probable solutions for dysfunctional toilets.

In continuation to the faecal sludge management, - onsite solution (retrofitting) training was imparted by the Ministry of Jal Shakti on both the onsite and offsite treatment of faecal sludge management. The training was attended by 2 officials of LSBA (one from the state team and one from the district team)

A digital communication management system was launched for which 2 batches of Master Trainer's training were organized to understand the essence of digital communication and how to disseminate messages digitally to reach the targeted village with support from UNICEF and DMI.

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 26: Progress in CSC construction

Sl.	Particulars	Progress Oct. – Dec. 2022
1	CSC target for FY 2022-23	5330
2	CSC completed	87
3	Cumulative till Dec.2022	665

4. Awards and Recognitions

a. Bihar got the second prize in the 'Swachhta Hi Seva' 2022 Campaign

Bihar bagged the second prize for improved and better management of the Centre's country-wide Swachhta Hi Seva Campaign was conducted from 10th September to 02nd October 2022. Union Jal Shakti Minister Shri Gajendra Singh Shekhawat honored Bihar with the second prize on the auspicious occasion of Gandhi Jayanti and 'Swachh Bharat Divas' 2022 function on 2nd October 2022, organized at Vigyan Bhawan, New Delhi. Bihar's performance was



second in the country after Karnataka. Sri Rahul Kumar, CEO cum Mission Director, Lohia Swachh Bihar Abhiyan, Rural Development Department, Govt. of Bihar along with the state delegation received the honour. The Hon'ble President of India was the chief guest of the Swachh Bharat Divas celebrations organized by the Department of Drinking Water and Sanitation, Ministry of Jal Shakti, Government of India.

As per the SBM-G website during the 'Swachhta Hi Seva' 2022 Campaign crores of persons participated in cleanliness-related work and public awareness activities like – legacy waste cleanliness campaign, shramdan, cleanliness oath, Aam Sabha, group meeting, rally, plantation, community & school led total sanitation activities etc. were rolled out in entire rural areas of the state. People from every community, Jeevika Didis, school children, Gram Panchayat members, women and youth participated enthusiastically in this campaign.

b. Hamara Swachh Sundar Gaon Abhiyan (10 September to 31 October 2022)

For greater community participation and impact integrated 'Hamara Swachh-Sundar Gaon', IEC Abhiyan was rolled out from 10th September to 31st October 2022 and it consisted of three abhiyans/campaigns. 'Swachhta Hi Seva' 2022 Abhiyan was started on 10th September, 2022 and continued till 02nd October, 2022. Thereafter, since 3rd October, 2022 Swachh Pooja and Swachhta Jagrukta Abhiyan were rolled out. In October, 2022 under Swachh pooja abhiyan massive cleanliness abhiyan was conducted in schools, anganwadi centres, panchayat bhawans, chaurahass, cultural and faith-related places, chath ghats and other important common places in rural areas across the state. Community-led activities, that were rolled out under Hamara Swachh Sundar Gaon included cleaning of



waste in villages, community mobilization, School-Led Total Sanitation , ratri chaupal, group meetings, shramdan, cleanliness of water body, plantation , Solid Waste Management (Procurement, WPU construction, door-to-door waste collection and safe disposal), liquid waste management (Soak Pit, Magic Pit Construction etc.), awareness for plastic waste management and awareness for ODF sustainability.

World Toilet Day – (19 Nov 2022)

On the occasion of World Toilet Day, 19th November 2022, one-day orientation cum exhibition was organized in Adhiveshan Bhawan, Patna by Lohia Swachh Bihar Abhiyan. Districts and blocks, that had achieved remarkable gains in the implementation of Solid and liquid Waste Management under Lohiya Swachh Bihar Abhiyan – Phase -2, were felicitated.

East Champaran, Patna and Muzaffarpur districts were honored for their remarkable contribution to the efforts being made to make villages ODF-plus. Supaul, Madhepura, Jamui and Patna, Muzaffarpur, Aurangabad, and Kishanganj districts were awarded for their remarkable contribution to the implementation of waste management. Madhubani and Sasaram/Rohtas districts were awarded for conducting community awareness campaigns.

On this occasion, solid and liquid waste management standard operating procedure guideline & booklet, tool kit, mobile app., and digital communication monitoring system mobile app was inaugurated. Also, public awareness campaign in Ganga grams, toilet repair, behavior change sustainability campaign 'Retrofit to Twin Pit', awareness campaign through Radio and Swachh Sarvekshan Gramin 2023 was launched on this occasion. Chief Guest CEO cum Mission Director Shri Rahul Kumar, Ministry of Jal Shakti, GoI Shri Vinay Tiwari and Chief, UNICEF office of Bihar N. Shafique and State Coordinator Shri Rajesh Kumar inaugurated the campaign.

'Retrofit to Twin Pit' Abhiyan

Single pit individual toilets are major concerns for the ODF sustainability. As the first pit fills up in 5-6 years, the IHHL becomes dysfunctional. With a view to aware people to retrofit single pit into two pits and repair work was rolled out. Swachhagrahis, sanitation workers and supervisors percolated the messages and triggered the concerned person to retrofit their toilets.

5. Solid & Liquid Waste Management

Lohiya Swachh Bihar Abhiyan (LSBA) has initiated interventions for supporting the districts and blocks in the planning and implementation of solid and liquid waste management (SLWM)



activities. The activities that have been completed in the 3rd Quarter of FY 2022-23 are mentioned in table below.

Table 27 : Progress of SLWM interventions in Financial Year 2022-23

Sl.	Parameter	Target	Progress (Oct. – Dec.- 2022)	Cumulative till Dec. 2022
1	Number of Gram Panchayat's action plan prepared	2543	2543	4456
2	Number of Gram Panchayat's action plan approved by DWSC	2543	2543	4456
3	Number of Gram Panchayat's fund transfer	2543	2543	4456
4	Number of wards where SLWM activities started	34919	5585	57700

Table 28 : ODF-Plus Declaration of Villages

Sl.	Parameter	Target	Progress (Oct. – Dec.- 2022)	Cumulative
1	Villages ODF Plus Declared	13494	5089	5929

Gobardhan

Under Swachh Bharat Mission (Grameen) Phase-2 aims at a positive impact on village cleanliness and generates 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. 13 sites have been identified for construction of Gobardhan plant. Construction is under way at 7 sites.



SATAT JEEVIKOPARJAN YOJANA



The State Government approved the implementation of Satat Jeevikoparjan Yojana across the state on 1st December 2022. The project so far has engaged over 1.52 households in livelihoods generation activities.

1. Identification of Ultra Poor HHs

The Village Organisation identified and engaged over 1,52,212 households in livelihood intervention across the state.

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

The livelihood cluster approach aims to improve income-generating activities of the ultra-poor families either having cluster as the main source of income or diversified income source generating additional income from existing income-generating activity under SJY. It is a process of improving the ability, opportunity and dignity of ultra-poor households. The SJY cluster approach combines different approaches into one comprehensive package that aims at providing handholding support in the implementation of livelihood value chain interventions, transforming ultra-poor households into sustainable livelihoods. JEEVIKA team is using its long-term experience of working on group-based livelihood clusters, to offer new business opportunities to the ultra-poor households who have not been exposed to such a graduation model. Efforts have been made to run different clusters which are developing gradually, the list of which is mentioned below:

Table 30 : List of livelihood clusters established under SJY cluster model

Sl.	Cluster Name	District	Number of members
1	Dairy Cluster	Bhagalpaur	31
2	Dairy Cluster	Katihar	8
3	Dairy Cluster	Muger	24
4	Dairy Cluster	Muger	67
5	Broom Cluster	Rohtas	24
6	Bangle Cluster	Rohtas	25
7	Bamboo Cluster	Madhepura	33
8	stitching cluster	Katihar	21

In this quarter, with consistent efforts “Nari Shakti Khaira Mushahri Dairy Co-operative Society” was established under Vimul Comfed to ensure fair prices and adequate medical treatment, proper feed to cattle in Mushari tola of Haveli Kharagpur block in Munger district. Refresher training was also given to 24 members of the Dairy cluster.

A Goat Bank Cluster was also formed under SJY in Nauhatta block of Rohtas District. A one-day orientation about the need and benefits of goat bank cluster, livestock management and the importance of vaccination and de-worming was done in this quarter.



3. Training of UPHHs on Confidence Building and Enterprise Development

Under Satat Jeevikoparjan Yojana, the timely handholding, mentoring, and coaching of ultra-poor households are the essences of the project. The confidence building and enterprise development (CBED) training of households boosts confidence and shows the pathway 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 the HH visit and group meeting before micro-planning. The confidence-building training is essential to encourage and motivate UPHHs to select feasible livelihood-generating activities and to come out of poverty trap.

b. Training of identified HHs on Confidence Building and Enterprise Development

Another training on Confidence building and enterprise development (CBED) is provided to motivate and promote ultra-poor households to establish enterprises and provide basic enterprise development and risk management skills. In order to complete the training of target households

under SJY, a total of 460 ACs/CCs/LHSs have been identified from different districts and developed as a resource pool to conduct CB&ED training at District/Block levels. In this quarter, the CBED training and refresher training were prioritized and drives were conducted across 38 districts to train households on enterprise development.



4. UPHH Households Training Status

Table 31 : Staff Training under SJY

Sl.	Training Type	Progress (Oct. - Dec. 2022)	Cumulative progress (till Dec. 2022)
1	Confidence Building (CB)	7329	1,42,506
2	Confidence Building Enterprise Development (CBED)	30,934	1,26,969
3	CBED refresher training	20,103	52,597

In this quarter, a 3-days training of newly joined district nodal was also organized in the month of November, along with it a one-day orientation was also conducted for newly joined BPMs transferred to RCT blocks in Purnea, Saharsa and Siwan districts.

5. Livelihood Financing Status

a. Special Investment Fund (SIF)

The special investment fund fulfills the initial capitalization requirement and basic requirements of ultra-poor HHs. The special investment fund is a one-time grant of Rs. 10,000 which is transferred to the endorsed household account by the Village Organization. Special Investment Fund was received by 12,027 HHs in this quarter and cumulatively till Dec. 2022, a total 1,16,350 households received SIF.

b. Livelihood Investment Fund (LIF)

The project provides Livelihood Investment Fund amounting between Rs. 60,000 to 1 lakh in 3-4 tranches to the targeted households for asset creation. The Master resource person completes

the participatory livelihoods micro planning process of endorsed ultra-poor households, based on the micro-plans VO approved for each beneficiary, procurement committee along with MRP and the ultra-poor household procures the asset through community procurement process.

c. Livelihood Gap Assistance Fund (LGAF)

The livelihood gap assistance fund is the consumption support fund that is provided to each endorsed household. The consumption support is intended to meet the short-term needs of a household and fill income gaps. Although graduation equips participants with livelihoods that generate long-term earning potential, there is often an immediate need that can be met through consumption support. The consumption support also allows households to offset the loss in income while participants attend training. MRPs help the household in opening a savings bank account and VO transfers the Livelihood Gap Assistance Fund to respective households. Under the Livelihood Financing component of SJY, VO will provide gap assistance fund for an initial period of 7 months (Rs. 1000 per month).

Table 32: Livelihood financing status of Endorsed UPHs

Sl.	Training Type	Progress (Oct. – Dec. 2022)	Cumulative Progress (till Dec. 2022)
1	Livelihood Special Investment Fund	8446	1,24,796
2	Livelihood Gap Assistance Fund	22871	1,15,949
3	Livelihood Investment Fund-Tranche-1	22488	1,45,044
4	Livelihood Investment Fund-Tranche-2	0	18947

6. Capacity Building of MRPs under SJY

The MRP selection is a continuous process being undertaken as per the need of the blocks to provide handhold support to the HHs endorsed. By December 2022, altogether 4976 MRPs have been selected across 534 blocks. Module 4 (M4) which is a refresher training for the MRPs on M2 and M3 modules has been started. This module helps MRPs to revisit and learn the Books of Records as well as different topics of business literacy and social issues discussed during home visits and group meetings.

Table 33 : Status on Modular training to MRPs

Sl.	Modular Training	Progress (Oct.- Dec. 2022)	Cumulative progress (till Dec. 2022)
1	Module-1 (Induction & Enterprise Selection)	212	4615
2	Module-2 (Enterprise Development and SJY Books of Records)	332	4034
3	Module-3 (Operation Management Course)	247	3473
4	Module-4 (Refresher)	681	1846

7. 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 on 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 the Aadhar Card and Bank Account 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. In this quarter, 8720 households were facilitated with safe and secure house, 15042 households started drinking safe water from covered sources, PDS Card was facilitated to 10,336 HHs, Ayushman Bharat card was facilitated to 484 HHs.



8. Expansion of SJY in Urban Areas

The State Government has approved the implementation of the ongoing Satat Jeevikoparjana Yojana across the state (rural and urban) on 1st December 2022. Previously, SJY was implemented in rural areas only. The project would be implemented through Livelihood Enhancement, Capacity Building and Financial Assistance to the extremely poor families directly or indirectly involved in the production and sale of liquor/toddy through livelihood enhancement, capacity building and financial assistance. On the basis of the livelihood micro plan, the community organization will support the targeted families with



an investment of up to one lakh rupees per family for the creation of integrated assets. The targeted families will be given assistance of Rs. 1000/- per month (up to 7 months) till the livelihood activities are fruitful. A Community Resource Worker will be appointed for every 30-35 targeted families to support capacity building and livelihood generation of the targeted families.

These families will be provided training on enterprise operations and will be linked to various entrepreneurship development programmes and banks. The targeted families will be assisted in the development of micro-business, cow, goat and poultry farming, agricultural activities and livelihood activities according to their interests and capabilities locally for various activities of livelihood and income. Youth from the target families will be trained and skilled and employed. The targeted families will also be linked to various public welfare programmes of the government.

RESOURCE CELL

1. Orientation and training of E-Master-Trainer on LoKOS

BRLPS is working as an NRO for providing resource support to other SRLMs in the implementation of LoKOS Application. The E-Master trainers for LoKOS support were identified from the pool of cadre who has experience of working at other SRLMs under the Resource Block strategy.



In this regard, a total of 66 potential E-Master Trainers have been shortlisted for LoKOS. The selected E-Master Trainers have been oriented through an online platform on LoKOS Application. After the orientation of the LoKOS through video conference, the 3-day residential training was conducted on the introduction of the LoKOS application and profile entry of the CBOs (SHGs, VOs, and CLF). During the implementation of 2nd phase of the LoKOS application, 3 participants (1 district Nodal, 1 area coordinator, and 1 community coordinator) from each district of Bihar were selected for 3-days residential training in Patna along with the C-PRPs. Further, the NRO Resource cell has provided tasks to each trained C-PRP to practice the profile entry of CBOs (15 SHGs and 5 VOs).

2. Screening of FNHW Cadre

Screening of FNHW cadre in districts of Lakhisarai, Vaishali, and Buxar has been started. State team (HNS & Resource Cell) visited the concerned district for screening of FNHW CRPs and C-PRPs, Process has been taken up at the district level as per the policy.

PROJECT MANAGEMENT



A.COMMUNICATION

1. 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.

2. Project Intervention

a. JEEVIKA's Help Desk Centre

- The help desk is facilitating Jobs, Social Development, Insurance, ICB, Non-Farm, Alternate Banking and redressal of community grievances through toll-free number 1800-572-119. The toll-free number is available from 9:30 AM to 7:30 PM on all working days.
- In this quarter, Call centre executive's followed with Community Mobilizers, placed candidates under DDUGKY, SJY-MRPs, Store keepers, store managers and store keepers of the Rural Retail Shop intervention.
- The monitoring of Community Mobilizer on payment status and their work progress.
- Similarly follow-up from SJY – MRPs is also being taken.
- HNS questionnaire was also revised and updated.

Table 34: Brief of call from Oct – Dec 2022

Sl.	Themes	Successful call (Oct. - Dec. 2022)
1	Health & Nutrition	10018
2	Institution and Capacity Building	10888
3	Jobs	7250
4	Other	432
5	Satat Jeevikoparjan Yojana	325
	Total	28976

b. Community Grievance and Redressal Mechanism

The Community Grievance and Redressal Mechanism in JEEVIKA (Jeevika: Bihar Rural Livelihoods Promotion Society) is a system designed to address and resolve any grievances or complaints raised by the community. This mechanism is an important aspect of JEEVIKA's efforts to ensure accountability and transparency in its operations and to promote the well-being and empowerment of the rural communities it serves. Till Dec. 2022, altogether 72 cases have been registered out of which all cases have been resolved except nine. These nine pending cases have been taken by the concerned Grievance redressal committee. Generally, cases are related to incentive and honorarium payment, cadre selection, etc.

c. YP Programme and Internship

32 Young Professionals from nine premier listed institutes were selected through Campus Recruitment. The name of the institutes are IHRM, IRM, CIMP, LNMI, BHU, FMS, XISS, KSRM, and BAU. Additionally, as on December 2022, 13 Livelihood Specialists were also selected through campus drive from two universities. These YPs will be designated under various themes at the district level after they have completed their compulsory field immersion and orientation. The selection of YPs from top institutes and the inclusion of livelihood specialists demonstrates JEEVIKA's commitment to bringing the best pool of talented youth willing to work for rural community development.

3. Prohibition Day in Bihar (2022)

Prohibition Day in Bihar is observed on November 26th every year to commemorate the enforcement of the Prohibition of Intoxicating Liquors Act in the state. On this day, various activities are taken up to spread awareness about the ill effects of alcohol consumption and the importance of maintaining a sober society.



The inauguration of a Glass Factory in Sambalpur Patna owned and run by the JEEVIKA Didis marked a significant step forward in the promotion of sustainability and recycling. The factory was

inaugurated on 26th November 2022, on the eve of Prohibition Day, by the Chief Minister and other bureaucrats, at Gyan Bhawan.

The Knowledge Management and Communications Team played a vital role by:

- Developing and executing a comprehensive communications plan for the event, including media relations, social media management, and internal communications.
- Inviting and coordinating with media outlets to ensure coverage of the event.
- Developing and distributing press releases and other promotional materials to generate interest in the event.
- Working with the event organizing team to ensure a seamless and well-coordinated event.

4. Awards and Recognitions

APMAS awarded Sarojani Jeevika Mahila Swalambhi Sahakari Sankul Sangh Ltd. with the first prize and Savitri Bai Fule Jeevika Mahila Swawlambhi Sahakari Sankul Sangh Ltd. with the second prize for 2022 at the Regional – Eastern Zone Level. Winning this award demonstrates excellence in many areas of assessment and commitment to meet the standards of a best-performing SHG Federation at the Regional–Eastern level.

5. IEC, Publications, and Media

- Change maker the quarterly magazine, issue no 15 was published and circulated.
- JEEVIKA's Community newsletter- To capture stories of women and CBOs, the theme published 3 Newsletters- Issue no. 27, 28 and 29. 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 CBOs, motivating and encouraging other members to take up activities in their own areas.
- Satat Jeevikoparjan Yojna monthly newsletter- During this quarter, SJY newsletter issue number 15th, 16th and 17th were published. Newsletter covers several aspects of ultra-poor families, role of a graduation approach in their life cycle, etc.
- JEEVIKA's monthly newsletter: JEEVIKA' monthly newsletter captures various new initiatives across all the themes, progress made along with the events, programs and inspiring case studies. Three Newsletters for the month of October, November and December, 2022 were published with Issue No: 60, 61, and 62.



B. MONITORING AND EVALUATION

1. Survey on “Socio-Economic Impact on People of Bihar after Prohibition”

In the light of the direction given by the Department of Prohibition and Excise, Govt. of Bihar, the Chanakya National Law University wished to conduct a survey in Bihar on the “Socio-Economic Impact on People of Bihar after Prohibition” with JEEVIKA as an implementation partner.

A MoU was signed between JEEVIKA and CNLU to conduct a household survey in rural areas of Bihar through JEEVIKA Community-Based Organization. A total of 10 lakh HHs were to be surveyed with 50% of the respondents being female and the remaining 50% as male. The focus was also to ensure that the representation of all the Panchayats is ensured in the survey. JEEVIKA was responsible for the development of mobile-based application for the collection of real-time data, analysis, and submission of reports to CNLU. JEEVIKA team also trained the survey team comprising community cadets and supervised the entire survey work. JEEVIKA surveyed over 10 lakh households during this quarter.



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 survey of around 4500 households in the 6 districts was completed. It is a panel survey and the same 4500 households were surveyed in the Endline to assess the overall impact of the project.

3. Quarterly Progress Report

The 60th JEEVIKA Quarterly Progress Report for the period July-September 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.

4. 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 write-ups 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 shared in the previous quarter. During this quarter, vetting of the same was done and reports were submitted to the Finance Department and Adri, Patna.

C.MANAGEMENT INFORMATION SYSTEM

1. Development of new applications and software

a. Drinking Survey App.

Drinking survey applications was developed to capture the alcohol drinking status of people in all villages of Bihar. Males and females with age more than 40 years were asked 10 questions by the surveyor about the status of his / her or their family member liquor consumptions / quit alcohol consumptions details. Almost 10.5 Lakh individuals survey were captured within 15 days only. This module is designed in offline as well as in online mode.

b. JEEVIKA Didi Ki Nursery

Web based applications as well as mobile based applications have been developed for capturing the processes of Didi ki Nursery led by SHGs Members. For the purposed basic details of nursery along with the lead didi's information are being captured in web applications. Name of nursery, functioning year along with Didi's bank details, different type of plants etc. in the nursery are captured. This can be done by block level users.

In Mobile applications, monthly survey was done by the mentors as well as sapling transactions are being captured. Data related to date of survey, sapling size, age of sapling, type of plants, category of plants and cost of the sapling are captured monthly. Sale of sapling to different departments / individuals within district and outside districts with details are also captured. Based on the data captured different kind of the reports and dashboard have been prepared.

2. Development of Add on modules

a. Jeevika Honey Applications

2 new modules have been incorporated in the JEEVIKA honey Applications

b. PG Members Meeting Module

In this module PGs Meetings data related to capturing the members attendance, place of meeting and agenda of the meetings are captured.

c. Loan Disbursement and Repayment Module

PG members are disbursed loan through the module as well as their demand and repayments are also captured.

D.HUMAN RESOURCE DEVELOPMENT

1. Recruitment

- Waitlist Clearance: 434 candidates in various positions of BRLPS were called for joining between 14th to 22nd December 2022 of which 272 candidates reported for joining and 20

candidates applied for an extension. 11 candidates left immediately after joining for various reasons, therefore their joining was not accepted.

- **Joining under NRETP:-** Altogether 8 candidates were selected for state-level positions under NRETP of which three joined and 3 applied for an extension.
- **Training, Induction & Village immersion :-** Newly Joined 272 candidates in various positions completed their



two days of training and induction at the state level and six days at the DPCU Level after which they went for village immersion for 21 days in the 9 districts.

- **Campus selection of LHS:-** From three colleges, 16 candidates were selected through campus for Livelihood Specialist in this quarter.
- **TOR for hiring of HR Agency:-** Currently, 1372 positions at SPMU/DPCU/BPIU Levels are vacant for recruitment for which a ToR has been prepared for hiring the HR Agency.
- **Joining of young professional :-** 11 young professionals joined in this quarter.

3. HR-MIS and others

- Parallel Salary processed in HRMIS and Tally to streamline the salary transfer and preparation process across Bihar.
- Workshop on Competency Mapping was organised for DPMs and BPMs.
- 285 Employees joined BRLPS between October to December 2022 whose employee code generation and data migration in HR MIS has been done.
- **Provision of Reservation Roster on the position of Consultant :-** A policy note has been drafted for which committee has been constituted for opinion.
- **Assets Declaration:-** Registration of all officials on deputation from government has been registered on the portal for their asset declaration.

4. Mediclaim and performance appraisal

- 154 Medical Bills were submitted for reimbursement.
- Insurance amounting to Rs. 38 Lakh through Axis Bank was given to the Nominee of Late. Arvind Kumar Singh and an amount of Rs-34 Lakh handed over to the Nominee of Late. Lakshmikant Pyarelal.
- Performance appraisal rollout for the financial years 2019-20, 2020-21 & 2021-22.

E. PROCUREMENT

1. CONSULTANCY SERVICES

Contracts were signed with 20 audit firms for Internal Audit for the Financial Year 2022-23.

2. GOODS/WORKS/NON-CONSULTING SERVICES

- Letter of acceptance for hiring an agency for providing 1:1 Internet line on fibre at Biscoman was issued to M/s Sify Technologies pvt ltd.
- Contract was signed with BSNL for Providing 1:1 Internet line at Vidyut Bhawan SPMU office 1st & 3rd Floor .
- RFPs to the shortlisted agencies were issued for hiring of an agency for E-Learning initiatives for Capacity Building of CBO's.
- Work order for printing and supply of Note Pad and Conference Pad was issued to M/s Sumeet Enterprises, Patna.
- Bidding process for hiring an agency for supply of 3200 Tabs was issued on eproc 1.0 portal and till Dec. 2022 no bidder has submitted their bids on eproc portal. Bids of 3200 tabs was issued again.
- Bidding process for hiring an agency for supply of 6400 Smartphones was issued on eproc 1.0 portal and till Dec, 2022 no bidder has submitted their bids on eproc portal. Bids of 6400 smart phones was issued again.
- Letter of acceptance / Notification of Award for hiring an agency for providing CUG services was issued to M/s Reliance JIO Infocom Limited.
- Contract agreement for Hiring an agency for Saras mela 2023 was signed with M/s Pyramid Fabcon Event Manager Pvt. Ltd., Sonapur.
- Contract agreement was signed with M/s Ad Well International Pvt. Ltd. for Printing & Supply of 15,000 Diary and 15,000 Calendar 2023.
- RFPs to shortlisted agency was issued for hiring an agency for converting training materials into Digital form (2 D / 3 D film)
- Work order was issued to M/s Buddha advertisement for the supply and installation of IEC material for Glass Bangle Factory at Patna.
- Contract agreement has been signed with M/s Patna Offset Press for Printing & Supply of SJY Books of Records.
- Work order was issued to M/s Vision Enterprises for developing film on Satat Jeevikoparan Yojna.
- Work order was issued to M/s Pranav Motion Pictures for developing film on Journey of JEEVIKA project.
- Work order was issued to M/s Semaphore Technologies Pvt. Ltd. For Designing, Printing & Supply of Coffee Table Book.
- Bid for supply and installation of 728 desktops were floated on eproc portal and total four agencies has submitted their bid .
- Bidding process for hiring an agency for supply of health kits was issued on eproc 1.0 portal and till last date and time no bidder has submitted their bids on eproc portal. Bids of health kits was issued again floated on 13.12.2022.

F. FINANCE

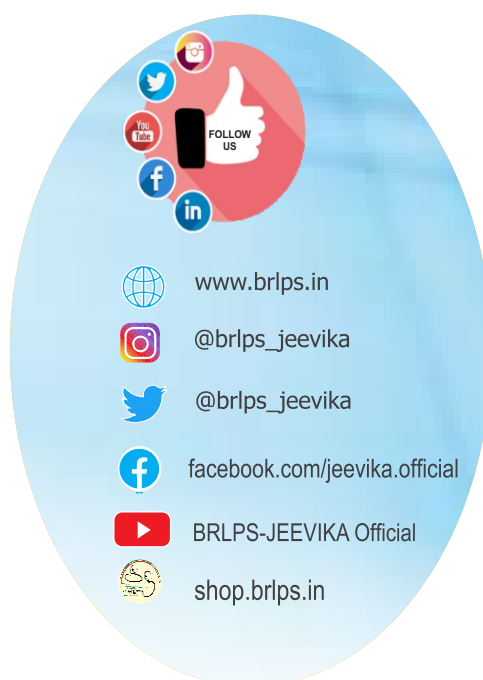
1. IUFRs up to September 2022 for NRLM/ NRETP and BTDP have been submitted to the MoRD and the World Bank respectively.
2. Claim pertaining to BTDP up to September 2022 has been submitted to CAAA. A total amount of Rs. 1948.26/- crore against the claim up to September 2022 has been reimbursed.
3. Internal Audit for 1st and 2nd quarter of the FY 2022-23 has been completed across the DPCUs and SPMU. Audit Report has been shared with DPCUs.
4. Financial statement with action taken report with regard to observation of statutory audit for the Financial Year 2021-22 was approved by the EC and GB of the Society.
5. Fund request for releases of fund under NRLM and NRETP for 2nd tranche of 1st installment has been submitted to MoRD along with the utilization certificate of the respective projects and the same is underway.
6. The limit regarding availability of fund for making expenditure at DPCUs /SPMU level from Child Accounts for the 3rd qtr. 2022-23 has been set and communicated to DPCUs, the Banks & all other concerned.

Table 36: Financial achievement under different Projects in FY 2022-23 (Rs. In crores)

Sl.	Name of the Schemes/Projects	Allocation for FY 2022 - 23	Expenditure during the 3rd Qtr. of FY 2022-23	Cumulative exp. for the FY 2022-23
1	NRLM	1710.97	328.67	871.18
2	BTDP	480	132.63	483.36
3	NRETP	160.7	25.46	100.73
4	SJY	100	51.6	92.83
	Total	2451.67	538.36	1548.1

Progress at a glance

PARTICULARS	Progress till December 2022
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1042956
Number of Village Organizations formed	68411
Number of Cluster Level Federations formed	1418
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	964176
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th)	1659068
Amount of credit linkage (Rs. in crore)	26708.44
Number of SHG members insured under PMJJBY	5368878
Number of SHG members insured under PMSBY	5888564
LIVELIHOODS	
FARM	
Number of SHG HHs undertook wheat cultivation	935487
Number of SHG HHs involved in Kitchen Garden	1462253
Number of HHs involved in vegetable cultivation	478826
LIVESTOCK	
Number of beneficiaries part of Poultry PG	181633
Number of HHs part of the Dairy intervention	115506
Number of beneficiaries part of goat intervention	284490
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	228661
JOBS	
Number of youths trained	353431
Number of youths placed/settled	390453
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	152212





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