



Rural Development Department
Government of Bihar

JEEVIKA

Bihar Rural Livelihoods Promotion Society

67th Quarterly Progress Report

April - June, 2024





Mission Statement

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

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EXECUTIVE SUMMARY

The Bihar Rural Livelihoods Promotion Society (BRLPS), known as JEEVIKA, has made significant progress in its mission to promote socio-economic development across Bihar. This quarterly progress report highlights the achievements and ongoing initiatives from April to June 2024. JEEVIKA's comprehensive, community-driven approach continues to empower rural and urban communities through the formation of Self-Help Groups, robust micro finance interventions, and diverse livelihood promotion activities.

JEEVIKA's efforts in institution and capacity building have been crucial in creating a strong foundation for sustainable development. During this quarter, 4466 new SHGs were formed, mobilizing 47118 households and increasing the cumulative total to 1,063,084 SHGs, encompassing over 1.31 Crore households. Additionally, 148 Village Organizations and 2 Cluster Level Federations were established, bringing the cumulative totals to 70,960 VOs and 1671 CLFs. In urban areas, 542 new Community Based Organizations were formed under the Urban Social Mobilization and Institutional Development (SM-ID) program.

A key achievement was the registration of a cumulative total of 503 CLFs and 361 Jeevika Model CLFs (JMCLFs) under the Bihar Self Supporting Societies Act (BISSCOS) of 1996, enabling these federations to participate in profit-making ventures. Furthermore, Board of Directors (BoD) elections were successfully completed for 294 CLFs, ensuring SHG members' active participation in registered primary cooperative societies. To strengthen governance and transparency, monthly reporting and grading of CBOs has been digitized, with 93% of CLFs, 71% of VOs, and 71% of SHGs adopting digital Masik Prativedan. Capacity-building sessions and exposure visits were organized for various stakeholders and urban SHGs and ALFs were trained in bookkeeping and governance.

JEEVIKA's microfinance initiatives have significantly enhanced financial access for marginalized communities. This quarter saw substantial progress in SHG bank linkages, with 37805 credit linkages and 5905 new savings accounts opened. Training programs and audit systems supported these efforts, focusing on enhanced financial access and capitalization for women's enterprises and community-based organizations. The LokOS platform facilitated training for project staff and cadres, while community finance initiatives focused on Viability Gap Funding and internal audit systems. Micro insurance schemes provided social security coverage to 65.70 Lakh SHG members under PMJJBY and 72.95 Lakh under PMSBY. The Bank Sakhi initiatives expanded through digital transactions, with a total of 5714 Bank Sakhis facilitating transactions worth Rs. 973.07 crore this quarter.

JEEVIKA has implemented diverse livelihood promotion activities to enhance income and food security. During the Rabi season, 13560 Village Resource Person and 449 Skill Extension Workers were trained on agro-ecological practices who would assist SHG members to undertake different crops with improve technology. Additionally, 253 permanent and 1161 temporary Neera sales counters sold 1.46 Crore liters of Neera.

Under the Start-up Village Entrepreneurship Program (SVEP), 3096 enterprise plans were prepared, and 1509 enterprises received funding. JEEVIKA has partnered with the SC-ST welfare

department to provide cleanliness services in 87 SC-ST residential schools, involving 636 households in cleanliness services. Didi Ki Rasoi units have been established at 200 locations, providing healthy and nutritious meals in hospitals, registry offices, government offices, residential schools, etc. Furthermore, JEEVIKA signed an MoU with the Health Department for providing laundry and cleanliness services in District Hospitals, Sub-Divisional Hospitals and Maternal and Child Health Centers.

Under Pashu Sakhi Service Model, cumulatively a total of 5327 Pashu Sakhis have been trained, serving 578926 households across 28 districts and improving goat rearing practices. The Integrated Poultry Development Scheme (IPDS) benefited 1753 new members, with 74326 chicks distributed during the quarter. In collaboration with COMFED, JEEVIKA has mobilized a total of 76130 households into 1041 women's Dairy Cooperative Societies (DCS). The Kaushikee Mahila Milk Producer Company enrolled 39084 members and procured an average of 66,456 liters of milk per day. Under fishery interventions, 106 Fish Producer Groups have been formed and supported by 86 Matsya Sakhis.

JEEVIKA's skill development and placement initiatives have enhanced employability and created livelihood opportunities. This quarter, 592 candidates received training and 1219 candidates were placed through the DDUGKY scheme. Job fairs facilitated the placement of 1117 candidates. Rural Self-Employment Training Institutes (RSETIs) trained 11125 candidates, with 3709 settled.

JEEVIKA is committed to holistic social development, including health, nutrition, and sanitation. Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK) centers in Gopalganj, Nalanda and Sitamarhi earned a collective profit of Rs. 2,66,245 during the quarter. The Health and Nutrition Enterprise Fund disbursed a total of 8.9 crore across 22 districts, supporting 1720 women entrepreneurs. The JEEVIKA Health Help Desk assisted patients through 45 functional desks across Bihar.

The Satat Jeevikoparjan Yojana has made significant strides in empowering ultra-poor households (UPHHs) by providing Livelihood Investment Fund to a total of 181777 UPHHs.

The recruitment process for hiring Young Professionals from campus as well as the open market was conducted during this quarter. Campus placements were carried out in eight institutes and 30 candidates were selected. A total of 610 applications were received for YP positions from the open market, of which 303 candidates were shortlisted. Final selection will be undertaken in the coming quarter. Additionally, interviews were conducted for 22 advertised consultant positions. Shortlisting of candidates for 42 State PMU positions was also completed during this quarter.

This quarter marked significant progress across its various initiatives. The organization's dedication to forming community-based organizations, improving financial access, boosting livelihoods, enhancing skills, and promoting social well-being has positively impacted a large number of households in Bihar. The advancements in institutional development, the adoption of digital tools, and the strategic collaborations undertaken during this quarter lay a strong foundation for continued sustainable development and empowerment in the region.

INSTITUTION BUILDING & CAPACITY BUILDING

During this quarter, a total of 4466 SHGs, 148 VOs and 2 CLFs were formed in the rural areas of Bihar, along with 542 CBOs in urban localities of the state. Furthermore, to strengthen governance and transparency at higher-level federations, the registration of CLFs and TLCs was carried out. Visioning exercises and Annual Action Plan preparation were conducted for CLFs for the FY 2024-25.

1. Social Mobilisation and CBO Formation

During this Quarter, a total of 4466 Self-Help Groups were formed, mobilizing 47118 households into SHGs. Cumulatively, 1063084 SHGs have been formed, engaging 13154532 households. Additionally, 148 Village Organizations and 2 Cluster Level Federations were formed during this quarter, bringing the cumulative totals to 70960 VOs and 1671 CLFs. Furthermore, under the Urban SMID (NULM) program, 542 urban CBO were newly formed.



2. Strengthening CLFs as Co operatives

The project has successfully facilitated the registration of CLF under the Bihar Self Supporting Societies Act (BISSCOS) of 1996. This registration enables them to participate in profit making ventures, making a significant milestone in the project

a) Cooperative identity of CLF

Of the total target of 701 CLFs in 534 blocks of 38 districts, 503 CLFs have been registered as primary cooperative societies under BISSCOS Act.

Table: 1 Status of CLF Registration

SI	Particulars	Total
1	The Target for CLF registration	701
2	Number of CLFs registered as cooperative	503

b) JEEVIKA Model CLF as Cooperative

Out of total 534 Model CLFs, a total of 361 M-CLFs have been registered under BISSCOS Act, 1996.

Table: 2 Status of Model CLF Registration

SI	Particulars	Total
1	Target of M-CLF registration	534
2	Number of M-CLFs submitted online form for registration	402
3	Number of M-CLFs registered as cooperative	361

c) Statutory Compliance of CLFs as cooperative

A total of 345 CLFs have submitted documents for their BODs election to the Bihar State Election Authority through the concerned District Cooperative Officer. In total, 294 CLFs have completed their BoDs election and formed new BoDs for 5-year tenure. As per the approved by-laws, all SHG members will have membership with the registered primary cooperative society. Six batches of BoD training were organized for registered CLFs.

3. Strengthening digital governance of community institutions

a.) Digitization of CBOs Masik Prativedan

Monthly reporting and grading of Community-Based Organizations are done across 534 blocks in 38 districts to maintain the quality and sustainability of these groups. These activities help us understand the current status of each CBO and plan strategies to improve their performance. In first quarter following achievements were made:

- 93% of CLF digitized Masik Prativedan
- 71% of VO digitized Masik Prativedan
- 71% of SHG digitized Masik Prativedan

b) Digital Tracking of Cadre Payment

A pilot on the cadre payment tracking system has been successfully conducted to enhance the efficiency and transparency of payments to CLF staff.

4. Strengthening of CLF as M-CLFs

a) CLF Visioning

The visioning process for CLFs empowers members to create a shared institutional vision, assess their current state and plan for the future. Conducted in three phases (V1, V2, V3), it focuses on building perspectives, identifying key changes and mapping resources. In last quarter visioning exercise was initiated in 125 (Phase 2 NRLM) MCLFs.

MCLF completed V1	MCLF completed V2+V3	MCLF prepared Vision Document
125	125	30

b) Action plan execution

Annual Action Plan and Business Development Plan Preparation (FY 2024-25)

During this quarter, the team provided orientation to the DRPs and CLF anchors on the preparation of the Annual Action Plan for FY 2024-25. The AAP for 311 M-CLFs was finalized .The AAP for FY 2023-24 was revisited.

CLF Coordinator Selection

To ensure responsibility and statutory compliance at the CLF level, the selection of dedicated CLF-level staff is essential. The team has prioritized placing CLF Coordinators for this purpose in all MCLFs. A total of 41 CLF Coordinators have been placed in MCLFs as per the norms. These CLF Coordinators have been trained on CLF concept & management and the use of the web application.

CLF Infrastructure Fund

As per the mandate, all Phase 2 NRETP MCLFs are to receive an infrastructure fund of Rs 2.49 lakhs each. A total of 96 MCLFs have already received the infrastructure development fund. The procurement committee members have been trained for the procurement of items. Procurement of essentials, as outlined in the office order, has commenced.

Grading of MCLFs

Grading provides a clear assessment of a CLF's performance, highlighting strengths and identifying areas for improvement. In this quarter, the trained resource persons conducted grading for 534 Model CLFs (MCLFs), resulting in 97 CLFs being graded as A, 422 as Band 13 as C and 1 as D.

5. Capacity Building of CBOs

The consistent training and capacity development of the cadres, as well as members of SHGs, Village Organizations and Cluster Level Federations, are imperative for upholding the quality of CBOs. JEEVIKA has developed comprehensive training tools, both at basic and advanced levels, to facilitate these training sessions. A total of 36788 CBO members and 2720 staff were trained in Quarter 1.

Table 3: Modular training to SHGs, VOs and CLFs

Sl.	Particulars	Participants	Number of CBOs trained (Apr-June'24)
1	SHG modular training (M1-M4)/Refresher training	SHG members	35432
2	VO modular training (M1-M3)/Refresher training	VO RGB members	438
3	VO modular training (M4-M5)/Refresher Training	VO RGB members	410
4	CLF modular training (M1-M3) Refresher Training	CLF RGB members	78
5	CLF modular training (M4-M5) Refresher Training	CLF RGB members	64
6	CLF modular training (M6-M9) Refresher Training	CLF RGB members	52
7	Governance & CBOs quality	CLF & VO OB members	236
8	Governance, community HR & office management	CLF BoD members (62 CLFs)	78

Table 4: Training of staffs and cadre

Sl.	Particulars	Participant's profile	Number of units of training	Number of participants
1	SHG concept and management/Refresher	CM	41	1150
		CC&AC	6	187
2	VO concept and management/Refresher	VO BK	13	378
		CC&CC	15	418
3	CLF concept and management/Refresher	CF	8	228
		CC&AC	7	203
4	Pre-Visioning (NRLM MCLF)	TO & ANCHOR PERSONS	1	32
5	CLF Concept and management and Web application	CLF Coordinator & CLF Anchors	2	63
6	MCLF Grading through web application	TO And CLF Anchors	2	61

c) Vision Building Training

Vision-building training for Phase-2 of 160 (NRETP) Model Cluster Level Federations was completed in two steps:

Pre-visioning Training

This included the training of 1 unit, as detailed below:

No. of Units	District Resource Persons (DRPs)	Block Resource Persons (BRPs)	Total
1st unit	12	20	32

The trained DRPs and BRPs conducted training for all MCLF Anchor Persons, who subsequently facilitated both the pre-visioning and visioning exercises in their respective MCLFs, covering all 160 NRLM MCLFs.

Training on MCLF Grading

This included the training of 2 units, as detailed below:

No. of Units	District Resource Persons (DRPs)	Block Resource Persons (BRPs)	Total
1st unit	20	11	31
2nd unit	14	16	30
Total	34	27	61

CLF Anchor Persons have been trained on the web application for profile entry, cut-off entry, staff master, training, compliance and monthly input entry. Data entry through the web application has been initiated in 533 MCLFs, with progress in profile entry and cut-off entry.

Training conducted through TLCs

During Quarter 1, a total of 16970 participants received training on various themes, facilitated by resource persons. The TLC premises were actively utilized for 510 training units during this period. The training primarily targeted CBO members and cadres, aiming to enhance their knowledge and skills in key thematic areas.

Training on Preparation of CB Calendar

The state team organized a two-day residential Training of Trainers on the TLC Annual Capacity Building Calendar. The training focused on equipping TLC leaders and cadres with knowledge about TLC governance and its functionality. A total of 36 members from 12 districts participated in the training.

6. Strengthening TLC as cooperative

Registration of new TLC

For the registration of new TLCs, identified nodal staffs was trained on document preparation for the registration process. The nodal person, in coordination with the TLC Board of Directors (BoD) and district team members, facilitated the process. During this quarter, Bhagalpur district successfully registered a TLC and received the certificate of registration under the Primary Cooperative Societies Act, 1996 (BISSCOS Act).

Sl.	Particulars	Progress
1	Number of Districts covered	28
2	Total Training Units conducted in TLC	510
3	Total number of Days (Occupancy)	1201
4	Total Number of Participants trained.	16970

7. Urban SM-ID

The Urban Social Mobilization and Institutional Development (SM-ID) component, a joint initiative by the Bihar Rural Livelihoods Promotion Society and the National Urban Livelihood Mission (NULM), continues to drive socio-economic empowerment among urban poor communities. This quarter marked significant progress through targeted activities and strategic interventions.

A process monitoring study was initiated by AMS to enhance the implementation of Urban Livelihood Enterprise Promotion. This study documented critical success factors to ensure the effective execution of livelihood initiatives. Urban poor households were successfully integrated into the SJY framework, gaining vital support for economic upliftment and empowerment. Furthermore, capacity-building sessions engaged SHG members, urban poor households and urban functionaries in practical initiatives such as park maintenance, Kid Zone/ Creche setups and waste segregation.



To strengthen institutional development and social mobilization efforts 1164 Community Resource Persons and stakeholders participated in specialized training programs. Additionally, advisories were issued to streamline the payment, renewal and selection processes for CRPs, ensuring more effective implementation of NULM objectives. Urban SHGs and Area Level Federations (ALFs) were also equipped with bookkeeping skills, enabling them to maintain proper records, ensure regularity in meetings and adhere to Panchsutra principles for better governance and accountability. As a result of these concerted efforts, 542 Urban CBOs were formed this quarter, modular training was delivered to 1589 Urban CBOs (SHGs & ALFs) and exposure visits were organized for 619 Urban CBOs.

8. Scoping & Inclusion of PMAY-G Beneficiaries in CLF

The project aims to mobilize eligible poor households for inclusion in Self-Help Groups. The mapping of PMAY-G beneficiaries for SHG membership has been carried out through the convergence app. A total of 2870641 PMAY-G beneficiaries have been mapped for SHG membership in Bihar.

FINANCIAL INCLUSION

During the first quarter of FY 2024-25, the Financial Inclusion theme of JEEVIKA undertook several key initiatives aimed at strengthening the access of Self-Help Groups to formal financial services, deepening financial literacy and promoting digital banking practices.

A. Micro Finance

1. Achievement of Bank Linkages with Mainstream Banking

The bank linkages of SHGs progressed further with the strengthening of systems for savings account opening and credit linkage. Continuous efforts were made to coordinate with different banks to ensure the supply of savings and credit linkage forms, facilitating financial transactions. Additionally, efforts were made to sensitize bankers about the scale of NRLM in the state and the potential it holds for SHG capitalization.



During the quarter, 5905 SHGs opened savings accounts and 37805 SHGs were credit-linked (1st, 2nd, 3rd and 4th linkages) worth Rs. 1368.98 crores. As of June 2024, a total of 2128618 SHGs (1st, 2nd, 3rd & 4th) accessed credit worth Rs. 43112.13 crore from banks across Bihar.

Table 5: Progress on SHG saving and credit linkages with Banks (April-June 2024)

Sl No	Bank Name	SHGs Saving Account Opening	SHGs 1 st Credit Linkage	SHGs 2 nd Credit Linkage	SHGs 3 rd Credit Linkage	Total Credit Linkage (1 st + 2 nd + 3 rd + 4 th)	Credit Amount in Rs Lakhs (1 st , 2 nd , 3 rd & 4 th Credit Linkage)
1	Uttar Bihar Gramin Bank	2196	2642	5445	2003	10090	31315
2	Dakshin Bihar Gramin Bank	838	804	2451	3773	7028	29311
3	State Bank of India	691	1014	2980	2627	6621	24910
4	Punjab National Bank	301	633	1365	1547	3545	13553
5	Bank of India	368	458	879	1612	2949	12190
6	Central Bank of India	382	731	945	584	2260	7144
7	Bank of Baroda	370	369	619	767	1755	6629
8	UCO Bank	249	363	494	350	1207	3952
9	Indian Bank	172	195	394	307	896	3163
10	Canara Bank	104	89	319	236	644	2389
11	Union Bank of India	146	266	172	95	533	1438
12	ICICI Bank	55	55	87	85	227	811
13	Bihar State Co-operative Bank Ltd.	33	33	0	0	33	50
14	Indian Overseas Bank	0	3	7	0	10	26
15	IDBI Bank	0	0	7	0	7	21
16	HDFC Bank	0	0	0	0	0	0
	Grand Total	5905	7655	16164	13986	37805	1,36,897.50

2. Women-Led Individual Financing for Enterprise Promotion

It has been observed that many SHG members have established enterprises and now require funds to expand their businesses. However, due to the unavailability of a proper system, they were unable to secure adequate loans as per their requirements. To address this issue and promote women-led individual enterprises, the Financial Inclusion theme initiated the piloting of Women-Led Individual Financing in Patna (Bakhtiyarpur, Naubatpur), Vaishali (Hajipur) and Nalanda (Parbalpur and Hilsa). Based on the experiences from these areas, the initiative has been extended to 70 blocks across 14 NRETP districts.

In the 1st quarter of FY 2024-25, the FI theme focused on the conversion of documents generated by the FI and Non-Farm themes. The FI team facilitated the sanctioning of approximately 1500 individual financing applications by banks. In addition to bank financing for individual SHG members, the FI theme also emphasized enterprise financing through the internal funds of CBOs. By the end of the 1st quarter of FY 2024-25, 4016 individual SHG members were provided funding of Rs. 18 crores to support their enterprises.

3. Disbursement

Bank loans were utilized for activities such as meeting social needs, high-cost debt swapping, construction or repair of houses, construction of toilets, supporting sustainable livelihoods for individual SHG members, or financing viable common activities initiated by SHGs. To promote the smooth disbursement of bank loans, the Help Desk team constituted at the district level and FI-Nodals placed at the block level assisted SHGs in the loan disbursement process. By the end of the 1st quarter (April 2024 to June 2024) of FY 2024-25, more than Rs. 2,500 crores was successfully disbursed by banks to SHGs.

4. Prompt Repayment

To inculcate the culture of monthly repayment and adherence to the Panchsutra, SHGs were mobilized to approach their respective banks under the "Bank Samvaad" campaign. This initiative motivated bankers to increase lending to SHGs in rural areas.

The Help Desk team at the district level and FI-Nodals provided support in ensuring the timely repayment of loans by SHGs. The FI theme also monitored blocks, districts, SHGs and community cadres, including members, which resulted in timely and prompt repayments. By the end of June 2024, the FI theme successfully maintained a repayment rate of 98.93%.

B. Community Finance

Community Finance prioritized training and capacity building of staff and cadres on the LOKOS application. All districts initiated the internal audit process within their respective areas. Additionally, the team focused on mapping and profile entry for CBOs using the LOKOS application. An office order was issued to provide VGF funds to an additional 100 NRETP MCLFs, and the VGF funds were successfully disbursed.

The team also worked on ICF management, orienting MBKs and CF Managers/ YPs on the process. A monitoring system was introduced to strengthen ICF management, utilizing a Google form for regular tracking.'

1. LOKOS Progress

LOKOS, a digital platform introduced by NRLM, supports effective management and monitoring of SHG activities, enabling better decision-making. By the end of the quarter, 16350 project staff and 95666 cadres were trained in using LOKOS.

By digitizing SHG profiles and membership data, LOKOS has improved transparency and accountability, ensuring that SHG members have access to the resources they need for their financial and entrepreneurial activities. To date, 84379 SHGs and 709740 members were approved by BPMs (AC/CCs). Districts will begin profile entries post-mapping.

2. AUDIT of CBOs

i) Internal Audit System for CLFs

A total of 1548 CLFs have completed the internal audit process for Quarter one in their respective districts. A virtual orientation was conducted for CF Managers/ In charge and YPs regarding the compliance mechanism process. The compliance of the internal audit has been initiated and shared with the concerned districts for 301 CLFs in 30 districts by the CF Team to streamline and strengthen the audit process at the CLF level.

ii) Internal Audit System of VOs and SHGs and Its Planning

The audit of VOs and SHGs will be initiated through Resource Bookkeepers (RBKs). Approximately 3274 RBKs have been identified, with an average of 6 RBKs per block. The total audit for this year will cover 35000 VOs and 3 lakh SHGs. In this regard, Office Order No. 553, dated 18th June 2024, has been issued.

iii) Statutory Audit Status of Registered CLFs

Preparation for the statutory audit has commenced for 501 registered CLFs and 720 registered VOs across all 38 districts. The audit process will commence in July 2024.

3. Training on Books of Record

To enhance the effectiveness and quality of staff and community professionals, capacity development training for staff, cadres and community members on all books of record (SHGs, VOs and CLFs) and other financial inclusion components is an ongoing activity. As a result, from April 2024 to June 2024, 3232 Community Mobilizers were trained in the first quarter. Additionally, 1003 Bookkeepers and 210 Master Bookkeepers received training.

Sl.	Particulars	No. of CLFs received VGF (out of 200 CLFs)	Amount Disbursed (in Rs)
1	1st Tranche	200	16,74,42,400
2	2nd Tranche	200	10,04,60,265
3	3rd Tranche	200	6,69,73,544
	Total		33,48,76,209

4. Viability Gap Fund

The Viability Gap Fund under NRLM has been a crucial intervention in supporting the operational expenses of Model CLFs. By providing VGF in three tranches, JEEVIKA ensures that CLFs achieve Operational Self-Sufficiency (OSS) and continue supporting SHG members. By the end of this quarter, the VGF has been successfully disbursed to all 200 Model CLFs.

5. ICF Mapping with CLF with the help of Google forms

The Initial Capitalization Fund is invested by the project at the Village Organization level. Recording the ICF in the books of the CLF is termed as “Mapping of ICF.” ICF mapping increased from Rs . 4,991 crores (as per the last quarter's mapping status) to Rs. 5,329 crores by June 2024 in the CBOs MIS. The ICF Management Analysis, started in January 2023, synchronizes MIS data with Google Form inputs by MBK. The form includes 10 sections with 52 questions, covering ICF analysis, loan tracking, CLF cash/ bank balance, OTR, OSS and repayment tracking. Virtual training sessions were conducted for MBKs, Anchor Persons, CF Managers/ In charges and YPs from February 19th to 28th February 24 via Google Meet, covering 19 batches and orienting approximately 1600 participants. A pilot study in Mehshi block, East Champaran, revealed MBKs took 10 minutes to fill the form if the CLF demand register was updated. Continuous support, reviews and plans for introducing digital tools aim to improve data entry, analysis and financial tracking at the CLF level.

C. Alternate Banking and Insurance Coverage

1. Alternate Banking

Alternate banking has been crucial in helping the Jeevika Didi, who work as Bank Sakhi's to promote access to various financial services at local or doorstep levels, through establishing CSP points. The project in this quarter has extended its focus towards the conversion of the allotted locations by major banks into establishment of CSP points run through Bank Sakhis.

I. Bank Sakhis

During the first quarter of the Financial Year 2024-2025, continuous efforts have been made to increase the effectiveness and quality of Bank Sakhi. As a result during this quarter, 103 new Bank Sakhis were onboarded. CSPs conducted over 17.04 lakh transactions, amounting to about Rs. 95430 lakhs in transactions for the quarter. Cumulatively till now, CSPs have facilitated transactions worth Rs.1356823. 45 lakhs, enabling Bank Sakhis to earn a commission worth Rs. 3263.21 lakhs by June 2024.

Table 6 : Progress under Alternate Banking

Sl.	Parameters	Cumulative till Mar'24	Apr'24-June'24	Cumulative till June '2024
1	Bank Sakhi's	5611	103	5714
2	IIBF Certification	5586	6	5592
3	A/c opened	963147	35167	998314
4	No. of transactions (in Lakh)	292.48	17.34	309.82
5	Vol. of transactions (in lakhs)	1261394	97,307.44	1358701.44
6	Commission earned (in Lakh)	3044.44	214.21	3258.65

ii. Insurance Coverage to SHG members

During this quarter to improve the boundaries of social security massive enrolment drive has been carried out to enroll members under Pradhanmantri Jeevan Jyoti Bima Yojna and Pradhanmantri Suraksha Bima Yojna.



To ensure smooth implementation of PMJJBY and PMSBY for SHG members, comprehensive guidelines were issued, including budgetary support for printing, resource persons and cadre incentives. Staff and cadre orientation covered 4951 staff and 92559 cadres. Coordination with banks and business correspondents facilitated enrollment planning. SHG members were sensitized through trainings and motivational slogans. “**Bima Suraksha Utsav**” was organized to boost enrollment, with Bank Sakhis playing a key role. Additionally, insurance data for over 25 lakh members was digitized via a mobile app and dashboard.

Table 7: Status on enrolment of SHG members under PMJJBY & PMSBY

Sl	Name of the Scheme	Renewal of Policies	New Enrolment (April to June 2023)	Cumulative Enrolment till June 2023
1	Pradhanmantri Jeevan Jyoti Bima Yojna	60,15,147	5,55,345	65,70,492
2	Pradhanmantri Suraksha Bima Yojna	66,73,494	6,22,437	72,95,931

To achieve our larger goal of social protection for the rural poor, streamlining the service delivery aspect of the insurance product plays a crucial role. Considerable effort has been invested in this process. As a result of these initiatives, 83 new claims were reported during this period. Additionally, our efforts led to the successful settlement of 196 claims in this quarter, totaling Rs. 392 lakhs under PMJJBY and PMSBY.

Table 8: Claim settlement status under the Insurance program

Sl.	Particulars	Progress	
		April to June 2024	Cumulative till June 2024
1	Claim Reported: PMJJBY/PMSBY/AABY	83	10525
2	Claim Settled: PMJJBY/PMSBY/AABY	196	9199
3	Claim Amount (Rs. In Lakhs)	392	11,081.71

LIVELIHOODS PROMOTION

A. Farm

During the first quarter of FY 2024–25, JEEVIKA made significant strides in promoting farm-based livelihoods across Bihar. Key initiatives included productivity enhancement in agriculture, strengthening the Agri-Entrepreneur model, expanding Custom Hiring Centers, developing Integrated Farming Clusters, promoting organic farming practices, scaling the Neera intervention, and boosting farm value chains through Women Farmer Producer Companies. These efforts focused on improving productivity, ensuring market linkages, and enhancing incomes for rural households.

1. Productivity enhancement in Agriculture

During this quarter, significant progress was made in Kharif season on planning and capacity building under productivity enhancement indicators. A total of 13560 Village Resource Persons (VRPs) were trained and engaged as Farm Livelihood Resource Persons. Additionally, 449 Skilled Extension Worker (SEWs) were trained as Master Resource Persons for farm livelihoods interventions. Furthermore, 15.61 lakh farmers were trained in kitchen garden practices, empowering them to enhance food security and productivity. These initiatives aimed at strengthening farm livelihoods, improving agricultural practices and fostering sustainable growth at the community level through skill development and capacity building.



2. Agri Entrepreneurs Model

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

Each AE typically supports 200 - 300 farmers across 3 - 4 villages and is equipped with digital tools to enhance their business operations. This model has helped AEs establish profitable businesses in various agricultural activities such as input/output supply, nursery management, organic manure production, mushroom cultivation and digital banking.

Table 9: Progress on Agri Entrepreneur Intervention

SI	Particular	Cumulative progress till June 2024
1	Number of Agri Entrepreneurs	5232
2	Number of Farmer Data Collected	1004954

All data of Agri - Entrepreneur and their services to farmers are being recorded in AE mobile app, this app helps to analyze data which aims to enhance the sustainability of service centers operated by Aes.

3. Custom Hiring Centre

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

As of FY 2023–24, JEEVIKA operates 513 CHCs across 38 districts in collaboration with the Agriculture Department, Government of Bihar. The CHC mobile app has been upgraded to facilitate equipment and machine bookings, streamline logistics and enhance financial transparency. In this quarter a total of 3240 farmers got service.

4. Integrated Farming Cluster

Integrated Farming Cluster is a project under NRETP. The objective of IFC is to improve, intensify, expand and integrate the existing diversified livelihood activities. An IFC comprising of 2-3 adjoining intervention villages covering around 250-300 households where every SHG households will be supported with improvement in 3 to 4 livelihoods (farm and non-farm) with strong backward & forward linkages.

To achieve the said objectives the focus under IFC is on creation of ecosystem that has ripple effect in the income of each household. In line with the above objectives JEEVIKA has identified 30 clusters under IFC and implementing it in seven selected districts. Each IFC has to have dedicated human resources and CLFs are the implementing agency with all financial resources.

The progress in IFCs is as follows till June 2024 -

Sl.	Indicators	Achievement
1	Number of IFCs	31
2	Districts covered	07 (Gaya, Khagaria, Munger, Muzaffarpur, Nalanda, Purnia and Sitamarhi)
3	Number of Blocks covered under intervention	14
4	Number of Farmers associated	9300
5	Total CRPs deployed	62
6	Total Senior CRPs deployed	30
7	Anchor Person recruited	22

5. Organic Farming

Total 6876 farmers have been mobilised for organic farming. 174 local groups (LGs) are functional across 9 districts. These local groups have physical verification and certificate C-2 endorsement. Regular training and capacity building exercises are being done at the VO and LG level to support the organic farming activities.

In this quarter, training of 6876 farmers got completed for Rabi Season. All farmers of 174 LGs got the Packaging labeling and branding green product of per cluster bags. Residue analysis of paddy got done for 2 farmers of every LG on a sample of 200 gms.

6. Neera Intervention

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

During this quarter, palm sap secretion is the major way of Neera collection. Total 15421645 liters of Neera collection has been done and 14557443 liters have been sold across 38 districts. In this quarter a total of 253 permanent and 1161 temporary Neera sale counters were active. 16277 tappers associated with 576 Neera PGs were trained and facilitated in getting Neera license.

An initiative to include active Neera producers under PMJJBY and PMSBY insurance schemes has also been started during the current season.



7. Value Chain

Farm Value Chain Intervention

Women Farmer Producer Companies (WFPCs)

JEEVIKA addresses farmer challenges by creating sustainable, farmer-owned institutions that maximize benefits, especially for small and marginal farmers. By mobilizing women farmers into federations, JEEVIKA has established WFPC as collective platforms that empower farmers by aggregating production, streamlining input supplies and improving market access.

WFPCs support key activities such as aggregating and marketing crops like maize, wheat, paddy, vegetables, makhana, mustard, lentils and tea, along with distributing essential inputs like seeds and fertilizers. By providing access to multiple buyers, these companies ensure secure, cashless transactions, leading to higher returns, reduced production costs and expanded market reach for producers.

By FY 2023-24, 26 WFPCs operated across Bihar's districts, achieving a collective turnover of Rs 4576.20 lakh. These WFPCs play a pivotal role in value chains, trading and processing crops such as maize, wheat, paddy, lentils, mustard, foxnut, potatoes and onions through various channels. Of these, 15 WFPCs were promoted under the "10K FPO Scheme" and have been operational for two years, extending their reach and impact.

B. Livestock

Livestock is a vital source of supplementary income for the rural poor in Bihar. Under BRLPS, livestock interventions aim to boost the income of SHG households by enhancing productivity and

establishing market linkages, while also improving their nutritional well-being. So far, the focus has been on increasing production through productivity enhancement activities led by Village-Level Resource Persons. Additionally, efforts have been made to organize livestock-rearing SHG members into Village-Level Producer Groups, further ensuring their financial stability and empowerment.

1. Goat Rearing intervention

a.) Pasu Sakhi Service Model

Under the Pashu Sakhi model, a total of 5327 Pashu Sakhis have been trained and are providing goat-rearing services to SHG and non-SHG households across 28 districts. This model, being inherently sustainable, has enabled Pashu Sakhis to generate a consistent income throughout the year. The details of the services and achievements up to June 2024 are provided in the table below.

Sl.	Indicators	April 2024- June 2024	Cumulative Progress till June 2024
1	Number of Pashu Sakhi developed	389	5327
2	Households covered by Pashu Sakhi	114233	578926
3	Number of inseminations done by inducted bucks	48	101402
4	Number of Azolla pit developed (Inc. green fodder)	2094	39580
5	Number of Machan/shed constructed	27	21564
6	Number of feeders installed	82	104285
7	Number of castrations done	215	364685
8	Total quantity of Dana Mishran produced (in kg)	167	283934
9	Number of Deworming doses provided	105432	1931424
10	Number of vaccination doses given	0	1229759

b.) Goat Producer Company

JEEVIKA has established Seemanchal JEEVIKA Goat Producer Company to provide value chain services to goat rearers in Purnea, Araria and Katihar districts. A total of 19956 members have been mobilized in the Goat Producer Company coming from 27 blocks with 17 demo-cum-collection centres. Company has also initiated business through selling of inputs to its members and trading of output (Live Goat). Total cumulative turnover stands at Rs. 516.09 Lakhs. One Meat Retail Outlet named “Seemanchal Jeevika Meat Outlet” has been established in Dec'22 and Rs. 23,94,293 turnovers with 3655.94 Kg of meat sale till June'24.

c.) Partnership Support in Goat intervention

Aga Khan Foundation is supporting JEEVIKA in the development of trained community cadre 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. The project circulates around Rural Entrepreneurship. In addition, it has been successful in generating employment among rural women. Total 324 Pashu Sakhis have been developed and providing services to 55138 households mobilized into 477 Goat Rearing Groups. This intervention is being implemented in Bochaha, Mushahri, Sakra, Muraul, Motipur, Meenapur and Paroo blocks of Muzaffarpur districts. In June, the AKF team rigorously supported demonstrations of various Pashu Sakhi services and conducted 40 community-level meetings on gender, GHM practices, Breed improvement, Goat Marketing and Farmer Producer Company.

2. Poultry intervention

a.) Integrated Poultry Development Scheme (IPDS)

JEEVIKA is implementing the backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS). Under this scheme, 45 chicks are distributed to beneficiaries in two batches. The intervention is implemented through two approaches: distribution of either 28-day reared chicks or day-old chicks. Before distribution, the day-old chicks are reared at a Mother Unit (poultry farm) for 28 days, during which they receive the required feed, care and vaccinations. On the 7th day, the Ranikhet vaccine is administered, followed by the Lasota vaccine on the 14th day and the Gambro vaccine on the 21st day to protect the chicks from various diseases. Additionally, a Marek's disease-free certificate is obtained from the supplier to ensure protection against hatchery-borne diseases.

Table 10: Progress under Backyard Poultry intervention

Sl.	Indicators	April - June 2024	Cumulative Progress till June 2024
1	Number of Districts	0	38
2	Number of Blocks	4	310
3	Number of members benefitted	1753	2,01,408
4	Number of Chicks distributed	74329	1,01,83,210

b.) Poultry Value Chain Development

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

The incorporation of the company “NARI SHAKTI JEEVIKA MAHILA POULTRY PRODUCER COMPANY LIMITED” was completed. Till now 512 shareholders has been mobilized and mobilization for shed construction is under process.

3. Dairy Intervention

a.) COMFED

JEEVIKA in collaboration with COMFED is mobilizing cattle rearing SHG members to existing Dairy Cooperative Society as well as also organizing new women Dairy Cooperative Society to

link the members to organized milk marketing system. Cumulatively 76130 HHs are linked to DCSs and 1041 women DCS have been organized.

b.) Kaushikee Mahila Milk Producer Company

Kaushikee Mahila Milk Producer Company which was initiated in the month of December in the year of 2017 has now taken its shape and currently have 766 operational milk pooling points. Total 39084 member have been enrolled in KMMPC. 15 Bulk Milk Cooler has been installed and company is procuring 66456 Lt/Day milk. Kaushikee Dahi has been 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 VO of JEEVIKA. SHG members will undertake fishery activities. Process of identification, allotment and operationalization of ponds is under process in different districts of the State. Fish harvesting has been carried out in a total of 89 ponds, including both partial and complete harvests. A total of 26212 Kg of fish has been harvested. Across the state, currently 106 Fish Producer Group (FPG) have been formed with the help of 86 Matsya Sakhi. Details of achievement till June 2024 is mentioned in the below table:

Table 11 : Progress under Fish intervention

Sl.	Indicators	Cumulative Progress till June 2024
1	Number of Districts covered	32
2	Number of Blocks covered	109
3	Number of Workable ponds	126
4	Number of Ponds with fish Stocking	106

C. Non-Farm Intervention

The non-farm theme in this quarter has made significant strides in enhancing rural livelihoods across Bihar. Through Didi Ki Rasoi, 200 units, including 87 in SC-ST schools and 83 in health institutions, served 33260 meals during the Lok Sabha elections. Laundry and Housekeeping services employ 636 households across 87 SC-ST schools and health institutions. Various initiatives, including the One-Stop Facility, MED, SVEP, Grameen Bazar, Beekeeping, Bag Manufacturing in Muzaffarpur, Art and Craft and the Incubation Program, collectively supported numerous enterprises, artisans and women-led businesses, driving economic growth, enhancing production and generating significant revenue.

1. JEEVIKA Didi ki Rasoi

The Didi Ki Rasoi initiative of JEEVIKA, Government of Bihar, aims to expand community-based canteens across the state. Through this initiative, good quality and hygienic food is made available to various institutions such as hospitals, registry offices, government offices and other establishments.

During the Lok Sabha elections, JEEVIKA's Didi Ki Rasoi successfully served 33260 meals at

various activities, including EVM distribution centers, training centers, election department offices and polling booths across multiple districts such as Vaishali, Darbhanga, Patna, Madhubani, Munger, Saran, Muzaffarpur, Jehanabad and Rohtas. This engagement provided JEEVIKA SHG members valuable exposure to catering services.



By June 2024, a total of 200 DKRs are operational across various institutions:

- 87 units serve SC-ST residential schools.
- 83 units cater to health institutions.
- 29 units operate in other institutions, including banks, hostels, registry offices, DM offices and other government offices.

2. Laundry and Cleanliness Services

JEEVIKA signed an MoU with the SC/ST Welfare Department in December 2023, has launched cleanliness services in 87 SC/ST Residential Schools, engaging 636 households in the effort. Additionally, following another MoU with the Health Department in February 2024, JEEVIKA has initiated cleanliness and laundry services in Maternal and Child Health Centres (MCH), District Hospitals (DH) and Sub-Divisional Hospitals (SDH). District Project Managers and Non-Farm Managers have visited the BIMHAS Centre for Excellence in Cleanliness and Laundry Services in Koilwar, operational since 2022, to receive training and guidance in this regard. Institutional assessments have been completed by district teams to ensure effective implementation of these services.

3. One Stop Facility (OSF)

The One-Stop Facility Centre serves as a physical infrastructure to promote entrepreneurship through a single-window assistance model. It supports growth-oriented enterprises (operating for over one year and with a turnover of Rs 6 lakh or more) by providing access to finance (with a dedicated corpus of Rs 50 lakh per block), markets, mentorship, branding and packaging through Business Development Service Providers (BDSPs). The program is being implemented in 50 blocks across 12 districts, with 7298 OSF enterprises funded, amounting to Rs 30.04 crore.

Progress so far:

- A total of 4382 enterprises have started repayment and Rs 5,88,58,271 has been received as repayment.
- A pool of 285 BDSPs is currently facilitating OSF activities at the field level.
- 1745 enterprises have been registered under Udyog Aadhaar, FSSAI and GST.
- Over 5106 enterprise documents have been submitted to banks by the BPIU across various branches in OSF blocks for individual bank loan financing.
- A total of 2146 enterprises are generating monthly sales in the range of Rs 40,000–Rs 50,000.

4. Micro Enterprise Development

The MED program supports new enterprises with a minimum ticket size of ₹30,000, offering hand holding support through specialized Community Resource Persons - Enterprise Promotion

(CRP-EP). These CRPs assist with Udyam Registration, PAN & GST applications, financial linkages, market linkages and more. The program utilizes the Community Investment Fund to finance enterprises related to MED. As of June, a total of 1511 enterprises have been financed, exceeding the target of 1300 enterprises.

5. The Startup Village Entrepreneurship Program

The Startup Village Entrepreneurship Program under DAY-NRLM supports Self-Help Group members in establishing small enterprises in rural non-farm sectors. It provides financing through the Community Enterprise Fund, and dedicated cadres such as Community Resource Persons (CRP-EP) offer business support services, including preparation of business plans, training, market linkages and more. The initial 12 SVEP blocks in 7 districts have completed the 4-5 year program and are transitioning. In the third phase of the SVEP program, 10 new blocks have been approved for implementation. As of June 2024, a total of 3096 business plans have been prepared and funding has been completed for 1509 enterprises.

6. Grameen Bazar

JEEVIKA aims to enhance the livelihoods of SHG members operating kirana stores and grocery shops by creating a network of 100 grocery stores under the banner Grameen Bazaar and establishing direct agreements with market companies. This initiative ensures the availability of quality grocery items for SHG members while providing better margins for SHG kirana stores and Grameen Bazars. The Grameen Bazar platform also



serves as a market for products produced by SHG members. Operating on a business-to-business model, Grameen Bazar facilitates the direct supply of goods from distributors to SHG kirana store owners and engages in institutional sales to buyers like JEEVIKA Didi Ki Rasoi, Training and Learning Centres and Village Organizations. Grameen Bazar has partnered with suppliers such as Nilons, Patanjali, Shri Krishna Steam Rice and various oil mills to provide quality goods. As of June 2024, 143 Grameen Bazars have been established across the state. It has generated a total revenue of Rs 30.72 lakhs in FY 2023-24.

7. Beekeeping

A total of 11289 households are engaged in beekeeping under this intervention. In the last financial year, 1988 new households joined and received bee boxes. During this quarter, the harvesting season for litchi honey—a highly sought-after variety, especially among Bihar's farmers—took place. A total of 310 MT of litchi honey was produced, valued at approximately Rs 3.72 crore, contributing to around 45% of the annual production target of 688.6 MT. Additionally, the migration of bee boxes to new locations was carried out during this period to ensure the survival of bee colonies and enhance honey production.

8. Art & Craft

JEEVIKA has mobilized over 4100 artisans into producer groups representing 17 art forms across 20 districts in Bihar. These groups provide financial, training, and marketing support to artisans. To enhance their financial sustainability, the *Shilpgram Mahila Producer Company Limited* was established in 2018, with over 500 women artisans as stakeholders. The products are marketed through platforms like shop.brlps.in, Amazon, Flipkart and outlets such as Patna Airport's Avsar counter. JEEVIKA also ensures the participation of artisans in Saras Fairs and other events to expand their market reach.

9. Bag Manufacturing Unit, Muzaffarpur

The bag manufacturing cluster located in the Bela Industrial Area, Mushari, Muzaffarpur, is a successful public-private partnership model in Bihar. Supported by the Department of Industries, JEEVIKA, and corporate partners like M/S Highspirit and M/S RTD Global, this cluster exemplifies a significant collaborative effort. Operating on a plug-and-play model provided by the Department of Industries, the cluster has generated a total revenue of Rs 1,65,80,176/- (One crore sixty-five lakh eighty thousand one hundred and seventy-six rupees only).

Progress during the April-June quarter includes:

- A pilot rollout of the MIS ERP system with 4 bag cluster entrepreneurs.
- Furthering growth, 36 entrepreneurs received BICICO loans from the Industries Department on 31st July 2024.

10. Incubation

The NRLM Incubation Program, funded by the World Bank, aims to scale up women-owned and women-led growth-oriented enterprises across Bihar, creating a model for replication. Bihar was the first state to enter into an agreement with IIM Calcutta Innovation Park for this program. After series of shortlisting process, a total of 150 enterprises were rigorously evaluated and selected for an 18-month incubation journey. These enterprises, operating in the manufacturing and service sectors, were supported with Rs. 5 crore in soft loans and grants. Several enterprises achieved remarkable growth, with some surpassing Rs. 1 crore in annual revenue, significantly enhancing livelihoods. BRLPS has partnered with GUDDCAUSE and SARAL as equity partners to support these enterprises in branding and market access.

Achievements in the First Quarter:

- Fund transfers (soft loans and grants) in two tranches have been completed for 145 enterprises.
- The second tranche of soft loans has been approved for 47 enterprises based on the utilization of the first tranche and the office order has been issued to the team.

SKILL DEVELOPMENT & PLACEMENT

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. DDU-GKY is uniquely focused on rural youth in 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 dual objectives of adding diversity to the incomes of rural poor families and catering to the career aspirations of rural youth.



The Program is being implemented in partnership with different agencies throughout State. As on 30th June 2024, altogether 12 Active training centres of 12 Active Project Implementation Agencies (PIAs) were engaged to enhance skills and training of the rural youth and provide job opportunities to them. 83381 candidates received training from PIAs on different trades and 60218 got appointment in different organizations including DDU-GKY and Roshni project. During FY 2024-25, a total of 592 candidates were trained and 958 got appointed in 1st Quarter.

Sl.	Particulars	Till March 2024	April -June 24	Cumulative till June 24
1	Number of Youth Trained	82789	592	83381
2	Number of Youth Appointed	59260	958	60218
3	Number of Youth Placed	42882	1219	44101
4	Number of Youth Assessed	76999	493	77492
5	Number of Youth certified	65162	566	65728

2. Job fair and Direct Placement

To provide job opportunities to rural youths for direct placement in companies, Jobs fairs are organized at different places. The project mobilized the youth and organized Job fairs wherein companies are invited for direct placement. A total of 1117 candidates were placed in different organizations through Job fairs.

Table 12: Placement status of Youth through Job Fair

Sl.	Particulars	April to June 2024
1	Job Fairs organized	2
2	Total YMD & CMD	292
3	Offered Jobs (Job fair & YMD)	2071
4	Joined Jobs	1117

3.Rural Self-Employment Training Institutes

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

As on June 2024, 38 Rural Self-Employment Training Institutes centres were engaged to enhance skills and training of the rural youth and provide self-employment to them. During the 1st quarter, 11125 candidates received training from RSETIs on different trades and 3709 got settled.

Table 13 : Skill Training and Employment through RSETIs (April - June 2024)

Sl.	Particulars	April to June 2024
1	Number of trainings conducted	345
2	Number of candidates trained	11125
3	Total Settled	3709
4	Settled-self funding	3026
5	Settled- bank finance	683

4. Showcasing Excellence in Skill Development: Visit by Chief Controller of Accounts, MoRD

On June 8th, 2024, Sri Akhilesh Jha, Chief Controller of Accounts, Ministry of Rural Development, visited RSETI Muzaffarpur and RUDSETI Hajipur. He appreciated the facilities and interacted with trainees engaged in skill development programs. During the visit, he met with several successful entrepreneurs trained at these institutes, who are now earning between Rs. 30,000 to Rs 80,000 per month in diverse sectors like poultry farming, beauty parlour management, photography, and stitching. These individuals started their enterprises with financial support from banks and have expanded their operations significantly through timely loan repayments and effective management.

5. International Yoga Diwas 2024 celebrated in DDU GKY training centres

On June 21st, 2024, International Yoga Day was celebrated at 11 DDU-GKY training centers with 808 participants, including trainees, staff and SRLM teams. Activities like yoga sessions, discussions and drawing competitions promoted physical, mental and spiritual well-being, emphasizing yoga's role in sustainable living and holistic development.

SOCIAL DEVELOPMENT

The Vulnerability Reduction Fund, comprising the Food Security Fund and Health Risk Fund, has made significant strides in addressing the needs of SHG members of Bihar. The FSF has benefitted over 48217 VOs as of June 2024. Similarly, the HRF has supported 55138 VOs by easing the financial burden of health emergencies, offering low-cost credit options to protect against high-interest loans. These funds play a crucial role in enhancing the economic stability of vulnerable households. In addition to these, JEEVIKA's gender interventions, education initiatives and renewable energy solutions further strengthen community resilience; empower women and ensure sustainable livelihoods, creating a foundation for inclusive growth and socio-economic development across rural Bihar.

1. Vulnerability Reduction Fund

The vulnerability Reduction Fund comprises of two key components viz; the health Risk fund and food security Fund.

a.) Food Security Fund

Under the Food Security Fund intervention, Rs. 100000 is provided to Village Organizations as a one-time revolving fund, triggered by project criteria. This community-driven process first generates a collective demand for all members of the Village Organization, then procures food articles through community procurement and then distributes them amongst members. It ensures SHG members have access to quality food grains and edible items at fair prices through a community-based procurement and distribution system. As of June 2024, a total of 48217 VOs have received FSF.

b.) Health Risk Fund

The Health Risk Fund helps ease the financial burden of health and medical emergencies for vulnerable households connected to SHGs. It provides low-cost credit and savings options to protect against high-interest loans and reduce the long-term socio-economic impact. By lowering the financial strain of medical expenses, HRF supports stability and growth for poor households. By this quarter, a total of 55138 VOs have received HRF, strengthening their capacity to manage health-related risks effectively.

2. Gender Intervention

a. Establishment of Didi Adhikar Kendra - Gender Resource Centre

The Didis' Adhikar Kendra initiative is a cornerstone of JEEVIKA's efforts to promote gender equality and empower women by providing access to vital resources and support systems to safeguard their rights. These centres serve as empowering



spaces, offering guidance and assistance to women. The initiative aims to establish DAKs in 174 blocks across 38 districts, with 91 blocks already securing government-owned premises. Until permanent government-owned buildings are available in all blocks, the Kendras will operate temporarily within Cluster Level Federations or rented spaces.

Comprehensive training for JEEVIKA staff, DAK Community Resource Persons and DAK Coordinators is conducted in phases, as per NRLM guidelines. Till June 2024, in total 1072 project staff, including DPMs, BPMs and SD Managers, have undergone state-level orientation. A total of 74 SRPs have been trained at the state level. Additionally, 296 DRPs/ BRPs, 98 DAK Coordinators and 636 Gender CRPs have also been trained so far.

3. JEEVIKA-MGNREGA Convergence

a. Village Organization Office Building Initiative

VO Bhawans serve as community spaces established under JEEVIKA to strengthen the institutional base of Village Organizations. These buildings provide a dedicated space for VOs to conduct their activities, hold meetings and facilitate community development initiatives.

Till now, 110 VO Bhawans have been constructed across the state, ensuring VOs have the required infrastructure to function effectively. They also act as hubs for capacity-building programs, financial transactions and other key interventions.

Sl.	Progress	April - June 2024
1	Total Number of Land Identified	652
2	Total number of NOC provided	243
3	Construction started	118
4	Finally constructed	110

b. MGNREGA Mate Employment and Deployment

The provision of empanelment of community members as MGNREGA mates under the JEEVIKA-MGNREGA convergence is indeed a significant milestone achievement. The issuance of guidelines regarding the empanelment of mates signifies a structured approach to enhance community participation in the implementation of MGNREGA projects. By involving local stakeholders in the selection process, the initiative aims to promote transparency, accountability and inclusively. The decision is to provide additional weightage to members of Self-Help Groups in the empanelment process highlights a commitment to empower marginalized sections of the community. This special provision acknowledges the role of SHGs in fostering social cohesion, economic empowerment and women's leadership at the grassroots level. The estimation of around 80000 SHG members to be empanelled as MGNREGA mates underscores the scale and potential impact of the initiative. The constitution of a three-member committee, comprising representatives nominated by the Block Project Manager, Mukhiya and Panchayat Raj Institution (PRI), ensures a participatory and representative decision-making process. By decentralizing the process of mate selection and empowering local committees, the initiative strengthens grassroots governance structures and fosters community ownership of MGNREGA projects. The

involvement of SHG members in decision-making not only enhances their socio-economic status but also promotes gender-inclusive development and women's empowerment.

Sl.	Particulars	April - June 2024
1	Mate Application Submitted	69780
2	Number of Mahila Mate Registered (R 12.12)	99414
3	Deployment of SHG Mates (MGNREGA MIS)	26142
4	Mahila Mate Trained	95045

4. Didi Ki Paudhshala

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

For promoting the concept of clean and green surroundings with primarily focusing on the conservation of local and global biodiversity through Natural Resource Management and water conservation, parallelly promoting livelihood diversification in the field of Nursery Development; JEEVIKA has mobilized Didi's for the development of nurseries under Didi Ki Paudhsala program. Cumulatively, 310 Nurseries has been established in convergence with DoFECC.

b. Convergence with MGNREGA

"Didi ki Nursery," a unique initiative by JEEVIKA Didis, addresses the challenge of high plantation costs while ensuring sustainable income for nursery growers. This low-cost plantation enterprise holds significant potential to establish a sustainable business model, benefiting households and promoting livelihoods. Under MGNREGA, plantation activities enhance green coverage and support local communities. Recognizing the need for high-quality saplings, JEEVIKA, in collaboration with MGNREGA, has established 640 nurseries across various districts of Bihar. This initiative not only meets plantation requirements but also empowers women by providing them with a stable income source, contributing to both environmental and economic sustainability.

5. Disaster Risk Reduction

JEEVIKA, in collaboration with UNICEF, is conducting training on "Flood Preparedness and Management" across 28 districts in Bihar, showcasing a proactive approach to tackling the recurring challenges of floods in the region. By aligning with the Disaster Risk Reduction Roadmap 2015-2031, JEEVIKA reinforces its commitment to creating livelihood opportunities while also prioritizing disaster preparedness and management.

The provision of Flood Response Support Kits by UNICEF to JEEVIKA is a significant step in addressing the challenge of providing safe drinking water to flood-affected populations in Bihar. UNICEF has provided 15 sets of Flood Response Support Kits to JEEVIKA. These kits are intended to



be installed at the CLFs located in flood-affected blocks across various districts in Bihar. The districts where the kit will be installed include Begusarai, Bhagalpur, Darbhanga, East Champaran, Katihar, Khagaria, Madhepura, Muzaffarpur, Saharsa, Samastipur, Sheohar, Sitamarhi, Supaul and Vaishali.

The kit is designed to provide safe drinking water to communities during flood situations when conventional water sources may be contaminated or inaccessible. These kits typically include equipment and supplies for water purification and storage, ensuring that affected populations have access to clean and safe drinking water during emergencies. By providing Kits to CLFs and conducting training sessions for CLF members, the initiative empowers local communities to take proactive measures in addressing water-related challenges during floods. CLF members serve as key stakeholders in managing and operating the FRSK. Through such interventions, vulnerable populations are better equipped to cope with and recover from the adverse effects of natural disasters.

6. Education Initiatives

a. Community Library and Career Development Centres

JEEVIKA has implemented an innovative livelihood augmentation initiative by establishing Community Library and Career Development Centers, popularly known as JEEVIKA Libraries, at the CLF level in 100 blocks across 32 districts. With a total enrollment of 1.1 lakh learners (63% female) and an average daily footfall of 60-70 learners, the centers serve 6000-7000 rural adolescents and



youth daily through library and career development services. Envisioned as community-led, multi-facilitation centers, CLCDCs act as one-stop hubs for educational, career, skilling and entrepreneurial incubation support, especially for girls, aspiring JEEVIKA Didis and marginalized first-generation learners. Managed by CLFs, these centers are supported by Vidya Didis, a dedicated community cadre placed for this intervention.

7. Solar Renewable Energy

Demonstration of Clean cooking Solutions “IDES” system

The Integrated Domestic Energy System (IDES) effectively addresses critical energy needs in rural areas by combining solar home lighting systems with improved cook stoves. This system not only delivers essential services like lighting and mobile charging but also addresses the health and environmental issues associated with traditional energy sources. With components like a 50-watt solar panel, 20 Ah solar tubular battery, 10A solar charge controller and three 3-watt LED bulbs, IDES forms a reliable setup capable of supporting daily household activities. The system's provision of 24-hour uninterrupted solar power ensures consistent accessibility, which is vital for rural communities.

By focusing on cleaner cooking solutions through force-draft improved cook stoves, IDES demonstrates a strong commitment to reducing indoor air pollution and its associated health risks. This focus is particularly crucial given the negative impact of traditional cooking methods on respiratory health, especially for women and children. The adoption of solar power systems through IDES also brings significant financial relief to rural households. By replacing expensive, traditional energy sources with renewable alternatives, families can gradually reduce the financial burden of high electricity bills and maintenance costs.

JEEVIKA, in collaboration with TERI and J-WiRES, has recently started demonstrating the IDES project to community members. Currently, in its first phase, the project is operational in Kishanganj, Katihar, Saharsa and Nalanda, with plans to expand to additional districts in the upcoming days.

8. Enabling the Electric Cooking Ecosystem in Rural India

IIT Bombay, JEEVIKA and J-WiRES are collaborating on a proposal titled "Enabling the Electric Cooking Ecosystem in Rural India.". This initiative, supported by Modern Energy Cooking Services (MECS) UK, highlights the project's global importance. The focus on developing a Sustainable Supply Chain Activation for electric cooking in rural India is both timely and essential. By beginning in South Bihar, particularly in Aurangabad and Gaya, the project seeks to address local challenges while creating scalable solutions that can be implemented in other rural regions across India. The objective to conduct action research and activate and sustain the electric cooking supply chain aligns with the broader mission of promoting cleaner cooking solutions and reducing dependence on traditional, environmentally harmful methods.

The project is being conducted in phase wise manner. In Phase1 of the project seems to have been quite productive, laying down the groundwork for the subsequent phases effectively. Developing a detailed sustainable supply chain activation plan, conducting technology field trials and gathering data on the local supply chain, market dynamics and financing schemes are critical steps in understanding the context and challenges of introducing electric cooking appliances in rural Bihar. In Phase-2 represents an opportunity to move from planning to action, focusing on implementing the sustainable supply chain activation plan developed in Phase 1. This phase will likely involve scaling up field trials, refining business models and actively engaging with local communities and stakeholders to ensure the successful adoption of electric cooking technologies.

HEALTH, NUTRITION AND SANITATION

JEEVIKA's Health, Nutrition and Sanitation program has significantly improved the well-being of rural communities in Bihar. Since 2013, it has enhanced access to essential health, nutrition and sanitation services, especially for marginalized households. Through a robust Behaviour Change Communication (BCC) strategy, the program has empowered communities to adopt healthier practices, leading to better maternal and child health outcomes. The success of JEEVIKA's efforts, recognized nationally, has contributed to sustainable poverty alleviation and reduced vulnerability across Bihar, making a lasting impact on the quality of life for the rural poor.

1. Pradhan Mantri Janaushadhi Kendra

Cost-effective and genuine generic quality medicines have proven to have a significant benefit, especially for the poorest households. With PMBJK centers operating through CLFs on the premises of Sadar Hospitals in Gopalganj, Nalanda, and Sitamarhi districts of Bihar, JEEVIKA promotes the widespread use of generic medicines, thereby reducing medicine costs for all households and making it available to rural poor.



Additionally, through collaboration with the health department, CLFs set up PMBJKs for collective procurement, providing additional support such as livelihood generation for SHG households. CLFs receive a 20% margin on the MRP (excluding taxes) of each drug. JEEVIKA uses mobile technology to disseminate messages and share informative videos about the benefits of these medicines. The benefits of generic medicines are also discussed in SHG meetings.

Table 14: Performance of PMBJK Centers in Bihar (April - June 2024)

Districts	Sales (April - June 2024)	Profit (April - June 2024)
Gopalganj	Rs 1069649	Rs 94801
Nalanda	Rs 1112663	Rs 99264
Sitamarhi	Rs 992802	Rs 72180
	Rs 31,75,114	Rs 266245

2. JEEVIKA Health Help Desk

The JEEVIKA Health Help Desk, a collaborative initiative between JEEVIKA and the Bihar Health Department, is revolutionizing healthcare access in Bihar. Aiming to facilitate healthcare services for communities, this initiative encompasses Sadar hospitals and medical colleges. The Health

Help Desk offers critical hospital information to both outpatient department (OPD) and inpatient department (IPD) patients, operating efficiently in two shifts.

Support from DPCU and SPMU ensures smooth operations of the JEEVIKA Health Help Desk. Managers oversee record verification; data uploads, and issue resolution for Swasthya Mitra Didis. State-level monitoring ensures timely reports, technical issue resolution and seamless coordination, facilitating efficient progress tracking and uninterrupted functioning of Help Desk centers across Bihar. Staffed by 92 dedicated Swasthya Mitra Didis, the Help Desks operate in two shifts across 45 functional centres.



Table 15: Performance of JEEVIKA Health Help Desk across Bihar (April-June 2024)

Months	IPD Patient	OPD Patient	Help Through Phone call	Follow-up Admitted patient	Follow-up Discharge Patient
April	11432	74932	2881	5487	4625
May	15654	84066	2297	6515	3040
June	12180	83391	2621	5144	2687
Total	39,266	242,389	7,793	17,146	10,352

3. Health and Nutrition Enterprise

The Health and Nutrition Enterprise of JEEVIKA aims to promote the importance of health, nutrition, and sanitation among its members by developing health-centric enterprises. The primary goal of this initiative is to address the demand for accessible and affordable health, nutrition, and sanitation-related products and services at the community level.

Concurrently, JEEVIKA's HNS Enterprise Fund empowers women entrepreneurs in Bihar through financial support for livelihood activities, with the objective of increasing the annual income of individual entrepreneurs by at least Rs 1 lakh. Till June 2024, 1720 women entrepreneurs have been empowered to establish their own businesses across 22 districts, with a total disbursement of Rs 8.9 crore from the HNS Fund. The Fund supports both individual and group enterprises.

4. Sanitary Napkin Production Unit, Buxar

In rural areas, women often face challenges such as limited access to sanitary items, insufficient knowledge about their use, or high costs. In this context, an Organic Sanitary Pad Production Unit has been established in the Chausa block of Buxar under the brand name Myra. Women associated with Adarsh JEEVIKA Mahila CLF are managing its operations. One of the standout features of the sanitary pads produced by JEEVIKA Didis is their eco-friendliness. These pads decompose upon contact with soil, leaving no adverse impact on the environment.

Table 16: Sanitary Napkin Production and Sales (April – June 24)

Category	Extra Large	Large	Total
Production	16,636	7,560	24,196
Sale	1,847	359	2,206
Revenue (Rs)	60,027.50	10,949	70,976.50

5. BALAHAR

Balahaar, a traditional nutritional supplement, plays a crucial role in providing essential vitamins and minerals for the development of children. In Samastipur, JEEVIKA didis have taken the lead in producing Balahaar using locally sourced ingredients. The scientific formulation, overseen by Dr. Usha Singh, Samastipur, ensures its quality, with green gram contributing to its iron content, promoting optimal health. Those interested can easily purchase Balahaar from the production unit in Samastipur. Through this initiative, JEEVIKA aims to encourage complementary feeding and contribute to the overall well-being and healthy growth of children.

Table17: Cumulative Production, Sales, and Profit Overview

Balahar	Cumulative (April-June 24)
Total Production (KG)	1773
Total Balahar Sold (KG)	1039

6.Aayushman Card

JEEVIKA has played a crucial role in the creation of Ayushman Bharat Cards by launching a targeted campaign across Bihar. The initiative involved selecting operators from VO's, ensuring they had smart phones linked to Aadhaar and bank accounts for e-KYC verification. These operators, mostly JEEVIKA members or cadres, were incentivized for each successfully created card. Over three months, JEEVIKA successfully facilitated the preparation of over 9.5 million cards, significantly improving healthcare access for rural women and marginalized communities. Over



the course of three months, JEEVIKA achieved remarkable success across all 38 districts, with a total of 9510610 Ayushman Bharat Cards prepared. In May, 4411864 cards were completed, followed by 5098746 cards in June. This initiative has significantly enhanced healthcare access for SHG women across Bihar.

LOHIYA SWACHH BIHAR ABHIYAN

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

1. ODF-S & ODF Plus activities

After achieving ODF status in Bihar, the project is working on ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management 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, plastic waste management, Gobardhan, menstrual hygiene management, constantly emphasizing sustained behaviour change practices, etc. Depending upon their capacities and community response, districts are taking up ODF-S & ODF Plus activities in their districts.

Table 18: IHHL status till 30th June 2024

Sl.	Parameter	Progress (April – June- 2024)	Cumulative Till June 2024
1	IHHL Construction	142048	185083
2	IHHL Payment	222193	316440

2. Capacity Building

Capacity building initiatives focus on enhancing skills and knowledge for sustainable development. Recent trainings addressed digital communication, faecal sludge management and plastic waste utilization.

- The one-day refresher training on the Digital Communication and Monitoring System (DCMS) at the state level, supported by UNICEF and DMI, was a significant initiative. With participants from all 38 districts, this training aimed to enhance the implementation and effectiveness of DCMS across the state. This training has been a crucial step towards leveraging digital tools for better governance and service delivery, ultimately benefiting the entire state.
- Two participants from State (State Consultant and District consultant) attended a training session at SPM NIWAS, Kolkata, from June 3rd to 5th, 2024, on enhancing faecal sludge management through convergence with urban sewage treatment plants. This training provided practical knowledge and strategies for integrating faecal sludge management with urban sewage treatment, improving overall sanitation efforts.
- Three participants (State Consultant and District consultant) attended training at SPM NIWAS from June 12th to 14th, 2024, on transforming plastic waste into durable roads. The training focused on innovative methods to convert plastic waste into road materials, promoting sustainable infrastructure and reducing plastic pollution.
- Additionally, four participants from the district attended training on faecal sludge management

from June 18th to 21st, 2024. This training addressed challenges and strengthened institutions, equipping participants with skills to improve sanitation infrastructure and public health outcomes in the community.

3. Community Sanitary Complex

In villages/Gram Panchayats 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 specifications 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 19: Progress in CSC construction

Sl.	Particulars	Progress April– June 2024
1	CSC Completed	2
2	Cumulative Till Now	7

4. Strengthening Sanitation Practices Through Community Engagement, Surveys, and Sustainable Solutions

The following activities were undertaken to ensure sustainable sanitation practices and promote the "ODF Plus" initiative:

a. Interpersonal Communication (IPC) on the Importance of Toilets

Efforts were made to engage with the community through IEC activities, focusing on raising awareness about the importance of toilets and encouraging regular use among households. This aimed to reinforce behavior change promoted in earlier campaign phases.



b. Internal Survey on Toilet Typology

Sanitation supervisors conducted an internal survey in various Gram Panchayats to assess the types of toilets being used, such as double-pit toilets, septic tanks, or other technologies. The survey data was critical for planning interventions and retrofitting initiatives.

c. Maintenance and Retrofitting of Double-Pit Toilets

Households were guided on the maintenance of their IHHLs, and in cases of structural damage or technical faults, retrofitting efforts were encouraged to ensure proper functioning and prevent environmental hazards.

d. Retrofitting of Single-Pit Toilets

Families with single-pit toilets were advised to construct a second pit through retrofitting. They were made aware of the environmental risks, such as tank overflow and contamination, and were provided technical guidance to mitigate these risks.

e. Promotion of Soak Pits for Septic Tank Toilets

Households using septic tank toilets were encouraged to construct soak pits near their tanks to manage black water overflow, reducing the risk of environmental pollution and maintaining hygienic community conditions.

f. Training and Orientation

SBM staff conducted training and orientation sessions for beneficiaries, focusing on the components of "ODF Plus" initiatives. These sessions equipped beneficiaries with the knowledge and skills necessary to sustain sanitation practices.

These activities collectively aimed to improve sanitation infrastructure, promote environmentally sustainable practices and build community awareness for long-term behavioral change.

5. Solid & Liquid Waste Management

Lohiya Swacch Bihar Abhiyan (LSBA) has initiated interventions for supporting the Districts and Blocks in the planning and implementing solid and liquid waste management (SLWM) activities.

Sl.	Parameter	Progress (April – June- 2024)	Cumulative
1	No. of GP procurement initiated	414	1088
2	No. of Wards Where Door-to-Door Waste Collection Started	1696	4502

Sl.	Parameter	Progress (April – June- 2024)	Cumulative
1	Villages ODF Plus Declared	20103	30755

Gobardhan

The Gobardhan initiative ,part of SBM -G phase II, aims to improve village cleanliness by converting cattle and organic waste into wealth and energy .It focus on maintaining cleaner village environments while uplifting the economic status of rural households through the generation of energy and organic manures from cattle waste .

Table 20: Progress on Gobardhan Initiative

Parameters	Cumulative Progress
Sites Identified	1
Construction in Progress	6
Completed	18
Functional	13

SATAT JEEVIKOPARJAN YOJANA

The Satat Jeevikoparjan Yojana aims to alleviate extreme poverty among ultra-poor households in Bihar through a well-curated graduation approach. Launched in 2018, SJY builds upon the foundational principles of the graduation model, which combines targeted interventions in capacity building, livelihood financing, and community empowerment to enable sustainable socio-economic upliftment. The program's inception was driven by the need to address the multifaceted challenges faced by the ultra-poor, who often lack access to essential resources, opportunities, and social support systems necessary for their upliftment.

Current Status and Progress

The current status of SJY reflects its remarkable expansion and impact over the past few years. As of this quarter, the program has shown substantial growth across various key areas. One of the standout achievements is the extensive training provided to Master Resource Persons (MRPs) and Didis, significantly enhancing their capacity to manage and sustain livelihood activities. The training modules cover a wide range of skills, including financial literacy, agricultural practices and entrepreneurship, ensuring that participants are well-prepared to navigate the complexities of their economic environment.



Table 21: Field Implementation Progress Status

Sl.	Particulars	Progress till June 2024
1	Number of Blocks Covered	534
2	Number of MRPs Placed	5490
3	Number of Households Endorsed	201,218
4	Number of Households Received Livelihood Financing	181,777
5	Number of Households Received CB Training	192,994
6	Number of SJY Beneficiaries Received CBED Training	174,157
7	Number of SJY Beneficiaries Received Graduation Training	82,896
8	Number of SJY Beneficiaries Received Refresher Training	120,511
9	Number of SJY Beneficiaries Graduated	81,432

1. Strengthening the Role of Master Resource Persons

A key component of the ultra-poor graduation approach is capacity building, and to ensure successful graduation outcomes, MRPs—the frontline workers—must provide quality support to the households. Thus, formal training is essential to build their knowledge, skills, and capacities. Four types of modular trainings are imparted to MRPs to ensure they can provide effective handholding support to SJY beneficiaries.

Table 22: Modular Training of Master Resource Persons

Module	Achievement (April–June 2024)	Cumulative Achievement till June 2024
Module 1	92	5,490
Module 2	174	4,922
Module 3	72	4,589
Module 4	200	3,904

2. Training and Capacity Building for Sustainable Livelihoods of SJY Beneficiaries

Training is one of the major components of the SJY program. To ensure successful graduation, participants (Didis) are provided with three types of formal training during the program lifecycle:

- **CBED (Confidence Building & Enterprise Development) Training:** This training is delivered before the productive asset transfer to ensure that participants are equipped to manage their enterprises. During this quarter, 8057 SJY participants received CBED training. As of June 2024, a total of 174157 participants have received this training.
- **Refresher Training:** Conducted three months after asset transfer, this training helps participants refresh their knowledge of business basics, enterprise management, savings and business diversification. During this quarter, 8499 participants received this training, bringing the total to 120511.
- **Graduation Training:** This training is provided before declaring participants as 'Graduated'. During this quarter, 7768 participants received Graduation training. Overall, 82896 participants have received this training as of June 2024.

Table 23: Household-Level Training Status

Sl.	UNITs	Total Sanctioned Positions
1	SPMU	149
2	DPCU	992
3	BPIU	9,078

3. Staff and CBO-Level Capacity Building

Staff Orientation on Books of Records & CBO Strengthening

During this quarter, 355 JEEVIKA staff were trained by Training Officers on key SJY components including Books of Records (BoRs), Community-Based Organization strengthening and SJY Livelihood Financing. These trainings aimed to enhance staff understanding of BoRs tracking, the role of CBOs and updates in livelihood financing. Block-level staff were oriented on the new office order for livelihood financing, asset transfers and the scale-up of graduation training to ensure timely submission of utilization certificates and achievement of targets.



CBOs Capacity Building

To strengthen the capacity of community institutions like Cluster Level Federations and Village Organizations, system-strengthening training was provided to 746 CBO members. These trainings improved their capacity to track household growth and monitor the quality of MRP support through the “Didi Ki Aawaz” mobile application.

4. Special Capacity Building Sessions for MRPs

In addition to modular trainings, special Capacity Building sessions were organized for MRPs at district and block levels to provide them with additional knowledge on various SJY-related topics. During this quarter, 818 MRPs received such special training sessions.

5. Convergence of SJY households with government schemes

During this quarter, 14,324 households were supported with safe and secured homes, 4,728 individuals gained access to safe drinking water, and 7145 people were covered under the Food Security (PDS) program. Additionally, 3459 new beneficiaries were enrolled under pension schemes for the physically challenged, widows, and the elderly. The highest progress was observed in insurance coverage (PMJJBY and PMSBY), with 34,944 new beneficiaries added to the already substantial cumulative figure of 1,73,725.

Sl.	Coverage	April-June 2024	Cumulative Progress (till June 2024)
1	Safe and Secured Home	14324	145546
2	Safe Drinking Water	4728	175777
3	Food Security (PDS)	7145	144233
4	Pension (Physically Challenges, Widow, Old Age)	3459	81230
5	Insurance (PMJJBY and PMSBY)	34944	173725

RESOURCE CELL

In this quarter, the Resource Cell organized multiple impactful activities. These included the LokOS Transaction Module Training for 40 participants, exposure visits by SRLM teams from Punjab, Telangana and Gujarat and an immersive learning experience for 120 Planning Officers. The visits focused on JEEVIKA's various initiatives such as off-farm livelihoods, CBO promotion, DKR, HNS and community-driven development programs, fostering cross-state knowledge exchange and collaboration.

1. LoKOS- Transaction Module Training

With reference to D.O. Letter no. J-11060/08/2019-RL-Part (2) (377218) from NRLM, 2nd batch Training session was organised on LokOS Transaction application Module at State Level from May 13 to May 17, 2024. A total of 40 participants attended and completed the training successfully at Patna. This training has been completed with the support from NCRP (National Community Resource Person) from NIRD & NRLM Team.

2. Exposure Visit of Punjab SRLM Team

5 Member Punjab SRLM team along with Addl. Secretary, RD & PR, Govt. of Punjab visited JEEVIKA, BRLPS during April 21 to 23, 2024. The team visited at Naubatpur Block of Patna District. The team participated in the CBOs meetings and had a very good experience on CBOs promotion and women empowerment, specially focused on Livelihoods-Off Farm, i.e. Fishery PG & Duck Shed at Gopalpur. The team also visited SJY Household and had interactions with SJY beneficiaries along with HNS households.

Throughout the visit, the team gained first hand insights into various initiatives of JEEVIKA such as CSP centres and Model CLFs. Interactions were held with community members, project beneficiaries and key stakeholders involved in the successful execution of these programs.

3. Telangana SRLM Visit

The Telangana team completed a comprehensive exposure visit at JEEVIKA (05/05/2024 to 07/05/2024), focusing on the Didi ki Rasoi as part of this initiative, the team visited to Muzaffarpur to gain insights into the DKR program and its impactful initiatives.

During the exposure visit, the team had the opportunity to witness first-hand of the various facets of different initiative of JEEVIKA like Bag Cluster, Mushroom Cluster, Bangle Cluster, Farm initiative (Custom Hiring Center, FPC), Rural Mart. Team also understand NRETP Program initiative. The visit included interactions with community members, project beneficiaries, and key stakeholders involved in the successful execution of the program.

4. Exposure from BIPARD

Immersion of Planning Officer at JEEVIKA, BRLPS

A six-day immersion/exposure visit was organized for 120 Planning Officers at JEEVIKA, BRLPS, spanning from 22/04/2024 to 27/04/2024. The primary aim was to understand the BRLPS (JEEVIKA) initiatives dedicated to fostering livelihood opportunities within rural poor communities in Bihar. The cohort was split into 2 groups, each group assigned with exploring a designated district— Vaishali and Patna. The core emphasis lay in understanding the structures of JEEVIKA's SHGs and CBOs and comprehending their pivotal roles in advancing livelihood prospects.

5. Gujrat SRLM Visit

The SRLM team from Gujarat concluded a comprehensive exposure visit at JEEVIKA from June 19 to June 21, 2024, focusing on the HNS (FNHW) initiative. As part of this endeavor, the team visited Nalanda and Gaya in coordination with the ICDS team to gain insights into the HNS program and its impactful initiatives.

During the exposure visit, the team had the opportunity to first-hand witness of various facets of JEEVIKA's initiatives and its CBOs. The visit encompassed interactions with community members, project beneficiaries and key stakeholders actively involved in the successful execution of the program.

PROJECT MANAGEMENT

A. Knowledge Management and Communication

Knowledge Management and Communication strengthen JEEVIKA in 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 envisions establishing JEEVIKA as a Global Community Knowledge Hub by utilizing digital technologies and presenting JEEVIKA Didis as “Change-Makers” in rural society and the economy.

1. Project Interventions

Community Grievance and Redressal Mechanism

The Community Grievance and Redressal Mechanism in JEEVIKA is designed to address and resolve grievances or complaints raised by the community. This mechanism ensures accountability and transparency in JEEVIKA's operations and promotes the well-being and empowerment of rural communities. To date, a cumulative total of 126 cases have been registered, out of which all but 4 have been resolved. These pending cases have been taken up by the concerned Grievance Redressal Committee.

YP Programme/Campus Recruitment and Internship

This year, a total of 67 positions are vacant as per the approved roster, with 34 planned for recruitment from the open market and 33 from campus placements. Campus placements have been conducted in eight institutes: CIMP-Patna, DMI-Patna, LNMI-Patna, RPCAU-Pusa, BHU-FMS, TISS, APU-Bangalore and DSSW-Delhi. A total of 30 candidates have been selected and offer letters have been issued. They are expected to join BRLPS in July 2024.

For open market recruitment, after the advertisement, 610 applications were received. After screening, a total of 303 candidates were shortlisted who fulfilled the eligibility criteria. Group Discussion (GD) and Personal Interviews have been scheduled for the next quarter.

BRLPS has called for winter internship applications, receiving around 200 applications within the timeline. A total of 20 offers were made and 12 interns joined and completed the internship. Additionally, 11 non-stipend students from various institutes completed their internships and submitted reports. Certificates have been issued to these students.

2. Competency Enhancement Program

Case Writing Workshop

From June 11th to 13th, 2024, a three-day residential workshop was organized at Hotel Bandana Inn, Patna. A total of 25 communication managers and young professionals participated. The objective was to enhance documentation capabilities and promote best practices. The workshop was facilitated by a three-member trainer team from PRADAN as the resource organization.

The workshop covered key aspects such as differentiating between case studies and best practice documentation, creating outlines, and understanding documentation frameworks. Participants engaged in a group activity where seven teams collaborated to draft best practice documentation. One exemplary documentation was selected, showcasing participants' newly acquired skills.

Training on CBOs Quality and Processes

Two batches of 35 Young Professionals (total 70) underwent a three-day residential training at S.D. Vatika Palace in Patna, focusing on improving the processes and quality standards of CBOs like SHGs, VOs and CLFs. The training included:

- Exploration of the SHG movement in India
- Discussions on governance structures of CBOs, establishment of Governing Bodies (GB), Representatives for General Bodies (RGB), and Boards of Directors (BoD) within VOs and CLFs
- Sessions on registration protocols, statutory compliance, and meeting procedures. Practical activities like role-plays, case studies and brainstorming sessions

3. Events & Campaigns

SVEEP Campaigns

JEEVIKA actively integrated Systematic Voters' Education and Electoral Participation (SVEEP) activities to enhance voter awareness and participation among rural communities. As part of this initiative, door-to-door visits were conducted to educate households on the importance of voter registration and participation. Voter awareness rallies, led by Community-Based Organization (CBO) leaders, were organized to emphasize the significance of electoral involvement. Pledge campaigns encouraged JEEVIKA beneficiaries to commit to exercising their right to vote, while creative mediums like rangoli and mehndi were used to spread voter awareness through traditional art forms. Additionally, mega events were held across various districts to reinforce the message of active voter participation on a larger scale.

World Environment Day Celebration

On June 5th, 2024, JEEVIKA Didis across Bihar celebrated World Environment Day by planting saplings under the "Harit JEEVIKA Harit Bihar-5" initiative, which aims to plant 80 lakh saplings in collaboration with the Department of Forest, Environment and Climate Change. Activities included awareness programs, rallies and slogan-making competitions focused on environmental conservation.

Social Media Outreach

This quarter, JEEVIKA's social media presence grew significantly:

During the current quarter, JEEVIKA demonstrated consistent growth across all major social media platforms, reflecting enhanced digital engagement and outreach efforts. LinkedIn maintained the highest follower base, increasing from 16.0K to 18.0K, reinforcing JEEVIKA's strong professional presence. Facebook recorded the highest absolute growth with a 4.0K increase, rising from 8.0K to 12.0K followers, indicating broader public engagement. Instagram,

though starting from a lower base, showed the highest percentage growth of approximately 127%, increasing from 2.2K to 5.0K followers—signaling rising interest in visual content. Twitter/X also saw a steady rise from 13.0K to 14.5K followers. This upward trend across platforms suggests successful digital communication strategies and growing audience interest in JEEVIKA's initiatives. JEEVIKA prominently highlighted SVEEP activities and the tree plantation drive, leveraging social media platforms to communicate its mission effectively.

4. IEC & Publications

Change Maker Quarterly Magazine (Issue No. 20)

The 20th edition (April-June 2024) highlights the crucial role of administration, finance, procurement, HRD, and communication in JEEVIKA's success. It emphasizes monitoring and evaluation, research and financial management in supporting self-sustaining institutions.

JEEVIKA's Community Newsletter

Three newsletters (Issues No. 45, 46 and 47) were published to capture stories of women and CBOs. These are read out in CBOs to motivate and encourage members.

Satat Jeevikoparjan Yojna Monthly Newsletters

The 33rd, 34th and 35th editions of the SJY newsletter were published, focusing on ultra-poor families and pathways to sustainable livelihoods.

JEEVIKA's Monthly Newsletter

Three newsletters (Issues No. 78, 79 and 80) for January, February and March 2024 were published, covering new initiatives, progress updates and inspiring case studies across all themes.

B. Management Information System

In this quarter, there have been significant advancements, including the rollout of the AAP application for plan-achievement tracking, CEO Dashboard integration, Didi Ki Nursery Dashboard and various add-on modules enhancing digital monitoring across multiple thematic areas.

1. Development of AAP Application

An Open ERP (ODOO)-based web application has been developed to capture quarter-wise, project-wise and theme-wise annual action plans and achievements of blocks. The application includes a maker-checker-approver mechanism. The block-level DEO enters the quarter-wise plan/achievements, which are verified and recommended by the block BPM and forwarded to the DPM for approval. The DPM, in consultation with the thematic manager, reviews and approves the data. The application integrates with other project applications via API to automatically collect digitized progress for various indicators, while remaining indicators are entered manually by DEOs. It has been rolled out across all 534 blocks for FY 2023-24, with the annual action plan digitized for all four quarters. The quarter-wise achievement digitization and approval process are in progress.

A detailed dashboard has been developed to monitor plan vs. achievement at block, district and state levels, categorized by quarter, project and theme.

2. Development of CEO Dashboard

A comprehensive CEO Dashboard has been developed using Microsoft Power BI, integrating data from multiple applications across different platforms and themes. It consolidates and presents data in a centralized manner with graphical representations for themes such as IBCB, FI, Farm, Non-Farm, Livestock, Jobs, HNS, SD, Multiple Activities, HRMIS and SJY.

3. Development of Didi Ki Nursery Dashboard

The Didi Ki Nursery (DKN) Dashboard has been created to track and monitor DKN progress at the DKN, block, district and state levels. It allows users to check plant availability and data on new sample entries, sales and dried plants.

4. Add-on Modules

a. SHG-HNS Mobile App

New modules have been added for MRP and Entrepreneur Login. The MRP module allows entry of entrepreneur details, including loans, repayments and business-related data. The Entrepreneur Login module now includes profile entry, loan entry and loan repayment tracking.

b. Report Addition in AE Applications

New reports have been added to the AE Portal based on Farm theme requirements. These reports, available at various levels from district to beneficiary, cover Agri-Input Services, Digital Banking Services, Nursery Services, Marketing Services, and Advisory Services.

c. SHG Fund Monitoring

A module has been developed to capture SHG-wise ICF and RF amounts, which were previously collected only at the district level.

d. FPG and Fishery Applications

New reports have been developed for FPG and Fishery applications to track fish production cycles, revenue generation and profit and loss distribution.

C. Procurement Cell

The Procurement Cell of BRLPS made steady progress across key areas including consultancy services and procurement of goods, works and non-consulting services. Key developments included finalization of contracts, evaluation of proposals, renewal of AMCs and empanelment of agencies to support various programmatic and operational needs.

1. Consultancy Services

A contract was signed with M/s Academy of Management Science, New Delhi, on 10-06-2024 for process monitoring of BRLPS under NRLM.

2. Goods / Works / Non-consulting Services

Evaluation for hiring an agency for printing and supply of FNHW Flip Charts is underway. Several AMCs have been renewed and repair works have also been carried out. An order has been issued for the empanelment of agencies for booking train and air tickets. Evaluation of proposals for hiring an agency for video production and event coverage of BRLPS has been completed.

D. Human Resource Development

The Human Resource Management update for the quarter ending June 2024 outlines key activities and progress made in recruitment, staff entitlements, legal matters, salary revisions, training, and separation processes. It also presents an updated manpower status across BRLPS, including DDU-GKY and NRETP, reflecting ongoing efforts toward efficient HR governance.

1. Recruitment and Selection

During the quarter, significant progress was made in recruitment and selection processes for both consultant and SPMU positions. Interviews were conducted for all 22 advertised consultant positions. A total of 190 candidates were called for interviews, of which 97 candidates participated in the interview. There was varying levels of participation across roles. For example, for the position of Consultant FI (State & District Level), 37 candidates were called and 23 appeared, while for Regional Consultant – Grameen Bazaar, 50 candidates were called and 26 appeared. Other key positions where interviews were held include Consultant Internal Audit and Statutory Matters (13 appeared), Consultant Regional Coordinator SJY (16 appeared), Consultant MIS (9 appeared) and Consultant Gender (2 appeared). However, for some positions such as Consultant E-Commerce, Consultant Beekeeping and Consultant Goat Intervention, no candidates appeared despite being advertised.

In addition, shortlisting of candidates for 42 State Project Management Unit (SPMU) positions was completed. Out of 4288 total applicants, 892 candidates were shortlisted for further evaluation. The most competitive positions in terms of applications received included Office Assistant (SPMU) with 1414 applicants and 343 shortlisted, Accountant (SPMU) with 181 applicants and 97 shortlisted and Project Manager – MIS with 268 applicants and 68 shortlisted.

Other notable positions included Project Manager – NRO-External Support (86 shortlisted), Data Visualization Analyst (16 shortlisted from 51 applicants), and State Project Manager–Social Development (37 shortlisted from 152 applicants).

2. HR Entitlements

During this quarter, several administrative and HR-related processes were undertaken for staff welfare and compliance. In terms of administrative assignments, 7 employees were entrusted with additional responsibilities as DPM/BPM/ Thematic Manager In-Charge, in accordance with the Devolution of Powers (DoP).

Furthermore, a total of 33 experience certificates were issued to employees as part of their full and final settlement, while 16 No Objection Certificates (NOCs) and 20 relieving certificates were issued to employees upon request and resignation approval, respectively. 5 requests for Earned Leave (EL) encashment were processed and resolved in this quarter.

3. Court Cases, Lok-Shikayat, Jan-Shikayat & Janta Darbar

During the reporting quarter, a total of four *Lokshikayat* cases were received and have all been duly processed. Additionally, six *Vidhan Sabha* questions were received and addressed within the stipulated time frame. Significant progress was also made in legal matters, with 62 court cases resolved through the filing of counter affidavits or SOF. Furthermore, nine new court cases were received during this period and are currently under process for final resolution.

4. Salary Fitment/Slab Fixation, Retention Benefit, and Annual Increment

Under the Salary Fitment process, the re-fixation of salaries for three officials—one from SPMU and two from DPCU—was completed in accordance with reference number BRLPS/Proj/694/14/Vol-IV/61 dated 08-04-2024. Additionally, a meeting of the Salary Fitment Committee was held to deliberate on salary fixation cases for 152 officials.

In terms of Retention Benefits, arrears for four officials were processed and forwarded to the SPMU Accounts section for disbursement. Furthermore, the Annual Increment for the year 2024 has been prepared for a total of 4165 officials across DPCU and BPIU units.

5. Right to Information, First Appeal and State Information Commission Cases

A total of 48 Right to Information (RTI) requests were received during the quarter, out of which 47 were addressed and resolved within the prescribed time line. One case was received from the SIC and has been successfully resolved. Additionally, nine First Appellate Authority (FAA) cases were received, and hearings for all of them have been completed.

6. Training & Development/ Tally Test of Accountants

During the reporting period, five officials from the Livelihoods theme were nominated to participate in the Executive Development Course on Strategic Marketing, organized by Lalit Narayan Mishra Institute, scheduled from 11th May 2024 to 15th May 2024. Additionally, a Tally test was conducted for 29 newly joined Accountants and the results have been published.

7. Medi-Claim Benefits

A total of 173 Medi-claim bills were successfully settled under the Group Medi-claim Policy managed by SBI General Insurance, ensuring timely financial support for eligible employees.

8. Separation Management – Resignation and Full & Final Settlement

Under separation management, LPC have been processed for 220 employees. Out of these, full and final settlements have been completed and letters issued for 83 staff members, while the remaining cases are currently under process.

9. Consolidated Sheet of Manpower of BRLPS

As of 30th June 2024, out of 10,520 sanctioned positions under BRLPS (including DDU-GKY and NRETP), 6861 positions are filled. During the quarter, 2 new staff joined while 73 exited, resulting in a net decrease of 71. Most exits occurred in the BPIU (58) and among Young Professionals (14), while staffing in DDU-GKY and NRETP remained unchanged.

Sl.	UNITs	Total Sanctioned Positions	Status as on 31st March 2024	Staff Joined (Q1)	Staff Left (Q1)	Status till 30th June 2024
1	SPMU	149	98	2	1	99
2	DPCU	992	694	0	0	694
3	BPIU	9,078	5,936	0	58	5,878
4	Young Professionals	280	197	0	14	183
5	DDU-GKY Project Staffs	10	5	0	0	5
6	NRETP Project Staffs	11	2	0	0	2
	Total	10,520	6,932	2	73	6,861

E. Finance

Financial Achievement under Different Project during the 1st Quarter (April-June 2024) of FY 2024-25

Sl.	Name of Scheme / Project	Allocation for FY 24-25 (in crore)	Expenditure During the 1st QTR (Rs. In Crore) FY 24-25
1	NRLM	2875.54	179.21
2	NRETP	120.34	85.71
3	SJY	300.00	66.44
4	NULM	-	0.88
	TOTAL	3295.88	332.24

PROGRESS AT A GLANCE

PARTICULARS	Progress till June 2024
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1063084
Number of Village Organizations formed	70960
Number of Cluster Level Federations formed	1671
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1028193
Number of bank accounts of Self-Help Groups credit linked (1st+2nd+3rd +4th).	2128618
Amount of credit linkage (Rs. in crore)	4311213
Number of SHG members insured under PMJJBY	6570492
Number of SHG members insured under PMSBY	7295931
LIVELIHOODS	
FARM	
Number of SHG HHs involved in Kitchen Garden	1561590
LIVESTOCK	
Number of beneficiaries part of Poultry PG (in Lakh)	201481
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp) (in Lakh)	142621
Number of beneficiaries part of goat intervention (in Lakh)	545857
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises (in Lakh)	
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	410148
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	456292
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	201218
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	48217
Number of VOs involved in Health intervention (HRF)	55138



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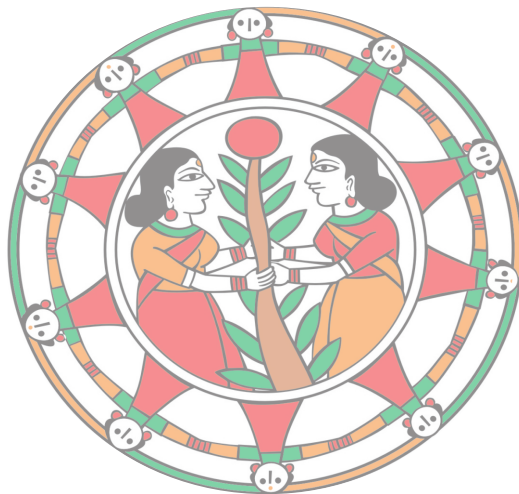
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