

JEEVIKA

Bihar Rural Livelihoods Promotion Society



Rural Development Department
Government of Bihar

69th Quarterly Progress Report

October - December, 2024



Bihar Rural Livelihoods Promotion Society

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.



Contents

Executive Summary	01	Health, Nutrition and Sanitation	37
Institution and Capacity Building	04	Lohiya Swachh Bihar Abhiyan	42
Financial Inclusion	12	Satat Jeevikoparjan Yojana	47
Livelihoods Promotion	19	Resource Cell	51
Skill Development & Placement	30	Project Management	52
Social Development	33	Progress at a Glance	64

EXECUTIVE SUMMARY

During this quarter, Institution Building and Capacity Building theme focused on strengthening Community-Based Organizations through various initiatives. Over 670 new Self-Help Groups were formed in urban areas under NULM and 188 new Village Organizations were formed in rural area of Bihar. Cumulatively, a total of 10.63 lakh SHGs, 71298 VOs and 1673 Cluster-Level Federations have been formed, mobilizing over 1.35 crore households. Cooperative registration expanded with 21 new CLFs and 15 Model CLFs under the BISSCOS Act, cumulatively registering 532 CLFs and 385 Model CLFs (MCLFs). The Mahila Samvad initiative was launched to enhance women's empowerment and 13 new Community Managed Training Centers (CMTCs) were inaugurated. Additionally, governance and leadership training were scaled up for CLFs.

JEEVIKA made significant progress in financial inclusion, institutional strengthening and women's economic empowerment across Bihar. In this quarter, a total of 60603 SHGs were credit-linked and 2062 crore disbursed to SHGs as credit linkage amount for various needs, Cumulatively, a total of 22.58 lakh SHGs have been credit linked (1st, 2nd, 3rd and 4th SHG credit linkage) for a total amount worth Rs.48970 crore till December 2024.

In insurance coverage, enrollments under PMJJBY and PMSBY reached 76.73 lakh and 85.52 lakh, respectively, ensuring financial security for rural families. A total of 573 insurance claims were processed, of which 530 were settled, with Rs.1060 lakh disbursed to beneficiaries this financial year. To strengthen rural banking services, 259 Bank Sakhis received IIBF certification, and 6,109 Bank Sakhis conducted transactions worth Rs.1,07,588 lakh in this quarter, facilitating financial access at the last mile.

To improve governance and financial transparency within community institutions, internal audits were successfully conducted for 1627 CLFs and 1960 VOs. Additionally, Rs.2.63 crores in Viability Gap Funding (VGF) were provided to 30 Model CLFs as the first tranche to support their operational self-sufficiency.

JEEVIKA continued its efforts in farm livelihoods, with 17.76 lakh farmers adopting kitchen



gardening, while 10.78 lakh farmers engaged in vegetable production. These activities aimed to enhance household nutrition and income, with regular training and support ensuring sustainability.

The Integrated Farming Cluster (IFC) initiative aims to enhance rural livelihoods by integrating multiple farm and non-farm activities. By the end of this quarter, 31 IFCs have been implemented across seven districts, engaging 9300 farmers in diversified livelihood activities. The Agri-Entrepreneur initiative strengthened rural livelihoods by promoting agricultural enterprises and service delivery to farmers. By this quarter, 4419 AEs were actively engaged in input supply, digital banking, nurseries and collective marketing.

Under the Pashu Sakhi model, 686 new Pashu Sakhis were trained and 36169 new households were covered during the quarter, bringing the total number of trained Pashu Sakhis to 6478, providing goat-rearing services across 38 districts. The Seemanchal Jeevika Goat Producer Company has cumulatively mobilized 19956 members and achieved a turnover of Rs. 652.86 lakh till December 2024.

In poultry, 2106 members received chicks and 56145 chicks were distributed during the quarter under the Integrated Poultry Development Scheme. The Nari Shakti Poultry Producer Company has been incorporated, with 707 shareholders.

In dairy sector, 92446 households were linked to Dairy Cooperative Societies and 26745 members were linked with Kaushikee Mahila Milk Producer Company.

During this quarter, the non-farm theme made notable progress in entrepreneurship, micro-enterprises and rural services. Key achievements include the launch of two new Didi Ki Rasoi units, the expansion of cleanliness and laundry services to 91 SC/ST residential schools and 36 healthcare institutions. Further, cumulative financing was provided to 2848 micro-enterprises under the MED program. Enterprise promotion was also carried out under SVEP and One Stop Facility (OSF) programs. Additionally, the Aajeevika Grameen Express Yojana program, aimed at providing rural transport services, was expanded with approval for 60 vehicles across 23 districts in its Phase 2 implementation.

During this quarter, under skill development and employment generation initiatives, 354 candidates were trained and 600 appointed in different organizations under Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY). Additionally, 10079 candidates received training and 9338 successfully settled in self-employment ventures through Rural Self-Employment Training Institutes (RSETIs).

Significant progress was made in social development initiatives across Bihar. To promote gender equality, 106 Didi Adhikar Kendras (DAKs) have been established to provide legal aid and counseling. The Nayi Chetna 3.0 campaign against gender-based violence engaged 220764 individuals and recognized 164344 Gender Champions.

JEEVIKA enhanced disaster risk reduction efforts through refresher training for 38 district Social Development Managers and 534 Block Project Managers, focusing on preparedness in flood-prone areas.

The Didi Ki Paudhsala (Nursery) initiative led to the establishment of 950 nurseries, supporting Bihar's afforestation drive. Under Harit JEEVIKA Harit Bihar Abhiyaan, 67 lakh saplings were

planted, achieving 83.75% of the annual target, with a cumulative plantation of 4.25 crore saplings.

JEEVIKA, through J-WiRES, expanded renewable energy access via 382 Solar Marts, clean cooking initiatives and solar installations. Key projects include TERI-JEEViKA, IIT Bombay, Selco-JEEViKA, and PMSGY, benefiting SHG members and promoting sustainable livelihoods.

In education, 100 Community Library and Career Development Centers have been established, benefiting over one lakh students, with a daily footfall of 6000-7000 learners.

Under Health, Nutrition and Sanitation initiatives, Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK) generated Rs.84.62 lakh in generic medicine sales, ensuring cost-effective healthcare for SHG households. The JEEVIKA Health Help Desk, operational in 45 centers across 38 districts, assisted 237300 patients, including 31634 IPD and 205,666 OPD patients this quarter.

The Resource Cell facilitated IAS officer exposure visits to Kudumbashree, Kerala, conducted enumerator training in Gujarat and led NRO team visits to Uttarakhand for FNHW planning. Additionally, 18 Community-Professional Resource Persons (C-PRPs) were trained and deployed to Gujarat and Uttarakhand SRLMs.

Under Lohiya Swachh Bihar Abhiyan, Swachh Bharat Mission-Gramin (SBM-G) Phase II focused on sustaining Open Defecation Free (ODF) status and Solid and Liquid Waste Management (SLWM) across Bihar. During this quarter, a total of 177537 Individual Household Latrines (IHHLs) were constructed and 176003 payments were processed. Additionally, 34 Community Sanitary Complexes (CSCs) were completed, ensuring sanitation access for landless and economically weaker households.

In communications, efforts focused on recruitment, events, social media outreach, and publications. The Young Professionals recruitment process for 80 vacancies was initiated. The Bihar Saras Mela 2024, held in December at Gandhi Maidan, Patna, attracted 16 lakh visitors, featured 500 stalls, and generated Rs.21 crore in sales, promoting rural entrepreneurship. JEEVIKA's participation in the CM Pragati Yatra highlighted key interventions like Didi Ki Library and Didi Adhikar Kendra, strengthening engagement with stakeholders. Additionally, community newsletters, SJY newsletters and monthly newsletters were published, along with the 21st issue of Change Maker Quarterly Magazine.

JEEViKA advanced its digital transformation with the launch of AI/ML-driven chatbots (Smart Didi), a Decision Support System (DSS) and the Mahila Samvad application. Additionally, a Sports Ground Monitoring System was developed to track infrastructure across Bihar's panchayats, improving governance and community engagement.

Through these multi-sectoral interventions, JEEVIKA continues to drive financial inclusion, skill development, livelihoods, social empowerment, environmental sustainability and digital transformation, improving the lives of community across Bihar.



INSTITUTION BUILDING & CAPACITY BUILDING

During the third quarter of FY 2015, the Institution Building and Capacity Building theme continued strengthening community-based institutions across Bihar. A total of 1063489 SHGs, 71298 VOs and 1673 CLFs have been formed, covering 1.35 crore households till December 2024. Cooperative registration expanded with 21 new CLFs and 15 Model CLFs under the BISSCOS Act, bringing the total to 532 CLFs and 385 Model CLFs with formal cooperative status, enhancing governance and sustainability. The Model CLF strategy was reinforced with the designation of 10 Model CLFs as immersion sites for governance learning. A total of 13 new Community Managed Training Centers were inaugurated. Additionally, significant progress was made in CLF Visioning, Annual Action Plan, Business Development Plan and Governance & Leadership. A key highlight was the Mahila Samvad initiative by the Bihar government, promoting direct engagement with women to assess the impact of government schemes and promote women's empowerment.

1. Social Mobilization and CBO Formation

Under NRLM in rural Bihar, the project during the quarter focused on formation of higher-level federations with formation of 188 Village Level Organization and one Cluster Level Federation bringing the cumulative total to 1063489 SHGs, 71298 VOs and 1673 CLFs have been formed covering 13500087 HHs.

In Urban area of Bihar, under SMID component of NULM, a total of 670 new SHGs were formed this quarter, increasing the cumulative total to 34105 SHGs under the National Urban Livelihoods Mission (NULM).

2. Strengthening CLFs as Cooperatives

a. JEEVIKA Model CLFs as Cooperatives

Progress was made in granting cooperative status to Cluster Level Federations. This quarter, 21 CLFs and 15 Model CLFs were registered, bringing the total number of CLFs with cooperative status under the BISSCOS Act, 1996 to 532 CLFs and 385 Model CLFs.

Table 1 : Status on registration of MCLF

Sl.	Particulars	NRETP	NRLM	Total
1	Target for MCLF Registration	200	334	534
2	Online Submissions	121	281	406
3	Registered MCLFs	107	263	385

b. Statutory Compliance of CLFs as Cooperatives

A total of 35 registered CLFs submitted documents for Board of Directors (BOD) elections to the Bihar State Election Authority through the Concerned District Cooperative Officer.

Till December 2024, 320 CLFs have successfully conducted BOD elections and formed new BODs with a five-year tenure. As per the approved by-laws, 1432896 eligible SHG members have obtained membership with a registered primary cooperative society.

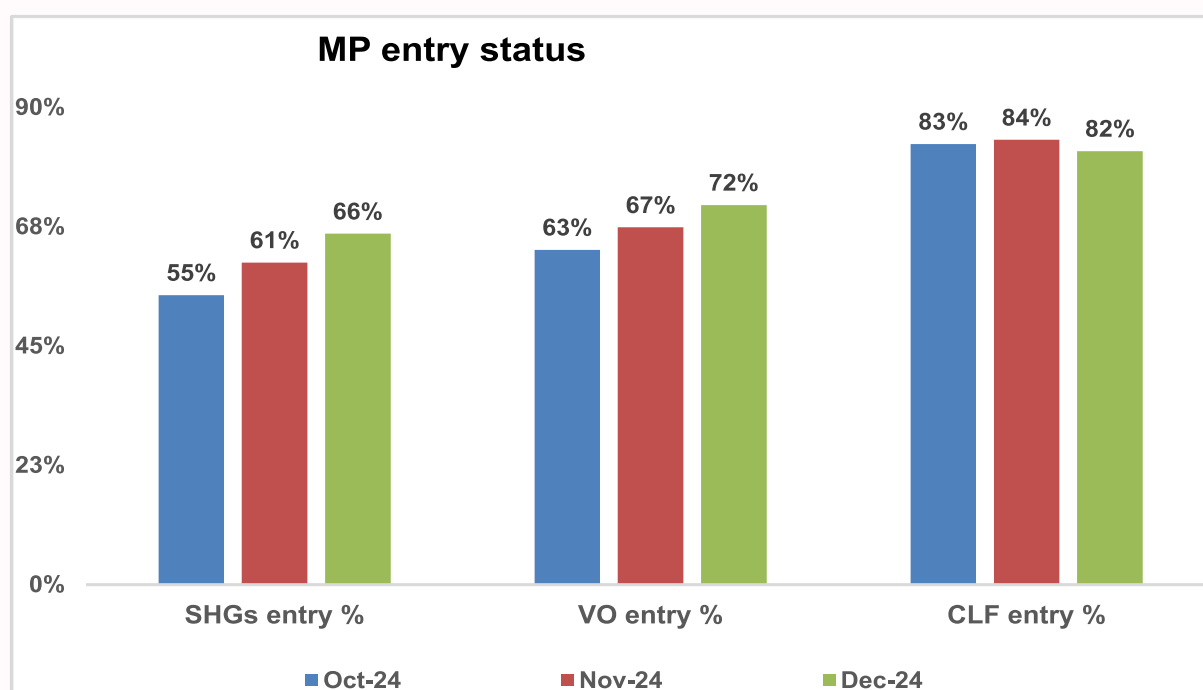
3. Strengthening Digital Governance of Community Institutions

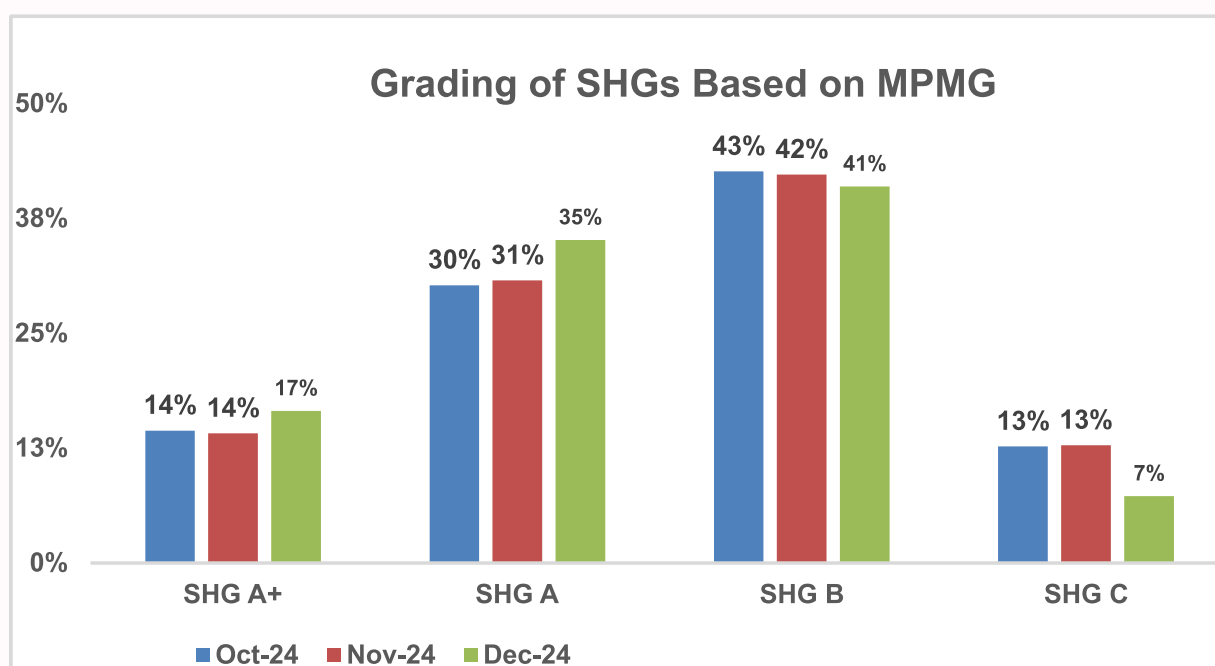
a. Digitization of Masik Prativedan and Grading

Digital governance is improving real-time data capture, transparency, and monitoring of Community-Based Organizations. The rollout of Masik Prativedan across all 38 districts has enhanced data-driven decision-making, compliance tracking and performance assessment.

To maintain SHG quality, staff and community professionals have been trained, ensuring MIS-ID generation for documentation. SHGs are graded (A+, A, B, C), with A+ (30/30 marks). A detailed grading report in the graphs below.

To institutionalize Masik Prativedan digitization, Cluster Facilitators support Community Mobilizers in SHG report preparation, while VO and CLF Bookkeepers ensure timely MIS data entry, reinforcing efficiency and accountability.





b. Dedicated NRLM Web Application for Digitalization of CLF Progress

A dedicated Management Information System for Model CLFs has been successfully rolled out to enable real-time monitoring at all levels—CLF, block, district and state. This system captures all non-financial data at the CLF level, enhancing accountability and compliance while providing data-driven insights to support training and capacity building. It facilitates comprehensive data collection, allowing CLFs to establish their own data repositories and track progress in key areas such as legal compliance, staff master entry and subcommittee details. By ensuring that all aspects of CLF operations are efficiently monitored and reported in real time, the system strengthens transparency and governance.

As part of the rollout, 781 Model CLFs have completed their basic profile entry, while 633 CLFs have successfully completed cutoff data entry. These CLFs are now continuously updating details related to training, compliance, subcommittees and monthly progress, ensuring efficient tracking and reporting of all operational aspects.

4. Strengthening of CLFs as M-CLFs

a. CLF Visioning

The visioning process for Cluster Level Federations empowers members to create a shared institutional vision, assess their current state, and plan for the future. Conducted in three phases—V1, V2 and V3—the process focuses on building perspectives, identifying key changes and mapping available resources. In the previous quarter, the visioning exercise was initiated in 242



Phase 2 NRLM Model CLFs (MCLFs). In continuation of the Visioning exercise progress made in this quarter is given in table below.

Table 2: Progress under Visioning exercise during the quarter

Sl.	Particulars	Progress
1	MCLF completed V1	242
2	MCLF completed V2+V3	242
3	MCLF prepared Vision Document	230
4	MCLF prepared AAP	200

As a result, all 242 MCLFs successfully completed Visioning Phase 1 (V1) and Visioning Phase 2 and 3 (V2+V3). Additionally, 230 MCLFs prepared their Vision Documents, while 200 developed their Annual Action Plans.

b. Annual Action Plan and Business Development Plan Preparation

Following the visioning exercise, MCLFs worked on developing detailed Annual Action Plans (AAPs) and Business Development Plans (BDPs) to align their business goals with their overall vision. These planning processes play a crucial role in strengthening the capacity of CLFs, promoting self-reliance and providing a strategic roadmap for long-term sustainability. The AAP serves as a one-year operational plan that details key activities, time lines and budgetary allocations. Meanwhile, the BDP focuses on ensuring that business objectives are aligned with the federation's long-term vision.

To facilitate this, a four-day Training of Trainers program was conducted, leading to the development of 35 resource persons who specialized in AAP and BDP preparation. These trained resource persons then conducted regional training sessions, which enabled 200 out of the 242 Phase 2 NRLM MCLFs to successfully prepare their Annual Action Plans.

c. Governance and Leadership Training

Governance and leadership training was conducted in the third quarter to enhance the operational and leadership capacities of Community-Based Organizations. This training aimed to strengthen governance structures within CBOs, promote transparency and accountability and equip members with the skills necessary to make informed and strategic decisions. By building the leadership capabilities of community institutions, the training program sought to empower CBOs to manage their activities efficiently, contribute to sustainable development and bring self-reliance.

A total of three units of Governance and Leadership Training were conducted, resulting in the development of 105 resource persons. These trained resource persons facilitated training sessions in 48 MCLFs, ensuring that CLFs have strong governance frameworks in place to support their growth and sustainability.

5. Developing Model CLFs as Immersion Sites

Efforts are underway to develop Immersion Sites within Model CLFs to serve as centers of excellence, demonstrating best practices in governance, financial intermediation, livelihoods, gender equity, FNHW and social inclusion. These sites provide hands-on learning, networking, and capacity-building opportunities for other CLFs.

Key initiatives under Phase 1

- Grading has been completed for all 10 identified Immersion MCLFs.
- State-level training was conducted for training officers and anchor persons.
- Orientation sessions were held across all districts to identify potential Immersion MCLFs for the next phase, where one Model CLF per district will be designated as an Immersion Site.

Table 3 : List of MCLFs being developed as Immersion Site

Sl.	Name of MCLF	Block	District
1	Azad	Fatuha	Patna
2	Arman	Sampatchak	
3	Sahara	Naubatpur	
4	Sangam	Mushari	Muzaffarpur
5	Phulmala	Bochaha	
6	Sarathi	Silao	Nalanda
7	Nari Shakti	Rajgir	
8	Gyan	Rajgir	
9	Adarsh	Bodhgaya	Gaya
10	Sagar	Dobhi	

e) Addition of New Model CLFs

Under Phase 3, additional 300 NRLM CLFs have been identified and designated as Model CLFs, bringing the total number of Model CLFs to 833.

5. Capacity Building

a) Modular Training for SHGs, VOs and CLFs: Direct & Through TLC

Significant progress was made in delivering capacity-building training, focusing on governance, community human resources and operational quality for CBOs. Advanced modules involved resource pool members sharing practical knowledge, enhancing participants' communication and leadership skills. Project staff, including CCs, ACs and BPMs, were trained on SHG-VO concepts and CLF management, improving project implementation. The rollout of these training sessions, along with the development of the CB-MIS and CLF management web applications, highlights efforts to strengthen institutional



frameworks and ensure sustainability.

Community professionals and resource persons at the VO and CLF levels receive comprehensive training, including refresher courses, on various topics such as SHG and VO concept and management, MP&G dynamics, CLF governance, CBO processes and quality standards. These sessions are facilitated by experienced resource pool members.

Table 4 : Modular Training/ Refresher Training for SHGs, VOs and CLFs

Sl.	Particulars	Participants	Number of CBOs Trained
1	SHG modular training (M1-M4)/Refresher training	SHG members	20,122
2	VO modular training (M1-M3)/Refresher training	VO RGB members	402
3	VO modular training (M4-M5)/Refresher training	VO RGB members	344
4	CLF modular training (M1-M3)/Refresher training	CLF RGB members	44
5	CLF modular training (M4-M5)/Refresher training	CLF RGB members	41
6	CLF modular training (M6-M9)/Refresher training	CLF RGB members	40
7	Governance & CBO quality training	CLF & VO OB members	168
8	Governance, community HR & office management	CLF BoD members (61 CLFs)	78

c. Training Conducted Through TLCs

A total of 14291 participants received training on various themes, facilitated by resource persons. The TLC premises were utilized for 1013 man-days during this quarter, covering 413 training units across 25 districts. The participants included CBO members and cadres.

Table 5: Training/ Refresher Sessions for Staff and Cadre

Sl.	Particulars	Participant Profile	Number of Training Units	Number of Participants
1	SHG Concept and Management	CM	41	1240
		CC & AC	6	175
2	VO Concept and Management	VO BK	11	302
		CC & CC	18	542
3	CLF Concept and Management	CF	10	275
		CC & AC	7	211

Table 6: Training Related to MCLF

Sl.	Training Agenda	Batches	No. of Participants
1	MCLF Governance and Leadership	3	105
2	MCLF Immersion Site	2	30
3	CMTC	1	35
4	AAP & BDP	1	38

d. Community Managed Training Centers (CMTC)

Community Managed Training Centers are established under the DAY-NRLM framework as



decentralized, community-driven hubs owned and operated by members of SHG federations. CMTCs provide locally available and affordable training, empowering community leaders and members to manage their institutions sustainably, thereby reducing dependency on external agencies. Their objective is to continuously build the skills of CBOs, promote best practices and ensure the sustainability of community institutions. A total of 53 CMTCs have been formed till December 2024.

In the third quarter of 2024-25, significant progress was made with online inauguration of 13 CMTCs by Honorable Rural Development Minister Shri Shivraj Singh Chauhan. Training has commenced in four CMTCs, with a plan to roll out full-fledged training programs across all 13 centers. A state-level training session was conducted for all CMTC nodal officers to assess the performance of CMTCs, identify gaps and provide necessary support.

7. Role in Mahila Samvad Training and Execution

Launched by Bihar's Chief Minister, Nitish Kumar, in December 2024, Mahila Samvad Yatra aims to engage directly with women, raise awareness about government schemes and gather feedback for better policy implementation.

To ensure the effective execution of Mahila Samvad at all levels, the Institution Building and Capacity Building team has designed a structured training module for implementation across State, District, Block and CLF levels. This training is essential for equipping facilitators and community leaders with the skills needed to conduct meaningful dialogues with women and ensure that government schemes reach the intended beneficiaries.

Between October and December 2024-25, significant training initiatives were undertaken across multiple levels to strengthen capacity-building efforts. At the state level, two batches of Training of Trainers (ToT) were conducted for IBCB Managers, Social Development personnel, Communication and M&E officials across all 38 districts. At the district



level, 120 training batches were completed, covering Thematic Managers, Block Project Managers, Livelihood Specialists, Area Coordinators, Accountants, Office Assistants and Community Coordinators. At the block level, 124 training batches were held for Panchayat-level event organizing teams, ensuring community representatives were equipped to facilitate effective dialogue. Additionally, at the CLF level, 53 training sessions were conducted for Board of Directors (BODs) and community cadres, enhancing their ability to manage and implement women-centric programs at the grassroots level.

This structured approach ensures that Mahila Samvad is well-organized, effectively conducted, and reaches a broader audience, promoting active participation and awareness among women in both rural and urban communities. Through continuous training and capacity-building efforts, the initiative is expected to play a crucial role in shaping more inclusive and impactful women's empowerment policies in Bihar.

8. BRLPS Urban SM-ID

In this quarter, significant progress was made under the Social Mobilisation & Institution Development (SM&ID) component, with the formation of 902 Urban CBOs. Exposure visits for 1560 members and modular training for 2870 Urban CBOs enhanced governance and livelihood skills.

A process monitoring study on Urban Livelihood Enterprise Promotion by AMS, Process Monitoring Agency identified success factors for future strategies. Efforts continued to integrate urban poor households into the SJY framework, while 1500+ CRPs and stakeholders received training on social mobilization, leadership and financial literacy.

Institutional strengthening included bank account facilitation and improved bookkeeping practices for financial transparency. Operational protocols for SHG formation, social mobilisation and coordination were standardized across Urban Local Bodies (ULBs). A joint meeting with DAY-NULM Bihar led to a protocol standardization and exposure visit showcasing best practices in Urban CBO-led livelihoods.

FINANCIAL INCLUSION

In the 3rd quarter of FY 2024-25, significant progress was made in bank linkages, disbursement, financial literacy and women-led enterprise financing.

A. MICRO-FINANCE AND BANK LINKAGE

1. Achievement of Bank Linkages, Disbursement and Prompt Repayment

The bank linkages for Self Help Groups progressed with strengthened systems for savings account openings and credit linkages. Continuous efforts were made to coordinate with various banks to ensure the availability of savings and credit linkage forms for facilitating financial transactions. Additionally, efforts were made to sensitize bankers about the scaling of the project in the state and its potential for capitalization of the groups. As a result, 14636 SHGs successfully opened savings accounts and 168145 accounts were credit-linked from April to December 2024. Cumulatively, 2258958 SHGs accounts (1st, 2nd, 3rd and 4th linkages) have been credit linked for a total amount of Rs. 48970.14 crore till December 2024.

Table 7: Bank Linkage Status, April to December 2024

Sl.	Bank Name	SHGs Saving Account Opened	SHGs 1st credit linkage	SHGs 2nd credit linkage	SHGs 3rd credit linkage	SHGs 4th/5th credit linkage	Total Credit Linkage (1st+2nd + 3rd + 4th+5th)	Credit Linkage Amount in Rs Lakhs (1st, 2nd, 3rd, 4th & 5th credit linkages)
1	Bank of Baroda	773	545	2752	3110	557	6964	31633
2	Bank of India	900	772	4299	4000	1910	10981	51425
3	Bihar State Cooperative Bank	16	8	0	0	0	8	12
4	Canara Bank	280	273	1702	1596	229	3800	16695
5	Central Bank of India	1167	1208	5395	3382	136	10121	39241
6	Dakshin Bihar Gramin Bank	2511	1690	19174	18097	4489	43450	200208
7	ICICI Bank	55	37	159	127	13	336	1386
8	IDBI Bank	10	7	37	8	0	52	170
9	Indian Bank	367	400	1778	1462	22	3662	14860
10	Indian Overseas Bank	13	7	13	24	4	48	222
11	Punjab National Bank	915	1010	7578	6661	1186	16435	72517
12	State Bank of India	1822	1738	14564	12639	1600	30541	133483
13	UCO Bank	828	587	2680	1924	434	5625	23503
14	Union Bank of India	314	325	846	571	23	1765	6613
15	Uttar Bihar Gramin Bank	4665	4110	19103	10941	203	34357	130741
Total		14636	12717	80080	64542	10806	168145	722709



2. **Disbursement :** A Help Desk team formed at the district level and FI-Nodals appointed at the block level assisted SHGs with loan disbursement from banks for various needs, including social requirements, debt swapping, house construction/repairs, toilets and sustainable livelihoods. By the end of the 3rd quarter, a total of Rs. 7432 crores were disbursed to the respective SHGs.
3. **Prompt Repayment:** To promote a culture of timely repayment and adherence to the Panchsutra, SHGs were mobilized through the “Bank Samvaad” campaign to approach respective banks. This encouraged bankers to increase lending to SHGs in rural areas. The Help Desk team at the district level and FI-Nodals supported timely loan repayments, with SPMU FI theme closely monitoring all blocks and SHGs. By December 2024, this effort resulted in a repayment rate of 98.67%.
4. **Women-Led Individual Financing for Enterprise Promotion** Many SHG members with established enterprises were unable to access adequate funding for expansion. To address this, the project is implementing Women-Led Individual Financing. By the end of the 3rd quarter of FY 2024-25, 4558 individual financing applications were generated, with 2610 sanctioned by banks.
In addition to bank financing, the FI theme also focused on promoting enterprise financing through the internal funds of CBOs. Additionally, 44829 SHG members received Rs. 201.73 crores from internal CBO funds to support their enterprises.
5. **Financial Literacy** To strengthen the ability of SHG members to make informed financial decisions, a financial literacy campaign was conducted. Through this campaign, members were educated on various aspects of financial literacy, such as saving, credit, insurance, transactions, etc. By the end of the 3rd quarter of FY 2024-2025, a total of around 76.73 lakh members had been trained on different aspects of financial literacy.
6. **New Initiative - DEA (Depositor Education and Awareness) Programme** The Depositor Education and Awareness Programme is an initiative by the Reserve Bank of India aimed at educating depositors and raising awareness about their rights. The program includes the Depositor Education and Awareness Fund, which provides financial assistance to registered organizations. BRLPS submitted a proposal for financial assistance under the DEA Programme and was selected as an organization for piloting programs/events to educate or spread awareness among SHG members about the benefits of financial literacy, information about various products available through different channels and the procedures/ formalities involved, etc.

In reference to this new initiative, an office order “BRLPS/Proj-FI/1852/21/2902” dated 21-12-

2024 was issued to organize workshops/programs in Aurangabad, Gaya, Katihar, Khagaria, Madhubani, Muzaffarpur, Nalanda, Patna, East Champaran and Supaul.

In the 3rd quarter of FY 2024-25, 8 districts completed the DEA workshops and around 400 members were trained using the training module provided by the RBI.

B. COMMUNITY FINANCE

During this quarter, significant advancements were made in internal audits, financial compliance, and capacity building across CLFs, VOs and SHGs. Key achievements include the development of digital audit tools, successful VGF disbursement and progress in ICF mapping and financial data management.

1. CBOS approval status on LoKOS

Particulars	Total	Achieved	Percentage
SHG Profile Approved by BPM (AC, CC)	1005349	891895	89%
Member Profile Approved by BPM (AC, CC)	10188150	8727074	85%
VO Profile Approved by BPM	71691	70115	98%
CLF Profile Approved by BPM	1664	1661	99%

So far, 891895 SHGs and 8727074 members have been approved by the Block Program Manager (AC/CC) which will be reflected in NRLM.

The process of validation and approval of VOs and CLFs in this quarter has reached 98% and 99% respectively.

2. AUDIT

a. Internal Audit System for CLFs and VOs

Out of 1670 CLFs, 1627 have completed the internal audit process for Quarter 2 in their respective districts. In this quarter, the Community Finance Team focused on the preparation of Bank Reconciliation Statements for the respective CLFs. Approximately 1458 CLFs out of 1627, whose audits were completed in Quarter 3, successfully prepared their BRS with the help of respective MBKs and Block Accountants. Out of a total of 72470 Village Organizations audits have been successfully conducted for 1960 VOs.

A web-based application for CLF internal audits and reporting was developed this quarter through a joint effort by the Community Finance and MIS teams. Currently, this work is being carried out using Google Forms, developed by the CF Team. After completing the CLF Internal Audit Module, work has now begun on developing the VO Internal Audit Module. The foundational framework for the VO Audit Module has been developed and shared with the MIS Team.

b. Audit Compliance

During this quarter, a total of 1627 CLFs have been audited. Additionally, audit compliance reports for approximately 1558 CLFs have also been received. The CLF Internal Audit Compliance process involves a detailed examination of the issues outlined in the Internal Audit reports of the CLFs, followed by the articulation and presentation of suitable solutions to address the identified

areas of concern. This proactive approach aims to enhance accountability and operational efficiency within Cluster Level Federations by ensuring that corrective actions are promptly implemented to mitigate risks and improve overall compliance standards.

c. Internal Audit System of VOs and SHGs and Its Planning



The audit of VOs and SHGs will be initiated through Resource Book keepers (RBKs). For this purpose, approximately 3273 RBKs have been identified, with an average of six RBKs per block. This year, audits will be conducted for 35000 VOs and 3 lakh SHGs. In this regard, office order No. 553 was issued on June 18, 2024.

A total of 38 CF Managers/YP-CFs/ In-Charges and 38 Accountants from 38 districts have been trained at the SPMU level on VO internal audits. These trained personnel will act as resource persons who will further train the RBKs in their respective districts.

A total of 3273 RBKs have been identified. A total of 94 batches of VO Internal Audit Training have been planned. So far, 90 batches of training on VO internal audits have been completed.

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 being conducted regularly by the project.

As a result, by the end of Quarter 3 (October 2024 to December 2024), a total of 1951 Community Mobilizers were trained on SHG Books of Records. Additionally, 1109 Book Keepers and 197 Master Book Keepers received training on VO Books of Records and CLF Books of Records, respectively. Furthermore, 1253 MBKs were trained on preparing Bank Reconciliation Statements (BRS) through 38 dedicated training batches.

4. Viability Gap Funding (VGF) under NRLM

The National Rural Livelihood Mission has mandated the investment of Viability Gap Funding in Model Cluster Level Federations. VGF is to be invested in three tranches to support the operational expenditure of the respective CLFs for three years, enabling them to achieve Operational Self-Sufficiency (OSS). The requirement for VGF is determined based on financial projections to identify the funding gap that needs support to make operations self-sustainable.

Following compliance with the guidelines from the Ministry of Rural Development, an office order (No. 1494 dated 02/09/2024) has been issued, proposing the approval of an additional 30 NRLM Model CLFs under the 100-day plan. Out of a total of 533 Model CLFs, VGF was provided to 200 NRETP Model CLFs in the previous year and approval has now been granted to provide VGF to 30 NRLM Model CLFs in this quarter. An amount of Rs. 26323000 has been provided as the first tranche to these 30 Model CLFs. Financial projections for the remaining 303 Model CLFs have been finalized and VGF will be provided by the fourth quarter of this financial year.

5. ICF Mapping with CLF

The Initial Capitalization Fund is invested by the project at the Village Organization level. Since it is a fund of the Cluster Level Federation, it is recorded in the books of the CLF through an adjustment entry. It is then rotated through VOs and SHGs down to the members, playing a crucial role in generating revenue at each level of the Community-Based Organizations, including SHGs, VOs and CLFs. The recording of ICF in the books of the CLF is termed as “Mapping of ICF.”

The Community Finance Team has worked on ICF mapping this quarter. Through consistent reviews by managers and discussions at state and regional meetings, ICF mapping increased from Rs. 5528 crores (as per the last quarter's mapping status) to Rs. 5566 crores by December 2024 in the CBOs' MIS. This indicates that approximately Rs. 38 crores have been brought into the review system through CLFs. This will enhance the financial discipline of CBOs and improve ICF repayment.

a. ICF Mapping of CLF with the Help of Google Forms

The ICF Management Analysis initiative was introduced to synchronize MIS data entered by the MIS team with Google Form data entered by MBKs. The Google Form consists of 10 sections with 52 different question sets, focusing on various aspects such as ICF analysis, general loan tracking, total cash and bank balance at CLF, OTR, OSS and repayment tracking based on the number of VOs for ICF and general loans. The initiative commenced in January 2023 and still being continued.

Table 8: Progress under ICF Mapping of CLF

Month	Total CLFs	Forms Submitted	Submission Rate
Oct-24	1661	746	45%
Nov-24	1661	678	41%
Dec-24	1661	489	29%

6. Legacy Data Entry of Revolving Fund in Fund Disbursement Module (Aspirational Blocks)

As per the advisory from NRLM, 62 blocks across 27 districts have been identified as Aspirational Blocks by NITI Aayog. As per the mandate, all SHGs must be provided with a revolving fund by the end of September 2024. According to the initial data provided by NRLM/NITI Aayog, only 7% of SHGs had received the revolving fund. The CF team followed up with the respective districts, resulting in 70% of SHGs successfully entering their legacy data in the fund disbursement module.

7. Grameen Bureau (CIBIL)

The successful pilot of Grameen CIBIL in BRLPS, initiated by JEEViKA in partnership with the Microsave team, marks a significant milestone in financial inclusion. The visit of CRIF Highmark, a leading credit rating agency licensed by the RBI, to Abhilasha CLF in Danapur on September 9, 2023, facilitated the implementation of this innovative initiative.

The Microsave team conducted multiple three-day cut-off data preparation drives last year in the

Danapur block, during which SHG data was reviewed and digitized. This effort showcased a strong commitment to leveraging technology for financial empowerment, paving the way for enhanced financial services and opportunities for under served communities.



By the end of the third quarter, data for a total of 852 Self-Help Groups had been successfully prepared. Additionally, records of 3440 SHG members were prepared, ensuring streamlined data management for these groups.

During this quarter, data for one Cluster Level Federation was also prepared as part of the ongoing initiative to improve the efficiency of SHG operations. Out of the total data collected, 120 cut-off records have been updated and 50 have been digitized in LokOS. The remaining data is yet to be updated and digitized.

Additionally, 50 Community Mobilizers were trained in data updation to strengthen capacity at the grassroots level. Transaction entries for both Cluster Level Federations under this block were initiated, marking a step forward in financial data management. Most of the required data has been shared with the credit bureau and a response is awaited to proceed further.

C. INSURANCE AND ALTERNATE BANKING

The key achievements of the Insurance and Alternate Banking theme during the quarter included increased insurance enrolments, timely claim settlements and enhanced banking access through the Bank Sakhi model.

1. Micro Insurance - Empowering Rural Communities

Micro Insurance initiatives under PMJJBY and PMSBY aim to protect rural families from the financial impacts of unforeseen events such as accidents or death. The program has shown impressive enrolment growth and is successfully offering a safety net for vulnerable populations.

a. Members Enrolment Status

Continuous efforts were made to educate and motivate SHG members to actively participate in the insurance scheme enrolment. To raise awareness and build an understanding of the benefits, Bima Suraksha Utsav events were organized at the panchayat level and at bank branches to encourage maximum enrolment of eligible SHG members under PMJJBY and PMSBY. Bank Sakhis played a crucial role in mobilizing community members and assisting with the enrolment process, ensuring broad participation in these schemes.

Table 9 : Status on Insurance Coverage of SHG members

Scheme	New Enrolment April to June 2024	New Enrolment July to Sep 2024	Renewal of Members in FY 24-25	Cumulative Enrolment till Dec 2024
PMJJBY	555345	1103203	6015147	7673695
PMSBY	622437	1256334	6673494	8552265

b. Claim Settlement Status

Ensuring the timely settlement of claims is critical for building trust in the insurance program. In the reporting period, substantial progress has been made in processing and settling claims, ensuring that beneficiaries receive the financial support they need.

Table 10 : Progress under Claim Settlement

Particulars	April to June 2024	July to Sep. 2024	Oct to Dec. 24	FY 24-25	Cumulative till Dec. 2024
Claims Reported	83	250	240	573	11015
Claims Settled	196	165	169	530	9553
Claim Amount (Rs. In Lakhs)	392	330	338	1060	11789.71

Cumulatively, 11015 claims have been settled under the insurance schemes, with a total worth of Rs.11,789.71 lakhs, underscoring the significant role these schemes play in providing a financial safety net to rural families.

2. Alternate Banking – Expanding Access to Formal Banking

The Alternate Banking initiative, primarily through the Bank Sakhi model, has significantly improved access to banking services in rural Bihar. By providing doorstep banking, this initiative empowers rural families to manage their finances without the barriers posed by geographical distances or social constraints.

The Bank Sakhi model brings banking services directly to the rural doorstep, enabling individuals to open bank accounts, transfer money and access financial services without traveling to distant bank branches. Bank Sakhis, trained as Bank Correspondents, play a vital role in bridging the gap between rural customers and the formal banking sector. In this quarter, the Alternate Banking theme largely focused on the IIBF certification of the Bank Sakhis and arranged 2-days refresher training (RTP BC) through the RSETI/ RUDSETI as per instructions given by the Ministry of Rural Development, Government of India. Following the instructions, from October to December of 2024, 259 Bank Sakhis successfully obtained the IIBF certificate and 488 Bank Sakhis attended the 2-days refresher training organized in coordination with the RSETI/ RUDSETI.

Table 11 : Progress under Bank Correspondent initiative

Sl.	Parameter	Cumulative till Mar'24	Apr'24 – Jun'24	July'24 – Sept'24	Oct'24 - Dec'24	Cumulative till December 2024
1	Bank Sakhi's	5611	103	164	231	6109
2	IIBF Certification	5586	6	6	259	5857
3	A/c Opened	963147	35167	25197	27142	1050653
4	No. of Transactions (in Lakh)	292	17	19	20	349
5	Vol. of Transactions (in Lakh)	1261394	97307	94600	107588	1560889
6	Commission Earned (in Lakh)	3044	214	247	206	3712



LIVELIHOODS PROMOTION

A. FARM

1. Productivity enhancement in Crops

During the third quarter of the FY 2024-25, significant progress was made under the productivity enhancement indicators in the Rabi crops. A total of 3502457 households were covered, and 52,538 Village Organizations participated in various livelihood activities. Additionally, 12401 Village Resource Persons were trained and actively involved in facilitating farm livelihood activities, while 572 Self-Employed Workers (SEWs) served as master resource persons. The season also saw 1776321 farmers practicing kitchen gardening and 1078258 farmers engaged in vegetable production.

2. Custom Hiring Center

Currently, there are 513 Custom Hiring Centres across 38 districts in Bihar, established in collaboration with the Agriculture Department, Government of Bihar and some full-cost models of Jeevika. To streamline farmer bookings, total farmers served and machine bookings, a CHC mobile app is already



functional for machine booking and service provision. In this quarter, all these CHCs were involved in providing services to farmers for reaping and threshing their Rabi crops. As a result, a total of 3443 farmers received services from the Custom Hiring Centres during this quarter.

3. Agriculture Entrepreneurs

A total of 5302 Agri Entrepreneurs successfully completed training across 38 districts. Till December 2024, a total of 4977 Agri Entrepreneurs have been registered in the Agriculture Entrepreneur Application and 1062176 farmers are registered with AEs, receiving services. A total of 4419 AEs were engaged in business, with a total transaction value of Rs. 312.25 crore. These transactions include input business, digital banking, nursery, collective marketing and other businesses such as mushroom cultivation, vermi compost production, cattle feed distribution and machinery services. All data related to Agri-Entrepreneurs and their services to farmers are recorded in the AE mobile app, which helps analyze data and aims to enhance the sustainability of service centers operated by AEs.

4. Organic Farming

A total of 6876 farmers have been mobilized for organic farming. 174 local groups (LGs) are functional across 9 districts. These local groups have undergone physical verification and received C-3 certification endorsement. Regular training and capacity-building exercises are being conducted at the VO and LG levels to support organic farming activities.

In this quarter, training for 6876 farmers was completed on crops for the Rabi season. All farmers from the 174 LGs have received training on packaging, labeling and branding of green products for their cluster bags. Residue analysis is underway for 2 farmers from each LG, with samples of 200 grams being tested.

5. Integrated Farming Cluster



The Integrated Farming Cluster (IFC) aimed at improving, intensifying, expanding and integrating existing diversified livelihood activities. An IFC comprises 2-3 adjoining intervention villages, covering around 250-300 households. Each SHG household will be supported with improvements in 3 to 4 livelihoods (farm and non-farm), with strong backward and forward linkages. To achieve these objectives, the focus under IFC is on creating an ecosystem that has a ripple effect on the income of each household. In line with these objectives, JEEViKA has identified 31 clusters under IFC, which are being implemented in seven selected districts. Each IFC requires dedicated human resources and the CLFs act as the implementing agency with all financial resources.

Table 12 : Progress of the IFCs

Sl.	Indicators	Cummulatively Achievement
1	No. of IFCs	31
2	Districts covered	07 (Gaya, Khagaria, Munger, Muzaffarpur, Nalanda, Purnia, and Sitamarhi)
3	No. of Blocks covered under intervention	14
4	No. of Farmers associated	9,300
5	Total CRPs deployed	62
6	Total Senior CRPs deployed	30
7	Anchor Person recruited	22

Under the MKSP project, 23 more IFCs will be established in 22 CLFs to serve 6,900 farmers across 8 districts: Aurangabad, Banka, Buxar, Gaya, Vaishali, Darbhanga, Samastipur and Saharsa.

Table 13 : List of 23 New IFCs established

District	Block	No. of IFC	CLF
Gaya	Bodhgaya	2	Adarsh, Ekta
	Paraiya	2	Kasturba, Vandana
	Gaya Chandaoti	2	Sankalp, Sahara
	Belaganj	2	Dhara, Prithivi
Buxar	Dumraon	1	Anmol
	Nawanagar	1	Sanskar
Banka	Rajaun	1	Laxmibai
	Katoria	1	Nari Shakti
Aurangabad	Kutumba	2	Amba, Nari Ekta
	Goh	1	Azaad
Saharsa	Sattarkataiya	1	Savera
	Saurbazar	1	Sabitri Bai
Vaishali	Patepur	1	Sarthak
	Vaishali	1	Sarvottam
Samastipur	Kalyanpur	1	Lily
	Pusa	2	Lakshya
Darbhanga	Singhwara	1	Shakti
Total		23	

B. LIVESTOCK

1. Goat rearing interventions

i. Pashu Sakhi Service Model

Under the Pashu Sakhi model, a total of 6478 Pashu Sakhis have been trained and are providing goat rearing services to SHG /Non-SHG households (HH) across 38 districts. This model is an intrinsically sustainable livelihood model, has helped Pashu Sakhis to generate a regular income flow throughout the year. Details of the services and achievement till Dec. 2024 is mentioned in the table below:

Table 14 : Progress under Pashu Sakhi Model

Sl.	Indicators	Oct. - Dec. 2024	Cumulative Progress till Dec. 2024
1	Number of Pashu Sakhi developed	686	6478
2	Households covered by Pashu Sakhi	36169	626996
3	Number of inseminations done by inducted bucks	78	101509
4	Number of azolla pit developed (Inc. green fodder)	942	40887
5	Number of machan/shed constructed	107	21792
6	Number of feeders installed	20	104337
7	Number of castrations done	95	364883
8	Total quantity of dana mishran produced (in kg)	84	284134
9	Number of deworming doses provided	1493783	4441593
10	Number of vaccination doses given	0	1643695

ii. 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 652.86 Lakhs. “Seemanchal Jeevika Meat Outlet”, a meat retail outlet has Rs. 35,01,057 turnovers with 5182.72 KG of meat sale till Dec. 24.



iii. Partnership support in Goat intervention

Aga Khan Foundation is supporting JEEVIKA in the development of trained community cadre (Pashu Sakhi) on up-to-date goat-rearing techniques. AKF is also supporting in implementation of the Pashu Sakhi model in the Muzaffarpur district under the Mesha project. The project circulates around Rural Entrepreneurship. In addition, it has been successful in generating employment

among rural women. Under this project, a total of 324 Pashu Sakhis have been developed and providing services to 55203 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 December, the AKF team rigorously supported demonstrations of various Pashu Sakhi services and conducted 11 community-level meetings on gender, 14 GHM practices, 18 meetings on Breed improvement, Goat Marketing and Farmer Producer Company.



2. Poultry intervention

i. Integrated Poultry Development Scheme (IPDS)

JEEVIKA is implementing backyard poultry intervention under the Integrated Poultry Development Scheme. Under this scheme, 45 chicks are distributed to beneficiaries in two batches. The backyard poultry intervention is being implemented in two ways either through distribution of 28-days reared chicks or a day-old chick. Before the distribution of chicks, the day-old chicks are reared at Mother Unit for 28 days. In addition, providing required feed, care and vaccinations. On the 7th day Ranikhet vaccine, 14th day Lasota vaccine and on 21st day Gambro vaccine is provided to chicks for prevention from different diseases. A certificate of Mareks against hatchery-born disease is taken from the supplier to ensure the prevention from the disease. In the current quarter, the progress relating to the chick's distribution is as mentioned below:



Table 15: Progress under Backyard Poultry intervention

Sl.	Indicators	Oct. - Dec. 2024	Cumulative Progress till Dec. 2024
1	Number of Districts	0	38
2	Number of Blocks	6	316
3	Number of members benefitted	2106	206799
4	Number of Chicks distributed	56145	10346580

ii. 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 (TSA) for which MoU has already been approved.

The incorporation of the company “NARI SHAKTI JEEVIKA MAHILA POULTRY PRODUCER COMPANY LIMITED” was completed. Till now 707 shareholders has been mobilized and mobilization for shed construction is under process.

3. Dairy Intervention

I. 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 92446 HHs are linked to DCSs and 1044 women DCS have been organized.



ii. KMMPCL

Kaushikee Mahila Milk Producer Company has evolved since its formation in 2017 and currently have 707 (MPPs) operational milk pooling points. Total 26745 member have been enrolled in KMMPCL. 14 BMC has been installed and company is procuring 60433 Lt/Day milk. Kaushikee Dahi is also available in the market.

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. Harvesting of fishes on overall 89 ponds have been (partial + complete) done. A total of 36448 Kg of fish has been harvested. Across the state, currently 106 Fish Producer Group have been formed with the help of 86 Matsya Sakhi. Details of achievement till Dec. 2024 is mentioned in the below table:



Table 16 : Progress under Fish intervention

Sl.	Indicators	Cumulative Progress till Dec. 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-FRAM INTERVENTIONS

During this quarter, JEEVIKA has made progress across multiple initiatives, including the launch of two new Didi Ki Rasoi, expansion of cleanliness and laundry services and significant achievements in micro-enterprise development, rural transport and entrepreneurship programs. Key milestones include cumulatively funding 7298 OSF enterprises, onboarding 2590 enterprises on MED MIS and approval for distribution of 500 e-cycles under STREE.

1. JEEViKA-Didi Ki Rasoi

During this quarter, two new Didi Ki Rasoi (DKRs) have been successfully launched, one at Nalanda Medical College and the other at Bihar Police Academy. With these additions, a total of 217 DKRs have been established across various institutions. This includes 91 units in SC/ST residential schools, 95 units in health institutions and 31 units in other settings such as banks, hostels, registry offices, DM offices and other government establishments.



2. Cleanliness and Laundry Services

JEEVIKA, under a Memorandum of Understanding with the SC/ST Welfare Department signed on December 21, 2023, has launched cleanliness services in 91 SC/ST Residential Schools. Furthermore, following another MoU with the Health Department on February 5, 2024, JEEVIKA has expanded its reach by introducing cleanliness services in 36 healthcare institutions, along with laundry services in 34 healthcare facilities to ensure the availability of fresh, sanitized linens for patients and staff.



To support these services, over 2000 households have been mobilized, empowering local communities to actively participate in and benefit from this initiative. Master Trainers, who received specialized training from the State Health Society on Hospital and Infection Control Protocols, have subsequently extended this expertise to community members engaged in cleanliness and laundry services. By sharing critical knowledge on infection prevention, sanitation standards and best practices, these trainers have equipped community members with the necessary skills to maintain high standards of hygiene and safety in their roles.

3. Micro Enterprise Development

Micro Enterprise Development (MED) is approved for 13 blocks of 5 district from March 2023 to September 2024. The objective of MED is to support SHGs with micro enterprise establishment in Non - Farm sector. On 3rd October 2024, approval for 21 new blocks were given by NRLM for the implementation of MED program. Activities taken under MED from Oct. – Dec. 2024

- 2848 enterprise financed against target of 2600 enterprises till Dec. 2024.
- Exposure visits to nearby SVEP and OSF blocks for BOD and MED CRP-EP completed by all the blocks.
- MED MIS has been continuously monitored and the progress shows adoption of MIS with 2590 enterprise (91%) onboarded on MED MIS till Dec. 2024.
- Repayment of MED enterprise has started with an average of 65% repayment against cumulative demand.

4. Grameen Bazaar

The demand and supply aggregation model of Grameen Bazaar has made steady progress in benefitting its member Kirana Stores. Progress for the quarter is mentioned in table below:



Table 17: Progress under Grameen Bazaar

Sl.	Months	Total number of Grameen Bazaar billed in CPMS	Total Sales	Total Margin Earned
1	Oct-24	93	24147074	1968832
2	Nov-24	97	29913039	1898268
3	Dec-24	97	38762174	2089956

Progress from October - December 2024

- Bakhtiyarpur GB has started supplying bread to NMCH-DKR in collaboration with Maharaja Bread.
- To provide products at competitive rates, GB has started supplying items to SJY beneficiaries for setting up their new shops.
- In Gaya, a tie-up has been established with a vendor to supply kirana (grocery) items to 3-4 nearby GBs.
- In Gaya (Wazirganj), an initiative has been undertaken to procure masala (spice) items and notebooks from PG.
- Rate fixation has been done for three customer groups namely GB members, JEEViKA staff and general customers with 10%, 7% & 5% discount on MRP respectively. These discounts have been incorporated into CPMS billing for the rollout of B2C sales.
- Store managers have been oriented on techniques for demand aggregation, with support from staff, to ensure repeat orders from SJY members.

5. Incubation

A total of 26949 applications were received, out of which 150 enterprises were shortlisted as finalists after a rigorous evaluation process by the on-boarded incubator IIM-CIP.

- BRLPS has partnered with GUDDCAUSE and SARAL as equity partners to support enterprises in branding and market access.
- A plan has been devised with Guddcause for rollout of branding services across all enterprises of BRLPS. The orientation and branding services will start from the next quarter.
- Approval has been taken for 2-day staff and community orientation on packaging services rollout with 15 enterprise promotion districts. Orientation program will be organized in coming quarter.
- 50 enterprises received services related to branding from Guddcause.

6. Sustainable Transport for Rural Entrepreneurs through E-Cycles (S.T.R.E.E)

JEEVIKA and Convergence Energy Services Ltd. (CESL) signed an MoU on August 14, 2024, for the supply of 500 E-cycles to JEEVIKA community members. The objective of the program is to provide green micro-mobility solutions to address the transportation needs of SHG women entrepreneurs through the ADB GEF Grant (covering 75% of the actual cost), under DAY-NRLM and SRLM.

This is a pilot program deploying 500 electric cargo cycles for women working in Self-Help Groups through BRLPS. The program aligns with the Government's vision of uplifting rural women and enhancing their socio-economic status by creating "Lakhpati Didis." It underscores the government's commitment to women's empowerment and its focus on "Reaching the Last Mile," promoting an inclusive and empowered economy.

Progress Under the STREE Program in the 3rd Quarter:

- Patna, Vaishali and Muzaffarpur were selected for the pilot program, with 500 cargo E-bicycles allocated. The distribution includes 200 E-cycles for Patna, 150 E-cycles for Vaishali and 150 E-cycles for Muzaffarpur.
- Orientation sessions for district and block staff were conducted through virtual and physical meetings covering the program objectives, targets, time line and implementation strategy.
- Selection of 50 Energy Champions has been completed as of December 2024. This includes 20 Energy Champions from Patna, 15 Energy Champions from Vaishali and 15 Energy Champions from Muzaffarpur.
- The final list of ECs will be shared with CESL, and the collection of the 75% subsidized rate of Rs. 9450 (including 5% tax) from each EC will be completed before January 25, 2025.
- The E-cycle distribution is tentatively scheduled for January 26, 2025, across all three districts.

7. Start-Up Village Entrepreneurship Programme

The Start-Up Village Entrepreneurship Programme (SVEP) is a key initiative under the National Rural Livelihood Mission (NRLM) aimed at promoting rural entrepreneurship and creating sustainable livelihoods. The program provides financial support, capacity building and mentorship to rural entrepreneurs.

In Bihar, SVEP began in 2017 and has expanded to 22 blocks across different phases (1, 2 and 3).

Recently, under *Phase 4*, 10 new blocks were approved in August 2024.

a. Phase I & Phase II SVEP Blocks

- Phase 1 and Phase 2 blocks have completed the four-year program period and are now self-sustaining through cadres and community members.
- Repayments are being made regularly, with new business plans being developed and approved at monthly PAC meetings.
- A total of 221 enterprise business plans have been prepared and 205 enterprises have received funding.



b. Phase III SVEP Blocks

- In the third phase, 10 new blocks were approved for implementation.
- A total of Rs. 7.40 crore has been spent across these 10 blocks.
- Block Resource Centres have been established in all blocks.
- 266 cadres have been trained and are currently providing last-mile enterprise support under SVEP.
- Orientation programs have been completed at all CLFs, while VO and SHG orientations are ongoing across all blocks.
- A total of 5871 enterprise business plans have been prepared, with 3509 enterprises receiving funding.

c. Phase IV SVEP Blocks

The Start-Up Village Entrepreneurship Programme (SVEP) has expanded into Phase 4, covering 10 new blocks approved in August 2024.

Sl.	District	Block	Sl.	District	Block
1	Vaishali	Rajapakar	6	Aurangabad	Haspura
2	Vaishali	Raghopur	7	Begusarai	Barauni
3	Saran	Nagra	8	Kaimur	Bhabhua
4	Purnea	Purnea East	9	Katihar	Manihari
5	Muzaffarpur	Marwan	10	Katihar	Korha

The orientation program for BPMs and Non-Farm Managers under SVEP Phase 4 has been scheduled for January 25. This program will play a crucial role in ensuring that the newly inducted blocks leverage structured frameworks, community participation and technical support central to the SVEP model. Through this initiative, SVEP aims to establish sustainable entrepreneurial ecosystems and foster local economic growth.

8. One Stop Facility (OSF)

The One Stop Facility Centre component under NRETP supports nano-enterprises with growth potential. OSF serves as a business facilitation-cum-incubation center at the block level, providing business development services to both new and existing growth-oriented nano-enterprises. Currently operational in 50 blocks across 12 districts, OSF has funded a total of 7298 enterprises, with a total disbursement of Rs. 32,55,89,657.

a. Key Achievements and Activities

Repayment Progress: 6454 enterprises have started repaying, with a total repayment amount of Rs. 58858271 received.

• Enterprise Distribution:

- 1322 are manufacturing enterprises.
- 1706 are service enterprises.
- 3426 are trading enterprises.

b. Progress in the 3rd Quarter

- A total of 285 BDSPs are actively engaged in OSF-related work at the field level.
- 1745 enterprises have been registered under Udyog Aadhar, FSSAI and GST.
- Over 5106 enterprise documents have been submitted to banks through BPIU for individual bank loan financing.
- A total of 2146 enterprises have achieved monthly sales in the range of Rs. 40000 – Rs. 50000.

c. NRLM-OSF

Under the SVEP Umbrella Project - NRLM OSF, 10 new blocks in 5 districts (Gaya, Bettiah, Patna, Madhepura and Madhubani) have been approved.

- The guideline has been approved and rolled out for further streamlining.
- District teams are actively engaged in groundwork to establish and implement the program effectively.



9. Aajeevika Grameen Express Yojana (AGEY)

The Aajeevika Grameen Express Yojana was launched in the financial year 2017-18 with the objective of providing an alternative source of livelihood to members of Self-Help Groups under DAY-NRLM. The scheme facilitates SHG members in operating public transport services in backward rural areas while ensuring safe, affordable and community-monitored rural transport. This initiative aims to connect remote villages with essential services and amenities, including markets, education and healthcare, thereby contributing to the overall economic development of these areas.

Currently, AGEY is operational in six districts of Bihar: Darbhanga, Gaya, Muzaffarpur, Nalanda, Patna and Vaishali. Each selected block is allocated a maximum of six vehicles. The Cluster Level Federation or Nodal Village Organization provides interest-free loans of up to Rs. 8 lakh to eligible SHG members. The loan tenure is six years, with repayment structured in 72 monthly installments. To date, a total of 92 vehicles have been approved across these 17 blocks, with an overall budget allocation of Rs. 8.16 crore.

For Phase 2 of AGEY, approval has been granted for 23 districts, covering 60 blocks, with a total of 60 vehicles. The orientation program for this phase has been successfully completed.



SKILL DEVELOPMENT & PLACEMENT

During the quarter, significant progress was made under DDU-GKY, the ROSHNI project, job fairs, and RSETIs. A total of 354 candidates were trained, and 600 placed under DDU-GKY. Additionally, 46 job fairs were organized, leading to 2392 placements, while 10079 candidates were trained through RSETIs, with 9338 successfully settled in self-employment ventures.

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

DDU-GKY, a flagship initiative of the Ministry of Rural Development, Government of India, is specifically designed to empower rural youth aged 15 to 35 years from economically disadvantaged families. As part of the National Rural Livelihood Mission, the program aims to achieve two key goals: improving the income diversity of rural poor families and fulfilling the career aspirations of rural youth.



The program is being implemented across the state in collaboration with various agencies. The SRLM team plays a pivotal role in coordinating with Project Implementing Agencies and District Manager Jobs, ensuring effective monitoring of both the quantitative and qualitative outcomes of the project. This coordination helps align the implementation process with the overall objectives of the DDU-GKY program.

As of December 2024, 6 active training centers from 6 active PIAs were engaged to enhance the skills and training of rural youth and provide job opportunities to them. Cumulatively, a total of 84160 candidates received training from PIAs in different trades and 61503 were appointed in various organizations, including the DDU-GKY and Roshni projects. During this quarter, a total of 354 candidates were trained and 600 were appointed.

Table 18 : Status on Skill Training and Placement under DDUGKY

FY 2024-2025	Trained	Appointed	Placed	Assessed	Certified
Till 31st December 2024 (Cumulative)	84160	61503	45673	78245	66406
FY 2024-2025 (April to December 2024)	1361	2243	2791	1246	1244
October to December 2024	354	600	532	220	182

The ROSHNI project is being implemented in two Left-Wing Extremism (LWE) districts, Gaya and Jamui, in Bihar to provide skill training with placement opportunities for rural poor youths living in adverse conditions. Under the ROSHNI project, all training is residential and 40% of the total target must be female candidates. To date, one training partner, Intelligence Manpower Services Pvt Ltd, is working on the ROSHNI project in Patna district, Bihar.

2. Job Fair and Direct Placement

To provide job opportunities to rural youth for direct placement in companies, job fairs are organized at different locations. The project mobilized the youth and organized job fairs, inviting companies for direct placements. A total of 2392 candidates were placed in different organizations through the job fairs.



Table 19 : Status of Youth Placements through Job Fairs

Sl.	Particulars	Progress Oct. to Dec. 2024
1	Job Fairs Organized	46
2	Total YMD & CMD	380
3	Offered Jobs (Job Fair & YMD)	9985
4	Joined Jobs	2392

3. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes are dedicated institutions set up across all districts of Bihar for skill upgradation and training of rural youth, managed by the sponsored lead bank of the districts. JEEVIKA has been acting as the nodal agency to provide support to RSETIs in the implementation of the program. With the support of MoRD, Government of India, and the lead banks, JEEVIKA is closely working with district units of RSETIs to provide self-employment training to rural youth in almost 61 approved trades. After completing the training, rural youth are also extended credit support to initiate their enterprises. As of December 2024, 38 Rural Self-Employment Training Institutes centers were engaged in enhancing the skills and training of rural youth and providing self-employment opportunities. During the 3rd quarter, 10079 candidates

received training from RSETIs in different trades, and 9338 were successfully settled.

Table 20 : Status of Training through RSETIs

Sl.	Particulars	Progress (Oct. to Dec. 2024)
1	Number of Trainings Conducted	320
2	Number of Candidates Trained	10079
3	Total Settled	9338
4	Settled - Self-funding	7544
5	Settled - Bank Finance	1794

4. Coordination & Support for Impact Assessment of DDU-GKY Training Program

JEEVIKA coordinated and supported the team from MoRD, Government of India, in conducting an Impact Assessment Study regarding the benefits and challenges faced during the implementation of the DDU-GKY Training Program in the State of Bihar. The objective behind the study was to gain an in-depth understanding of the training program by meeting officers at the central, state and district levels. The team also met with three representatives (State, Quality and Centre Managers) from the project implementing partners to gather feedback. Additionally, the team interacted with officers from industries to understand the benefits of hiring trainees from DDU-GKY. They also engaged with Migration Support Centers to understand the support received from industries and the challenges faced in the smooth functioning of the centers.

- **Central Level Perspective:** Central Officers (NIRD-PR) emphasized the transformative impact of the DDU-GKY program on the lives of many beneficiaries. They also highlighted the challenges faced during the implementation of the training program.
- **State Level Perspective:** State-level officers provided insights into the challenges they faced in implementing the training program throughout the state. They highlighted issues and challenges during the program's implementation.
- **District Level Perspective:** District-level officers emphasized the transformative impact of the DDU-GKY program on the lives of many beneficiaries in Rohtas, Begusarai and Jamui districts. The focus was on the challenges encountered during the mobilization process.
- **Migration Support Centers:** The objective behind the discussion with the Migration Support Centre team was to identify crucial support for migrants and the challenges faced in providing a platform to address concerns and empower migrants outside the state.
- **Employer Perspectives:** Employers provided valuable insights into their experiences with skilled youth from DDU-GKY training. Each industry requires skilled manpower and JEEVIKA provides a platform through the DDU-GKY Training Program. Employers also expressed gratitude to JEEVIKA for facilitating placement support through job fairs, community mobilization drives and youth mobilization drives.
- **Project Implementing Partners' Perspective:** Three officers (State, Quality and Centre Managers) from the project implementing partners emphasized the transformative impact of the DDU-GKY program on the lives of many beneficiaries. They also highlighted the challenges faced during implementation. The team visited Intelligence Manpower, Roshni, Patna, ACME, Patna and SCOPE, Patna and communicated with other respected training centers from the districts via phone.

The SRLM team supported the Impact Assessment Study of the DDU-GKY Training Program in Bihar by providing ground realities with the help of key stakeholders at various levels.

SOCIAL DEVELOPMENT



JEEViKA has implemented numerous social development programs in Bihar, focusing on vulnerability reduction, education, renewable energy, gender equality, disaster risk reduction, social inclusion and convergence with government schemes like MGNREGA.

1. Vulnerability Reduction Fund (VRF)

The VRF comprises the Food Security Fund and the Health Risk Fund, designed to support Self-Help Group members in managing food security and health needs. The target for FY 2024-25 is to provide VRF support to 6000 Village Organizations.

- **Food Security Fund (FSF):** Provides a one-time revolving fund of Rs. 100,000 to each VO for collective procurement and distribution of food items at fair prices. It targets vulnerable households, particularly SC/ST populations, to address food insecurity. The FSF aims to improve year-round nutrition, reduce reliance on high-interest loans and bridge the gap between Public Distribution System provisioning (PDS) and actual needs. As of the current period, 49184 VOs have received FSF support.
- **Health Risk Fund (HRF):** Offers low-cost funds to SHG members for health and medical emergencies, protecting them from the burden of high-interest loans. As of the current period, 57368 VOs have received HRF support.

2. Education Initiatives

JEEViKA has established 100 Community Library and Career Development Centers (CLDCs), also known as JEEVIKA Libraries, at the Cluster-Level Federation level. These centers provide career guidance and skill development programs, benefiting over 1.1 lakh students (63% female) with a daily footfall of 6000-7000 learners. The CLDCs are envisioned as community-led hubs

offering educational, career, skilling and entrepreneurial support, especially to girls, aspiring JEEVIKA Didis and marginalized learners. They are managed by CLFs with the support of Vidya Didis.

3. Solar – Renewable Energy

J-WiRES (JEEVIKA Women Initiative Renewable Energy and Solution Pvt. Ltd) was launched in 2020 to promote sustainable livelihoods in renewable energy for SHG members. J-WiRES has established 382 Solar Marts run by women energy entrepreneurs in seven districts and aims to expand to 3500 marts across Bihar. Several projects are underway:

- TERI-JEEViKA Clean Energy Access Project (IDES): Operating in four districts (Saharsa, Kishanganj, Katihar and Nalanda), this project has generated 500 demands, completed 413 supplies and installed 350 units.
- IIT Bombay Electric Cooking Supply Chain Activation Project: In Gaya and Aurangabad, this project has raised awareness in 3500 households, generated demand for 1215 units and sold 1515 induction cook tops with utensils.
- Selco-JEEViKA Entrepreneurship Project: Supports 45 micro-enterprises and 6 macro-enterprises, aiming to train 400 women in Muzaffarpur and Begusarai on technical aspects and life skills. Branding support funds of Rs. 40,000 were provided to 16 entrepreneurs (12 from Muzaffarpur and 4 from Begusarai) in this quarter.
- PM Surya Ghar Muft Bijli Yojna (PMSGY): J-WiRES is an authorized vendor and has completed 12 installations.
- J-WiRES has also created five new distributor ships and sold 621238 products by this quarter.



4. Gender Intervention

JEEVIKA is strengthening its gender equality efforts through Didi Adhikar Kendras (DAKs), which provide support, counseling and legal assistance to women. JEEVIKA aims to establish 260 DAKs in 174 blocks by March 2024. The 106 centers, located in government or temporary buildings, are supported by CNLU, Para Legal Volunteers (PLVs) and Naaya. Since August 2024, JEEVIKA has been training its staff and community workers under NRLM guidelines to enhance outreach and efficiency. Training has been provided to 1072 staff members, 168 DAK coordinators, and 821 Gender CRPs. Gender Forums are being established at the block and Gram Panchayat levels to work with local administrations on



women's access to welfare schemes.

JEEViKA launched 'Nayi Chetna 3.0', a state-wide campaign to combat gender-based violence and promote gender equality. The campaign engaged government officials, NGOs and community leaders, focusing on girls' rights, education and child marriage prevention. The "Didi Adhikar Kendra" stall at events provided an interactive platform for discussions on gender equality and children's rights. The campaign reached 56010 participants at launch events, recognized 164344 Gender Champions, formed 356 Internal Complaints Committees and engaged 220764 individuals through social media.

5. Disaster Risk Reduction

Recognizing Bihar's vulnerability to natural disasters, JEEViKA prioritizes disaster preparedness and mitigation. Training is provided to SHG, VO and CLF members, particularly in flood-prone areas. Refresher training for 38 district Social Development Managers and 534 Block Project Managers has been completed, with further training planned for Area Coordinators.

6. Social Inclusion

JEEViKA's Social Inclusion initiative focuses on identifying and integrating Persons with Disabilities (PwDs) into SHGs and providing them with social and technical support. Efforts include sensitization of staff and community-based organizations, participatory identification of PwDs, integration into SHGs, capacity building and linkages with government departments. 74989 PwDs have been mobilized so far.

A two-day workshop was conducted for SD and IBCB managers on disability inclusion and the RPWD Act, 2016. Online orientations on Social Inclusion and DPG Policy have been conducted. The Composite Regional Centre (CRC), Patna, is conducting awareness programs across 13 aspirational districts. A collaboration between JEEViKA and CRC is being finalized to further support PwDs through assessment, intervention, skill development and assistive device distribution.

7. JEEViKA – MGNREGA Convergence

- **Village Organization Office Buildings:** JEEViKA, in collaboration with the Rural Development Department and MGNREGA, is constructing 534 VO office buildings at a cost of Rs. 80 crore, including Rs. 32 crore for MGNREGA wage employment. 652 land parcels have been identified, 243 NOCs provided, 204 constructions started and 176 completed.
- **MGNREGA Mate Empanelment & Deployment:** JEEViKA is facilitating the empanelment of community members, especially SHG members, as MGNREGA mates. This initiative promotes transparency and inclusivity. Approximately 80000 SHG members are expected to be empanelled. 69780 mate applications have been submitted, 99414 Mahila mates registered, 28722 SHG mates deployed (39%) and 95045 “Mahila Mates” trained.





8. Didi ki Paudhsala (Didi's Nursery)

- Convergence with the Department of Forest, Environment and Climate Change: JEEViKA has mobilized Didis to develop 310 nurseries, promoting clean and green surroundings, biodiversity conservation and livelihood diversification. Approval has been sought for establishing Didi Ki Nursery in each block of all 38 districts for FY 2025-26.
- Convergence with MGNREGA: JEEViKA and MGNREGA have collaborated to establish 640 nurseries to provide high-quality saplings for plantation drives.
- In total, 950 nurseries have been established in convergence with MGNREGA and DoFECC.
- Plantation for 2024-25: JEEViKA Didis participated in the “Harit JEEViKA Harit Bihar Abhiyaan,” aiming to plant 80 lakh saplings. 67 lakh plantations have been achieved (83.75%), with a cumulative achievement of 4.25 crore (including self-plantation). This initiative addresses the low forest cover in Bihar and promotes environmental sustainability.

SI	Particulars	Progress
1	Key Indicators	Plantation
2	Target (FY- 2024-25)	80 Lakh
3	Achievement (FY- 2024-25)	67 Lakh
4	% Achievement	83.75
5	Cumulative Achievement	4.25 Cr (including self-plantation)

HEALTH, NUTRITION AND SANITATION

JEEVIKA's Health, Nutrition, and Sanitation (HNS) program has profoundly transformed rural health landscapes across Bihar, providing a holistic approach to improving well-being among some of the state's most marginalized households. Recognizing the role of health as a cornerstone of poverty alleviation, JEEVIKA developed a comprehensive framework to increase accessibility to critical health, nutrition and sanitation services for millions of individuals in underserved communities. A core pillar of the program is its Behavior Change Communication (BCC) strategy, which has been instrumental in educating and empowering local populations to embrace practices that support maternal and child health, nutrition and overall hygiene.

1. Initiative Family Planning

The Initiative Family Planning Initiative emphasizes the importance of delayed pregnancy to ensure better maternal health and improved child outcomes. Delaying the first pregnancy allows young couples to focus on their physical, emotional and financial readiness, significantly reducing risks such as maternal mortality, low birth weight and neonatal complications. It also provides mothers with sufficient time to recover and rebuild their health before subsequent pregnancies, leading to healthier families overall.



Currently operational in five districts of Bihar—Aurangabad, Jehanabad, Lakhisarai, Sheikhpura and Sheohar—the program has mobilized 44564 eligible couples, linking 34605 couples with ASHA workers for family planning services. Of these, 33627 couples have adopted modern contraceptive methods. By encouraging delayed pregnancy, JEEVIKA is not only addressing health risks but also promoting women's empowerment, better education and improved economic stability. With expansion planned for additional districts, the initiative aims to create long-term societal benefits through informed reproductive choices.

Table 21: Status on Family Planning initiative

Sl.	District	Total Eligible Couples Mobilized	Total Couples Linked with ASHA for FP Services	Total Number of Couples Adopted Family Planning Means
1	Aurangabad	9496	8578	7657
2	Jehanabad	8344	8178	8178
3	Lakhisarai	10575	6396	7966
4	Sheikhpura	5933	2417	2019
5	Sheohar	10216	9036	7807
	Total	44564	34605	33627

2. JEEVIKA PMBJK: A Cost-Effective Healthcare Shop

The adoption of generic medicines has proven to be a highly cost-effective and reliable solution, significantly benefiting rural Self-Help Group households. JEEVIKA, an initiative dedicated to empowering these communities, leverages digital platforms to promote the use of generic medicines. This endeavor is operational through Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK) centers in the districts of Gopalganj, Nalanda and Sitamarhi in Bihar.



In collaboration with the Health Department, JEEVIKA has established Cluster Level Federations to facilitate collective procurement, which in turn enhances the accessibility and affordability of medicines for SHG households. Over the past three months—October, November and December 2024—the program has demonstrated consistent sales and margins across these districts. These figures indicate a strong upward trend in both sales and margins across all three districts.

Table 22 : Quarterly Sales and Margin figures of medicines through PMBJK

Sl.	Districts	Quarterly Sales	Quarterly Margin
1	Gopalganj	6748272	384620
2	Nalanda	933902	205459
3	Sitamarhi	780315	171673
	Total	8462489	761752

3. JEEVIKA Health Help Desk: Bridging the Gap to Essential Healthcare Services

The JEEVIKA Health Help Desk, a collaborative initiative between JEEVIKA and the Bihar Health Department, is transforming healthcare access across all 38 districts of Bihar. Designed to facilitate healthcare services for communities, this initiative operates in Sadar hospitals and medical colleges. The Health Help Desk provides crucial hospital information to both outpatient department (OPD) and inpatient department (IPD) patients, operating seamlessly in two shifts. Leveraging a decentralized mobile application, patient details and healthcare visit purposes are systematically recorded for efficient service. Staffed by 92 dedicated Swasthya Mitra Didis, the Help Desks operate in two



shifts across 45 functional centers. These healthcare volunteers also handle phone inquiries, ensuring prompt and comprehensive support.

Table 23: Performance of JEEVIKA Health Help Desk

Sl.	Particulars	Quarterly Progress	Progress April - December 2024
1	Number of IPD Patients supported	31634	104177
2	Number of OPD Patients supported	205666	663448
3	Help Through Phone Call	6137	20378
4	Follow-up Admitted Patient	13586	44532
5	Follow-up Discharge Patient	5601	23093

4. SBCC Initiative for Health, Nutrition and Sanitation under JEEVIKA

Under the Sustainable Behavior Change Communication (SBCC) initiative, JEEVIKA is actively implementing the "First 1000 Days" campaign and deploying three SBCC Health, Nutrition and Sanitation modules across 10.43 Lac Self-Help Groups in Bihar. These modules, comprised of 11 structured sessions, are designed to enhance health and nutrition practices among



targeted beneficiaries, including pregnant women, lactating mothers with children aged 0-6 months and mothers of children aged 6-23 months.

The core components of this initiative concentrate on promoting Antenatal Care (ANC), growth monitoring, dietary diversity and the establishment of kitchen gardens. Key activities carried out during the quarter include orientation and planning sessions for SHG members and cadres, focusing on module rollout and implementation strategies. Furthermore, a detailed line listing process was conducted to identify and categorize pregnant and lactating women, as well as mothers of young children, to ensure targeted interventions.

Community Nutrition Resource Persons (CNRPs) and Swasthya Mitra Didis conducted focused home visits and house marking to facilitate targeted interventions. Regular growth monitoring activities were implemented to track children's development and address potential malnutrition risks. Additionally, the initiative encouraged households to cultivate nutrient-rich vegetables through kitchen garden promotion, thereby enhancing dietary diversity. Supporting pregnant women to access ANC check-ups and promoting institutional deliveries were also prioritized. To further motivate beneficiaries and cadres, a rewards and recognition system was established to acknowledge their efforts and achievements in promoting positive health and nutrition practices.

5. Nutritional Outcome through Parenting, Incubation & Learning Lab

The "Nutritional Outcome through Parenting, Incubation & Learning Lab" initiative focuses on improving the age-appropriate growth and development of children under two years through

diversified complementary feeding and monthly growth monitoring. This program aims to empower and motivate parents for effective childcare and self-monitoring practices. Implemented in select blocks across Bhagalpur, Jehanabad, Samastipur and Vaishali districts, the initiative employs targeted counseling, home visits, and growth monitoring by Community Nutrition Resource Persons (CNRPs). Key activities include training parents on Infant and Young Child Feeding (IYCF) practices, monitoring children's growth using anthropometric tools and enabling parents to conduct self-monitoring and grading of their child's nutrition and growth.

As a result of these efforts, significant progress has been observed among 214 children monitored under the program. Of these, 29 children (85%) improved their weight status, transitioning from the red zone to yellow or green zones, while 59 children (74%) showed similar improvement in height. These outcomes underscore the program's effectiveness in addressing malnutrition through timely intervention, consistent counseling and promoting diverse and protein-rich diets, ensuring sustainable growth and development for young children.

Further progress was noted in the monitoring data for October and November 2024. In October 2024, among the monitored children, 17 were in the red zone, 63 in the yellow zone and 134 in the green zone. By November 2024, the red zone reduced to just 5 children, while 44 were in the yellow zone and a remarkable 165 children achieved green zone status. This consistent improvement highlights the program's success in reducing malnutrition and ensuring better growth outcomes through targeted support and community engagement.

5. Integration of Health, Nutrition and Sanitation in SJY

The integration of Health, Nutrition and Sanitation within the Satat Jevikoparjan Yojana initiative aims to elevate the health, nutrition, and hygiene standards of SJY households and their families, ensuring sustainable well-being. This comprehensive approach focuses on providing access to basic amenities, enhancing health security and promoting behavioral change.

- **Access to Basic Amenities**

A core component of the SJY-HNS integration is ensuring access to essential amenities. This includes facilitating the construction and usage of toilets under the Lohiya Swachh Bihar Abhiyan, providing safe drinking water through schemes like the Nal Jal Yojana and ensuring access to essential commodities through the Public Distribution System (PDS) by issuing ration cards to previously uncovered families.

- **Health Security**

To safeguard the health of SJY households, the initiative focuses on enhancing health security. This involves ensuring all eligible family members are covered under the Ayushman Bharat scheme through the issuance of Ayushman Bharat Cards. Maternal and Child Health (MCH) is prioritized by promoting early registration at Anganwadi centers and issuing MCH cards to pregnant women. The initiative also



focuses on the prevention and management of non-communicable diseases (NCDs) through screening and the issuance of NCD cards for continuous monitoring and treatment. Furthermore, the generation of Ayushman Bharat Health Account (ABHA) cards is facilitated for all SJY family members to enhance digital health record management.



• Behavioral Change Initiatives

Promoting positive behavioral changes is crucial for improving health, nutrition and sanitation practices. This includes encouraging regular antenatal and postnatal check-ups for pregnant women and new mothers, promoting dietary diversity with essential food groups and advocating for safe institutional deliveries. Mothers are educated on the importance of early initiation and exclusive breast feeding for six months, and timely immunization for children is ensured. The initiative also supports the introduction of age-appropriate complementary feeding and raises awareness about family planning methods and their benefits.

7. Enterprise Development: Balahaar

Balahaar, a traditional nutritional supplement, plays a crucial role in providing essential vitamins and minerals for children's development. In Samastipur, JEEVIKA didis have taken the lead in producing Balahaar using locally sourced ingredients. The scientific formulation, overseen by Dr. Usha Singh of Samastipur, ensures its quality, with green gram contributing to its iron content, promoting optimal health. Interested individuals 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.

Table 24: BALAHAR Production & Sales Analysis - Samastipur

Sl.	Indicators	Quarterly achievement
1	Total Production (Kg.)	250
2	Total Balahaar Sold (Kg.)	215
3	Total Revenue Generated (in Rs.)	47300
4	Total Gross Profit (in Rs.)	6450
5	Balahaar Available Pouch Size	50 gm, 500 gm & 1 kg pack



LOHIYA SWACHH BIHAR ABHIYAN

The Swachh Bharat Mission-Gramin Phase II, a centrally sponsored scheme, is being implemented in the rural areas of all districts from 2020-21 to 2024-25. The focus is on sustaining the Open Defecation Free (ODF) status of villages and ensuring comprehensive coverage of Solid and Liquid Waste Management to transform all villages from ODF to ODF Plus.

1. ODF-S & ODF Plus Activities

After achieving ODF status in Bihar, the focus has shifted to ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Waste Management is a key component that contributes to improving the overall quality of life in rural areas of Bihar. To maintain the ODF status of villages and Panchayats, the State Government is ensuring regular toilet usage, safe hygiene practices, and cleanliness at the household level. This is achieved through the effective operation and maintenance of WASH assets at households, institutions and community levels to ensure continued functionality and usage.

The initiative also emphasizes other ODF Plus interventions, including solid waste management, wastewater management, plastic waste management, Gobardhan and menstrual hygiene management, with a strong focus on sustained behavior change practices. Districts are implementing ODF-S and ODF Plus activities based on their capacities and community response.

Table 25: IHHL Status as of December 31, 2024

Sl.	Parameter	Target FY 2024-25	Progress (Oct – Dec 2024)	Cumulative
1	IHHL Construction	790095	177537	450991
2	IHHL Payment	1246138	176003	587849

2. CAPACITY BUILDING

During this period, several training programs were conducted to enhance the skills and knowledge of the team. A total of 123 people participated in the SPM NIWAS Training, conducted through both digital and physical platforms. The training aimed to strengthen participants' understanding of the SBM-G Phase II objectives, equipping them with the knowledge and practical skills needed to achieve the mission's goals effectively. A list of topics covered during the training is given below:

- Use of Plastic Waste in Road Construction
- Management of PWMU (Plastic Waste Management Units) – Operational management, ensuring worker safety, financing strategies and strengthening institutional frameworks
- Training Program on SNA-SPARSH under SBM-G
- Operation & Maintenance (O&M) of Compost Pits
- Training on Liquid Waste Management in Peri-Urban Villages under SBM-G
- Faecal Sludge Management – Technology options, value chain, transportation and community participation for effective sludge management solutions
- Liquid Waste Management in Rural Areas – Grey water, black water, cattle shed effluent, storm water, septic tank overflow, on-site and off-site treatment technologies, O&M and community participation
- Management of Hazardous Domestic Waste in Rural Areas – Focusing on diapers, sanitary pads, and other hazardous waste; an overview of waste types and the role of communities and households
- Training Program on Transforming Communities – Mastering Participatory Rural Appraisal (PRA) in water and sanitation
- Comprehensive Training Program on Solid Waste Management – Covering organic waste, cow dung, animal waste, faecal sludge, hazardous waste (sanitary pads, diapers), plastic waste, other recyclable waste and community participation for sustainable solutions
- Enhancing Faecal Sludge Management through Convergence with Urban Sewage Treatment Plants – Co-treatment approaches
- Hands-on Training on FSM Application by e-Gov Foundation – Enhancing skills in digital faecal sludge management for improved operational efficiency
- Vermi-Composting – Enhancing organic waste management through earthworm-based composting techniques for sustainable waste disposal, soil fertility improvement and promoting eco-friendly practices in rural areas

3. Community Sanitary Complex

In villages and Gram Panchayats where families, especially those in Mahadalit Tolas and economically weaker sections, lack available land for individual household toilets, community toilets serve as a viable solution to meet sanitation needs. LSBA has developed a model with specific guidelines for constructing community toilets in such habitations where land availability is a challenge. The initiative has facilitated the construction of these toilets to ensure proper sanitation access.



Table 26: Progress in CSC Construction

Sl.	Particulars	Progress (Oct – Dec 2024)
1	CSC Target for FY 2024-25	1,333 (Need-Based)
2	CSCs Completed	34
3	Cumulative Till Dec. 2024	48

4. IEC ACTIVITIES

a. Swachhta Hi Seva 2024: “Mega Shramdaan” and Felicitation (October 1 – 2, 2024)

The Swachhta Hi Seva campaign was conducted from September 17 to October 2, 2024. As part of this initiative, a state-wide Mega Cleanliness Drive (Swachhta Shramdaan) was organized on October 1, with active participation from community members, youth, women, public representatives, JEEVIKA Didis, and field functionaries. The drive focused on cleaning legacy waste spots, public spaces, religious and tourist sites, water sources and plantations in villages.

On the same day, several districts celebrated the Swachh Bharat Sanskritik Utsav, promoting cleanliness through cultural activities. The campaign concluded on Swachh Bharat Diwas with district-level award ceremonies recognizing individuals and groups for their exceptional contributions, honoring them as champions of comprehensive cleanliness.



b. State-Level Felicitation Ceremony

The Lohiya Swachh Bihar Abhiyan organized a state-level felicitation ceremony on October 9, 2024, at Adhiweshan Bhavan, Patna, to honor outstanding contributions made during the Swachhta Hi Seva campaign. The ceremony was presided over by the Hon'ble Minister of the Rural Development Department, Bihar, Shri Shravan Kumar, who felicitated officials, employees and public representatives for their remarkable efforts during SHS 2024.



The event witnessed participation from Deputy Development Commissioners (DDCs), DRDA Directors, Block Development Officers (BDOs), departmental staff, public representatives, and other sanitation champions.

DDCs from Patna, West Champaran, Munger, Kaimur, Jamui, Sasaram, Sheikhpura and Vaishali received commendation certificates, while other districts were represented by DRDA Directors. Shri Lokesh Kumar Singh, Secretary of the Rural Development Department, highlighted the

state's sanitation achievements, and Shri Himanshu Sharma, Mission Director of Swachh Bharat Mission (Gramin)/ Lohiya Swachh Bihar Abhiyan, presented a detailed report on ODF Plus initiatives.

Additionally, BDOs and Mukhiya from districts such as Bhagalpur, Banka, Vaishali, Muzaffarpur, Rohtas, and Begusarai were honored for their exemplary work. The event celebrated Bihar's collective commitment to making the Swachhta Hi Seva campaign a grand success.

c. World Toilet Day Celebration and “Hamara Shauchalay - Hamara Samman” Campaign

On the occasion of World Toilet Day (November 19, 2024), a state-wide campaign was launched by Shri. Himanshu Sharma, Mission Director of Lohiya Swachh Bihar Abhiyan, at the LSBA state office. Under the theme “Hamara Shauchalay - Hamara Samman”, the campaign ran from November 19 to December 10, 2024, focusing on the availability, usage, cleaning, repair, maintenance, and beautification of individual and community toilets.



Families without toilets were identified and provided with individual toilets, while community sanitation complexes (CSCs) were constructed for landless families. Existing CSCs were repaired, maintained and beautified. The campaign encouraged families to paint and decorate their toilets, fostering a sense of pride. Beautifully designed toilets were awarded at the district level to promote awareness and sustainable toilet usage.

With support from Jeevika, activities such as community motivation sessions, cleanliness classes in schools, and competitions in rangoli, painting, and posters were organized. Digital messages were disseminated to target families through the Digital Communication and Monitoring System (DCMS).

The campaign culminated on Human Rights Day (December 10, 2024), with a state-wide felicitation ceremony, where district magistrates and DDCs honored families for their well-decorated IHHLs and community leaders managing exemplary CSCs.

d. Waste to Art Exhibition at SARAS Mela

The “Waste to Art” exhibition was organized at the Jeevika SARAS Mela held at Gandhi Maidan, Patna, from December 12 to December 28, 2024, under the Lohiya Swachh Bihar Abhiyan. The exhibition featured a Waste to Art display, showcasing creative artworks crafted from waste materials.

Additionally, organic compost produced in waste processing units at the Gram Panchayat level across various districts was displayed, highlighting sustainable waste management practices. Models of assets established under the second phase of the Lohiya Swachh Bihar Abhiyan for comprehensive village cleanliness were also exhibited, along with diverse artistic creations made from waste.

The exhibition effectively demonstrated the potential for waste transformation and showcased the impact of rural sanitation initiatives in promoting sustainability and environmental awareness.



5. Solid & Liquid Waste Management

Under the Lohiya Swachh Bihar Abhiyan interventions have been initiated to support districts and blocks in planning and implementing Solid and Liquid Waste Management activities.

The following activities were completed in the third quarter of FY 2024-25:

Table 27 : Solid & Liquid Waste Management Progress

Sl.	Parameter	Target	Progress (Oct – Dec 2024)	Cumulative
1	No. of Gram Panchayats where procurement was initiated	2410	674	2385
2	No. of wards where door-to-door waste collection started	31474	15453	25473

Table 28 : ODF-Plus Declaration of Villages

Sl.	Parameter	Target	Progress (Oct – Dec 2024)	Cumulative
1	Villages declared ODF Plus	36891	2935	34468

6. Gobardhan

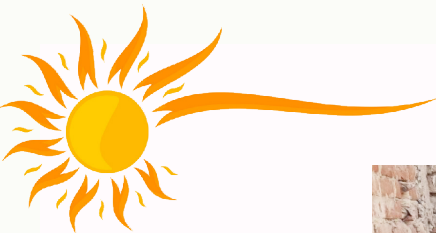
Under Swachh Bharat Mission (Grameen) Phase-II, the GOBAR-Dhan initiative aims to positively impact village cleanliness while generating wealth and energy from cattle and organic waste.

The primary objectives of GOBAR-Dhan are to:

- Keep villages clean.
- Increase the income of rural households.
- Generate energy and organic manure from cattle waste.

Table 29: Progress Status in Gobardhan (FY 2024-25)

Sl.	Target for FY 2024-25	Construction in Progress	Completed	Functional
1	38	7	16	15



SATAT JEEVIKOPARJAN YOJANA

The Government of Bihar launched the Satat Jeevikoparjan Yojana (SJY) in 2018, implementing the globally recognized Ultra-Poor Graduation Approach (UPGA) for the first time at scale through a government agency. Initially targeting 2 lakh ultra-poor households, the program has successfully uplifted over 1.98 lakh households by providing sustainable livelihoods, financial inclusion, and social support. Within JEEVIKA's broader economic inclusion strategy, SJY integrates all key graduation components, reinforcing Bihar's institutional framework for poverty eradication.

Table 30: Field Implementation Status

Sl.	Particulars	Quarterly Progress	Progress till December 2024
1	Number of Blocks covered	-	534
2	Number of MRPs working	-	5731
3	Number of SJY households endorsed	-	201218
4	Number of SJY HHs that received the Livelihood Investment Fund (LIF)	4625	190271
5	Number of SJY HHs that received CBED training	710	196817
6	Number of SJY HHs that received Refresher training	2104	137732
7	Number of SJY HHs that received Graduation training	9744	102125
8	Number of SJY HHs Graduated	8491	98900

1. Strengthening SJY System Capabilities through Training and Support for Sustainable Graduation

A critical component of the project is building the capacity of the program's Community Cadres (MRPs). These MRPs play a pivotal role in delivering high-quality handholding support to the participants, ensuring that they can effectively utilize the resources, skills, and knowledge provided under the program to achieve sustainable livelihoods.

Table 31: MRP Modular Training Status

Sl.	Particulars	Cumulative Progress till Dec 2024
1	Total Number of MRPs Posted in Blocks	5731
2	Number of MRPs who received M1 Training	5729
3	Number of MRPs who received M2 Training	4951
4	Number of MRPs who received M3 Training	4611
5	Number of MRPs who received M4 Training	4003

2. Income Distribution of Graduated Households under the SJY Program

a. SJY Household Graduation

The Satat Jeevikoparjan Yojana (SJY) is transforming the lives of ultra-poor households, enabling them to transition from poverty to sustainable livelihoods. This report highlights the program's success, with over 26% of participants achieving monthly incomes above Rs 8,000—earning the title of "Lakhpati Didi." While foundational income levels have shown significant improvement, the program has a promising opportunity to amplify its impact by focusing on sustained growth strategies for post-graduation households. A total of 6,730 participants graduated during this quarter, with 1,331 in October, 3,602 in November and 1797 in December. This reflects a well-paced graduation process, ensuring targeted support for economic stability.

Table 32 : Progress on Graduation of SJY Beneficiaries

Sl.	Particulars	Monthly Progress
1	Number of SJY Households Graduated in October 2024	1331
2	Number of SJY Households Graduated in November 2024	3602
3	Number of SJY Households Graduated in December 2024	1797

b. Livelihood and Convergence App

The rollout of the Livelihood & Convergence App is a strategic initiative aimed at improving the efficiency of SJY implementation, ensuring targeted interventions and leveraging data-driven decision-making to achieve program objectives. Moving forward, the focus will be on enhancing the app's functionalities to ensure seamless integration with MIS and dashboards like *Didi Ki Awaz*. This will allow for deeper analytics, tracking progress, and assessing the implementation quality of convergence activities. The app's ability to map traditional skills, identify gaps, and suggest targeted investments will play a crucial role in the Rs. 2 lakh investment plans for SJY households. Furthermore, its robust design will support data-driven case studies and provide insights for refining strategies in both high-performing and challenging districts.

3. SJY Urban

The SJY-Urban program is being implemented across 261 Urban Local Bodies (ULBs), which include 19 Nagar Nigams, 88 Nagar Parishads, and 154 Nagar Panchayats. The program identifies ultra-poor households through Area Level Federations (ALFs), ensuring a community-driven approach to targeting the most vulnerable. It provides meaningful asset transfers and intensive handholding support for 24 months, focusing on sustainable livelihood generation, financial inclusion, and social empowerment.

Table 33 : Program's Progress under SJY Urban

Sl.	Particulars	Progress till December 2024
1	Total Number of households endorsed in Urban areas	12358
2	Total number of households that have shifted from rural to urban areas	6228
3	Total number of households endorsed	18586
4	Number of Microplanning completed in MIS	5133
5	Number of MRPs selected in Urban areas	293
6	Number of MRPs trained on Module I	293

4. Activities and Progress under SJY Urban

I. Facilitating the Identification of Urban Ultra-Poor Households

Through endorsement drives under the SJY Urban Program, 2,749 households have been identified from Nagar Nigam, 4,618 households from Nagar Parishad, and 4,991 households from Nagar Panchayat. Additionally, over 6,228 households that were previously part of SJY Rural have migrated to SJY Urban following the reclassification of areas from Gram Panchayat to Nagar Panchayat or Nagar Parishad. Among the endorsed households, 46% belong to the Scheduled Caste category, while 41% belong to the Extremely Backward Caste category. A total of 12,358 households have been endorsed across 261 Urban Local Bodies. To ensure the quality endorsement of urban poor households, detailed guidelines have been shared regarding the re-validation of endorsed households, as per office order no. 196343 dated January 27, 2025.

II. Community Capacity Development

Coaching plays a critical role in Graduation Programs, as it provides customized and personalized support to ultra-poor households based on their specific needs and requirements. Building on the learnings from SJY Rural, the practice of appointing dedicated Coaches (MRPs) to support SJY households has been continued in SJY Urban. In urban areas, each MRP has been assigned 40 to 45 households to provide hand-holding and mentoring support. JEEVIKA has initiated the development of capacity-building content for Area Level Organizations (ALOs). The objective is to integrate SJY Urban initiatives with the functioning of urban community institutions, enhancing their capacity to manage operations effectively and provide tailored support to associated SJY Urban households. JEEVIKA has also developed a training calendar for January to March 2025, covering training sessions for MRPs and program staff based on the requirements of SJY Urban.

III. Livelihood Ecosystem Development

Over the past three months, efforts have focused on three key areas:

- Identifying skill-based livelihood opportunities, particularly for youth from ultra-poor households.
- Assisting ultra-poor households in making productive use of SIFs.
- Collaborating with the Municipal Corporation to explore livelihood opportunities.

Below are the key activities undertaken in the last three months to develop the urban livelihood ecosystem for ultra-poor households.

a. Enrolment of Youth for Formal Skilling and Employment

i. Skilling of Youth in Patna and Gaya

- A total of 16 youths from Maner and Bihta (both in Patna district) have been enrolled in the Recruit-Train-Deploy model for the driving trade in Maner, and their training has commenced.
- Additional youths from SJY families are being identified for the second batch, scheduled to begin in February 2025.
- Fresh training batches in Gaya have been approved by BSDM for roles such as CRM, Data Entry Operator and Domestic Helpdesk. Field counseling for ultra-poor youths is being planned in collaboration with BSDM and training partners to facilitate enrollment in these courses.

b. Convergence with Patna Municipal Corporation and Other Government Departments

i. Engaging Ultra-Poor Women in Waste Segregation Work

PMC has launched a large-scale campaign for waste segregation and has formed ward-level teams across all 75 wards of Patna, with five teams in each ward. PMC has provided necessary training for this purpose. A total of 23 SJY beneficiaries have been actively engaged in this activity.

ii. Engaging Women from SJY Households/NULM SHGs in Managing the Control Room of

PMC

- The Commissioner of PMC has given his *in-principle* approval for engaging women and girls from SJY households, SHGs, and slum areas in the operation of the control room-cum-call center. The matter has been referred to PMC's Standing Committee for final approval.
- The PMC Commissioner has granted approval and forwarded the proposal to the Empowered Standing Committee for final approval.

iii. Engaging SJY/SHG Members in the Management of Parks

- The Commissioner of PMC has given his *in-principle* approval for engaging women and girls from SJY households in the maintenance and management of four parks in Patna. The matter has been referred to PMC's Standing Committee for final approval.
- The PMC Commissioner has approved the proposal and forwarded it to the Empowered Standing Committee for final approval.

iv. Microenterprise Development

The team will actively engage with MRPs to facilitate the establishment of individual micro-enterprises and other livelihood options identified through micro-planning.

v. Skill Development

Continued engagement with BSDM is ongoing to enroll youth in various courses launched through the program.

5. Special Livelihood Activities

a. Saras Mela December 2024

As part of efforts to enhance market access for SJY households, the project team facilitated the participation of 12 SJY households with seven different products at the *SARAS Mela* in Patna in December 2024. The event resulted in total sales revenue of Rs. 14.80 lakh, yielding a profit of Rs. 5.21 lakh (35%).

b. Jeevika Ujjawala Didi Mini Store Supported by BPCL LPG Division Bihar

During this quarter, SJY households were trained and integrated into the micro-agent model of Bharat Petroleum Corporation Limited (BPCL). With this addition, a total of two SJY households are now engaged as BPCL micro-agents, contributing to livelihood diversification efforts. These households serve rural communities and earn approximately Rs. 8,000 per month. Given the increasing demand and positive outcomes, the SJY team plans to expand this initiative to more households in the next quarter.

c. Other Trainings

Additionally, a total of 95 SJY households received skill development training—65 in mushroom cultivation and 30 in garment manufacturing. These training programs were conducted by R-SETI and KVIC through interdepartmental convergence. A detailed business plan has been developed for each cluster, and work is underway to establish mass production and market linkages. From the next quarter, these clusters will begin operations. Discussions are also in progress with a marketing firm to assist in developing a strong value chain, ensuring both backward and forward linkages, along with potential online and offline market support. Furthermore, the team has devised a comprehensive strategy and action plan for livelihood diversification and strengthening livelihood clusters to support graduated households. A data collection framework and tools for skill mapping across all SJY households have also been prepared to streamline future initiatives.

RESOURCE CELL

The Resource Cell during this quarter conducted key activities like exposure visits, training sessions and assessments. These efforts focused on deployment of Community Professionals, organizing training and exposure visits.

1. IAS Officer Exposure Visit at Kudumbshree, Kerala (06/10/24 - 12/10/24)

A 11-member team of IAS officers visited Kudumbshree, Kerala, to understand the functioning, processes, and model of Community-Based Organizations and Panchayati Raj Institution (PRI) convergence. The team gained insights into various interventions initiated by Kudumbshree to enhance PRI convergence, rural development and women empowerment.

2. Enumerators Training at Gujarat SRLM (20/10/24 - 25/10/24)

A training session for enumerators was conducted at Gujarat SRLM for the baseline survey under the FNHW (Food, Nutrition, Health and WASH) component. Following the training, baseline data collection was conducted in two districts of Gujarat—Vadodara and Chotaudepur.

3. NRO Team Visit to Uttarakhand State Rural Livelihoods Mission (21/10/24 - 26/10/24)

The SPM-Resource Cell and SPM-Health, Nutrition & Sanitation visited Uttarakhand SRLM to discuss the FNHW action plan, assess and guide the preparation of the baseline study, identify enumerators and strategies C-PRP deployment. They also evaluated the progress and approach of FNHW activities in the state.

4. C-PRP Training for Deployment to Gujarat and Uttarakhand SRLM (02/12/24 - 06/12/24)

A total of 18 C-PRPs (Community-Professional Resource Persons) were trained on FNHW before their deployment to Gujarat and Uttarakhand SRLMs. The training focused on understanding the FNHW intervention and the effective implementation of FNHW BCC activities at the grassroots level.



PROJECT MANAGEMENT

A. COMMUNICATION

The Quarterly Progress Report of Communication theme highlights key developments across JEEVIKA's initiatives, including grievance redressal, recruitment, events, social media outreach, and publications. Major highlights include the Bihar Saras Mela 2024, CM Pragati Yatra, expanded social media engagement and the publication of various newsletters and reports capturing JEEVIKA's impact.

1. Project Intervention

i. Community Grievance and Redressal Mechanism

The Community Grievance and Redressal Mechanism in JEEVIKA is a system designed to address and resolve any grievances or complaints raised by the community. This mechanism is a crucial aspect of JEEVIKA's efforts to ensure accountability and transparency in its operations and to promote the well-being and empowerment of the rural communities it serves. To date, 139 cases have been registered, with all but 5 cases resolved. These pending cases have been taken up by the concerned Grievance Redressal Committee.

ii. YP Programme/Campus Recruitment and Internship

The YP recruitment process for Financial Year 2025-26 has been initiated. A total of 80 positions are currently vacant. The roster for these positions has been approved, and campus placement drives and open market recruitment will be initiated in the coming quarter.

BRLPs have called for winter internship applications, receiving 218 applications within the stipulated timeline. Offers were made to 20 applicants and 8 have joined and completed their internships. Additionally, 12 non-stipend students from various institutes have completed their internships and submitted their reports. Certificates have been issued to these students.

2. Events & Campaigns

- **SARAS MELA**

The historic Gandhi Maidan in Patna transforms annually for 15 days, typically in December, into a vibrant hub of creativity, culture and commerce. This tradition, established in 2014, has consistently grown, evolving from modest beginnings into a powerful platform for women's empowerment and the promotion of indigenous crafts, driving rural entrepreneurship in Bihar. The



second edition of the Bihar Saras Mela 2024 took place from December 12 to 26 at Gandhi Maidan, Patna. Inaugurated by Shri Shravan Kumar, Honorable Minister of Rural Development, Bihar Government, the event featured meticulously planned thematic stalls and hangars dedicated to Bihar's regional languages, such as Magahi, Bhojpuri, Angika and Maithili, celebrating the state's linguistic diversity while showcasing handcrafted goods and rural products. Daily cultural programs in the Vajjika hangar enriched the evenings with traditional performances reflecting Bihar's rich heritage.

The 2024 December edition of the Saras Mela achieved a monumental leap, concluding on December 26 with over 500 stalls and Rs. 21 crore in sales, marking the highest figures to date. This year's fair attracted 16 lakh visitors, solidifying its status as a major cultural and commercial spectacle, drawing crowds from across the state. The Saras Mela's growth is evident not only in its scale but also in the diversity of products and participants. In 2024, artisans and self-employed individuals from 25 states showcased their crafts, including Madhubani paintings, Sikki art, bamboo furniture and handmade jewelry. Visitors explored a wide range of products—home décor, textiles, food and more—while learning about the culture and traditions behind these creations.

Additional activities and attractions included awareness programs on gender and social issues, cultural programs, crèches for children and seminars. The outreach and engagement efforts for the Saras Mela played a crucial role in attracting visitors and vendors. The communication strategy encompassed several key elements.

The communication strategy included: the design of the entire mela space and stalls for a seamless visitor experience; regular press releases to highlight key events and artisan success stories; active social media engagement on platforms like Facebook and Instagram; engaging radio jingles; strategic advertisements across newspapers, television and digital platforms; the display of hoarding at major city points and a large display board at the railway station and beautifully designed selfie zones with backdrops inspired by Bihar's iconic landmarks, such as Nalanda University and Buddha statues, which became a popular attraction.

The Bihar Saras Mela has successfully transformed into a celebration of rural entrepreneurship, cultural heritage and social empowerment, setting new benchmarks each year.

- **CM Pragati Yatra**

The 'Pragati Yatra' is an initiative by Bihar Chief Minister Nitish Kumar to assess and promote development projects across the state. Launched on December 23, 2024, from West Champaran district, this yatra involves the Chief Minister visiting various districts to review ongoing projects, inaugurate new ones, and engage directly with the public to understand their concerns and aspirations. In the first phase, the yatra covered Bettiah, Motihari, Sheohar/ Sitamarhi, Muzaffarpur and Vaishali, with JEEVIKA stalls set up at



every venue. Key inaugurations included Didi Ki Library, Didi Ka Adhikar Kendra, ponds, and JEEVIKA Bhawans at different locations. The Chief Minister also interacted directly with JEEVIKA Didis, listening to their experiences and the transformative impact of JEEVIKA's interventions. To ensure a uniform and impactful visual presence, the communication team implemented standardized IEC materials, including flex banners for stalls, inaugurations and interactive sessions. JEEVIKA Didis shared inspiring stories of how the initiative has positively transformed their lives.

3. Media and Publications

i. Social Media Outreach

This quarter, JEEVIKA's social media presence has experienced notable growth across multiple platforms. On Twitter/X, followers increased from 15.2K to 15.7K. LinkedIn saw a growth from 18.7K to 20K followers. Facebook followers rose from 14K to 15.5K and Instagram followers expanded from 5.5K to 6.2K. The cumulative number of posts across these platforms reached 908.

ii. IEC Publications

- **Change Maker Quarterly Magazine (Issue No. 21)**

The 21st edition of the Change Maker Quarterly Magazine, covering the period of October to December 2024, is currently under process.

- **JEEVIKA's Community Newsletter**

To capture stories of women and Community Based Organizations (CBOs), the team has published three newsletters: Issues No. 51, 52 and 53. The 53rd issue is ready for publication. The community newsletter is intended for distribution among CBOs to raise awareness about JEEVIKA Didi's exceptional performance. The stories are read aloud in CBO meetings, motivating other members and encouraging them to undertake similar activities in their areas.

- **Satat Jeevikoparjan Yojna Monthly Newsletter**

During this quarter, the 39th, 40th and 41st editions of the SJY newsletter were published. These newsletters aim to highlight various aspects of ultra-poor families, the role of a gradual approach in their life cycle and pathways to sustainable livelihoods.

- **JEEVIKA's Monthly Newsletter**

To capture new initiatives across all themes, progress made, events, programs and inspiring case studies, three monthly newsletters for October, November and December 2024 have been published, with Issue Nos. 84, 85 and 86 respectively.

B. MONITORING AND EVALUATION

The Monitoring and Evaluation (M&E) team conducted various studies and surveys between October and December 2024. These efforts were aimed at assessing the effectiveness of ongoing programs and ensuring evidence-based decision-making. The key activities undertaken during this period are detailed below:

The regular process monitoring of Self-Help Groups, Village Organizations and Cluster-Level Federations was conducted across 19 project districts. This exercise aimed to evaluate the operational efficiency, governance mechanisms and adherence to standard protocols by these

institutions. The sample coverage for this monitoring included 60 CLFs, 240 VOs and 480 SHGs.

A comprehensive survey was conducted to assess the impact of Satat Jeevikoparjan Yojana on ultra-poor households. The survey covered three categories of SJY households: those to whom assets have been transferred in the last 12 months, those who received assets between 12 and 24 months ago and graduated households who have successfully transitioned from extreme poverty to sustainable livelihoods. The sample coverage included 244 households in Category 1, 276 households in Category 2 and 295 households in Category 3, totaling 815 households against the targeted 750.

A study was conducted to analyze the business performance of village-level enterprises supported under the Incubation Program of the National Rural Economic Transformation Project (NRETP). The survey covered two groups: a treatment group consisting of enterprises that received incubation support under NRETP and a control group consisting of enterprises that did not receive any support, enabling a comparative analysis. The objective was to assess key business processes, growth trends and the overall impact of the program on entrepreneurship development. The study covered 125 enterprises in the treatment group and 61 enterprises in the control group, totaling 186 enterprises against the targeted 120.

Key insights from these activities revealed several critical findings. The SJY survey indicated that asset transfer played a pivotal role in poverty alleviation, with evidence of improved income levels among SJY households. Further analysis is required to examine the sustainability of these improvements. Additionally, the enterprise study under NRETP highlighted that incubation support significantly contributed to better business outcomes in the treatment group compared to the control group. There is a need to scale up this support mechanism to benefit a larger number of rural enterprises.

C. MANAGEMENT INFORMATION SYSTEM

This quarter, JEEVIKA made notable strides in digital transformation with the launch of AI/ML-driven chatbots, a Decision Support System, and the Mahila Samvad application. Additionally, a Sports Ground Monitoring System was developed to enhance infrastructure tracking across Bihar's panchayats, improving governance and community engagement.

1. App Launch Event of JEEVIKA

An application launch event was organized this quarter, graced by the Development Commissioner, Government of Bihar, the Secretary of the Rural Development Department (RDD), Government of Bihar, the CEO of JEEVIKA and the Additional CEO of JEEVIKA. On this occasion, AI/ML-based chatbots, CLF 360-degree reports, and an ERP-driven Decision Support System (DSS) were launched. These tools





will assist staff members, SHG members, cadres and other stakeholders of JEEVIKA. The inclusion of these new technologies will further enhance JEEVIKA's digital transformation approach.

2. Smart Didi: JEEVIKA's Chatbot

Smart Didi is a JEEVIKA chatbot designed to empower community members and staff by providing easy access to vital information. It addresses the challenge of information accessibility through a user-friendly interface, allowing users to query the JEEVIKA database in natural language, including English, Hindi, and local dialects. This multilingual capability is crucial for reaching a diverse community.



Under this, Smart Didi leverages a powerful combination of technologies. It utilizes Google Gemini LLM for natural language generation and Open AI for natural language processing, enabling it to understand and respond effectively to user queries. Lang Chain acts as the framework integrating these LLM capabilities. Sentence Transformers generate embeddings from text, which are then stored and efficiently retrieved using FAISS-CPU, a vector database. This allows Smart Didi to quickly find relevant information within JEEVIKA's vast data warehouse.

A Flask back end powers the application, while a React frontend ensures a seamless and intuitive user experience. Smart Didi's direct connection to the data warehouse guarantees accurate and up-to-date information. Additionally, few-shot learning is employed to train the model, ensuring contextually relevant responses.

3. Development of Mahila Samvad Application

The Mahila Samvad MIS application consists of a browser-based web module and a mobile application, both operating in online mode. The web application has been developed for user management, capturing profiles related to the Panchayat Ayojan Dal, creating VO-wise rosters (Samvad Schedule), and viewing/downloading various dashboards and reports. The mobile application will be used to capture actual Mahila Samvad details during the scheduled Mahila Samvad event. This includes the creation of Mahila Samvad, capturing and prioritizing Akancha, recording the attendance of the Samvad Ayojan Dal and VO committee, as well as uploading documents and photos.

i. Web Login

District-level users have the right to create, update, and reset the login credentials of block admin users. Block-level admin users have the right to create and manage the login credentials for the mobile application.

ii. Profile Creation of Mahila Samvad Ayojan Dal

To create a profile, navigate to the *“Master” Menu → Select “Profile Creation” Sub-menu*. This screen is available in the block admin module, where the block admin user will enter basic details of the Samvad Ayojan Dal, including the profile creation of the Team Leader, Nodal Officer from the department and all nominated cadres under the block. Each person's profile can only be entered once. All fields are mandatory and must be filled. Enter the Name, Father's Name/ Spouse's Name and Mobile Number of the person. Select *“Yes”* under the dropdown for *“Is User Leader/ Leader”*. Based on the Leader Designation selection, dropdown options will be displayed for Leader, Member and Nodal roles.

For creating a leader profile, select *“Leader”* from the Leader Designation Name dropdown, then choose *“BRLPS Staff”* under the Department dropdown. After that, select one of the following designations: AC, CC or LHS for the staff whose profile is being created.

For creating a nodal profile, select *“Nodal”* from the Leader Designation Name dropdown. Then, choose a department from Education, RDD, Panchayati Raj, ECD or Agriculture under the Department dropdown. Based on the selected department, choose the corresponding designation, such as BDO. The available designations depend on the selected department.

For creating a member profile, select *“Member”* from the Leader Designation Name dropdown, then choose *“CBO Cadre”* under the Department dropdown. Select the appropriate designation, such as BM, BK, CLF BK, etc., from the Designation dropdown. If *“Community Mobiliser”* is selected as the designation, an additional dropdown will appear to select the relevant Panchayat. For all other cadre designations, the Panchayat dropdown will not be displayed.

iii. Login Management

To create a mobile application user, navigate to the *“Master” Menu → Select “User ID” Sub-menu*. The block admin user can create mobile application users under this module. All profile details of team leaders whose profiles were created under the particular block will be displayed in a tabular format.

Under the *“Create User ID”* column, enter the mobile number of the user or copy-paste the mobile number, then click on the *“Create User”* button located in the last column under *“Action”*. If the

mobile number is already filled, the block admin user can reset the password by clicking on the “Create User” button and the password will be set to default.

iv. Creating Mahila Samvad Roster / Schedule

To create a schedule, navigate to the “Create MS Schedule” Menu.

This screen allows users to capture details such as VOs, Panchayats, and revenue villages, the detailed address of Mahila Samvad, the distance from the upcoming VO (whose scheduled date follows the selected VO), the scheduled date of Mahila Samvad and the mapping of Samvad Ayojan Dal and Vehicle Token/Vehicle Number.

Points to be noted while filling out the screen:

- A maximum of four VOs can be scheduled on a particular date under a specific block.
- One leader can be assigned to only one VO Samvad on a particular date within a block.
- One vehicle can be assigned to a maximum of two VOs Samvad on a particular date within a specific district/block.
- All fields are mandatory, except for the Nodal Person selection, which can be updated later.

Additionally, the schedule can be modified or updated by selecting the corresponding VO. If a Samvad has already been scheduled/ created for a VO, pre-filled details for the selected VO will be displayed and can be modified based on the above four criteria.

4. Mahila Samvad Mobile Application

In the Mahila Samvad Mobile App, the leader will log in using their Login ID and Password. After entering the credentials, they will click on the Login button to access the application and make necessary entries.

After logging in, the user will select the Panchayat and the corresponding VO under the selected Panchayat for which aspirations need to be captured. Then, the user will click on the Proceed button, which will allow them to capture the following details:

- Mahila Samvad Aayojan details
- Aspirations with priority
- Ayojan Dal attendance
- VO Committee attendance
- Samvad documents and photograph uploads

This application will be actively used during the Samvad tenure.

5. Development of Sports Ground Monitoring System

The Government of Bihar is developing sports grounds in every Panchayat across the state. To facilitate this, a web application has been developed to capture geographical details of the sports grounds, available sports facilities and infrastructure related to various sports.

A District Level User (Employee) will be registered to log into the system, enter and update the sports ground details as required.

D. HUMAN RESOURCE DEVELOPMENT

During the quarter, BRLPS made key progress in recruitment, salary fitment, employee benefits,

and digital transformation initiatives. Workforce transitions, medi-claim settlements, disciplinary cases, and administrative processes were efficiently managed. Additionally, policy implementations, court cases, RTI responses and festival celebrations contributed to operational efficiency and employee engagement.

1. Recruitment and Selection

During the quarter, the results for 10 different positions at SPMU were published, out of which six positions have been successfully filled. These include State Project Manager-M&E, State Project Manager-Communication, Project Manager-DBMS, PM-System Admin, App Developer and PM-Non-Farm. However, positions such as Finance Officer, State Project Manager-Farm, State Project Manager-FVC and PM-Fisheries remain vacant.

Additionally, document verification, personal interviews and joining formalities were completed for one Senior Consultant and one Junior Consultant position. Furthermore, one Consultant-FI successfully joined during this period.

2. Advertised for two positions

Two positions were advertised during the quarter: one for Director - Enterprise and four for Consultant - Content Writer. The recruitment process for these positions is underway to strengthen the team and enhance operational efficiency.

3. Document Verification

During this quarter, after verifying educational and experience-related documents, salary disbursement orders were issued for seven employees. Additionally, document verification was completed for the positions of Senior Legal Consultant and Junior Legal Consultant.

4. Court cases/ Lok-shikayat/ Jan-shikayat/ Janta Darbar related

During this quarter, two Lokshikayat cases were received, out of which one has been processed. Additionally, one Vidhan Sabha question and one Vidhan Parishad question were received and both have been processed. Furthermore, four statements of facts related to court cases are currently under process.

5. Employee Benefits and Administrative Processes

During this quarter, various employee benefits and administrative matters were efficiently managed. Several employees submitted claims for self-learning and child education allowances, which are currently under process. Additionally, employees were entrusted with additional administrative and financial responsibilities as per the Delegation of Power.

Travel and accommodation reimbursements were processed for district officials, ensuring smooth financial settlements. Similarly, allowances related to laptops and transfers were successfully addressed.

in terms of official documentation, experience certificates, No Objection Certificates (NOC), and relieving certificates were issued to employees as per their requests and upon completion of necessary formalities.

6. Disciplinary and Absconding Cases

During this quarter, multiple cases related to financial defalcation, misconduct, and absconding were addressed. Instances of financial irregularities are being reviewed, while reported misconduct cases have been managed, with some resolved and others under process. Absconding cases were actively handled, with necessary actions taken, including issuing closure letters where applicable. Additionally, matters related to sexual harassment under the Internal Complaints Committee (ICC) and a pending SLGC case are being processed as per established protocols.

7. Salary Fitment, Slab Fixation, and Annual Increment

During this quarter, salary fitment processes were completed for consultants and officials across various levels, ensuring alignment with organizational guidelines. The Salary Fitment Committee was reconstituted to facilitate the process efficiently. Annual increments were processed for Young Professionals as part of their regular career progression. Additionally, eligibility for pay protection was reviewed, and necessary documentation was prepared for further action. Experience certificate requests were addressed and communicated to the relevant organizations to support the salary fitment process.

8. Right to Information and Appeals

During this quarter, all Right to Information (RTI) requests received were processed and responded to in a timely manner. First Appeal Authority (FAA) cases were also addressed, with hearings conducted as required. No new cases were reported for appeal under the State Information Commission (SIC) during this period.

9. Medi-Claim Benefits

Under the Group Medi-Claim Policy, medical reimbursement claims were processed and settled for employees, ensuring timely financial support for healthcare needs. A total of 157 medi-claim bills were successfully settled under the policy managed by SBI General Insurance. Additionally, the Mediciam Policy was renewed for the financial year 2024-25, ensuring continued healthcare coverage for employees.

10. Separation Management – Resignation and Full & Final Settlement

Employee resignations were processed as per organizational norms, with pending and new resignation cases reviewed and accepted. A total of 33 employees resigned during this quarter, while 72 resignation cases, including backlogs from the previous quarter, were accepted. The LPC were systematically managed, with 391 LPCs received from districts, out of which 236 were closed and letters issued, ensuring a smooth transition and settlement process for departing employees.

11. Tablet Policy Implementation

A comprehensive Tablet Policy framework was designed and approved for Area Coordinators and Community Coordinators to digitize data collection, validation and assessment across various interventions. This initiative aims to streamline input tracking, process monitoring and outcome

evaluation while ensuring a centralized data repository for informed decision-making and enhanced transparency. Following its rollout, a significant number of ACs and CCs successfully procured tablets within a month, marking a major step toward digital transformation in field operations.

12. Corporate Salary Account Renewal

The corporate salary account renewal process for BRLPS employees was successfully completed during this quarter. This ensures seamless payroll management and continued financial services support for employees.

13. Diwali Festival Celebration

A Diwali festival celebration was organized at the State Project Management Unit (SPMU) level, bringing together employees in a festive and joyous environment. The event was conducted successfully, fostering team spirit and cultural engagement among staff members.

14. Manpower Status of BRLPS (Excluding DDU-GKY)

The manpower status of BRLPS reflects ongoing recruitment and attrition trends across different units. As of June 30, 2024, a total of 6849 personnel were in position against the sanctioned strength of 10499. During the quarter, six new staff members joined, while 37 employees exited the organization. By the end of December 2024, the total manpower stood at 6818. The organization continues to focus on filling key vacancies and managing workforce transitions effectively.

Table 34 : Consolidated Manpower Status of BRLPS

Sl.	UNITs	Total Sanctioned Positions	Status as on 30th June' 2024	Progress during quarter		Status till 31st December' 2024
				Staff joined	Staff Left	
1	SPMU	149	98	6	4	100
2	DPCU	992	689	0	2	687
3	BPIU	9078	5840	0	20	5820
4	Young Professionals	280	222	0	11	211
Grand Total		10499	6849	6	37	6818

E. PROCUREMENT

The quarter saw significant developments in goods works and consulting services, with multiple contracts signed for key initiatives, including mobile vans, event management, printing and social media services, contributing to ongoing programs.

GOODS/WORKS/NON-CONSULTING SERVICES

- A contract was signed between M/s. Padamchand Milapchand Jain & Jaanki Jeevika Mahila Stitching Producer Company Limited for the supply of fabrics for school uniforms on 02-12-2024.

- Five contracts were signed for hiring mobile vans for the Mahila Samvad Program.
- Various office items were purchased through GeM during the period from October 2024 to December 2024.
- A contract agreement was signed on 05-12-2024 for organizing Bihar Saras Mela 2.0 at Gandhi Maidan, Patna.
- The empanelment of event management agencies was extended for one year, i.e., until 16/11/2025.
- A Letter of Acceptance was issued to M/s. Puja Printech Pvt Ltd for printing and supplying 02 crore leaflets for the Mahila Samvad program.
- An order was issued to M/s. New Ratan Priya for printing and supplying Mahila Samvad guidelines and ToT training modules.
- An order was issued on 28-11-2024 to M/s. Digital Wiseon Pvt. Ltd. for the supply of photography and video graphy kits.
- A contract was signed with M/s. Adwell International Pvt. Ltd. for printing and supplying the Diary-2025.
- The agreement for CUG services for BRLPS was extended until 14-01-2026.
- Two bidders were finalized at Rs. 65 per bird as per the operational guidelines under the National Livestock Mission, GOI, July 2021, for preparing a rate bank for the procurement of 28-day-old reared birds by Community-Based Organizations (CLF/VO) promoted by BRLPS (JEEVIKA).
- An order was issued to M/s. Shrestha IT Networks Pvt. Ltd. for the supply, installation, demonstration and commissioning of the video conferencing system.

CONSULTING SERVICES

- A contract was signed with M/s. Adglobal 360 India Pvt. Ltd. on 28-12-2024 for hiring an agency for social media management for BRLPS.
- An advertisement was published in newspapers for hiring a Technical Support Agency (TSA) to set up a PMU for strengthening enterprises under Non-Farm.
- A second advertisement was published in newspapers seeking Expression of Interest (Eoi) to partner with DDU-GKY as a Captive Employer.

F. FINANCE

1. IUFRs up to September 30, 2024, for NRLM and up to August 2024 for NRETP have been submitted to the MoRD.
2. The Internal Audit for the 2nd Quarter of F.Y. 2024-25 has been completed across the DPCUs and SPMU and the audit report has been shared.
3. The Statutory Audit of BRLPS for F.Y. 2023-24 has been completed and the Financial Statement has been approved and adopted by the EC and GB of the Society.
4. A fund request for the release of the 2nd tranche of the 1st installment and the 1st tranche of the 2nd installment under NRLM, against the approved Annual Action Plan for F.Y. 2024-25, has been submitted to MoRD along with the Utilization Certificate and the funds have been released by MoRD.
5. Fund limits in the respective SNA/Child accounts of the districts have been set for expenditures in the 3rd Quarter of F.Y. 2024-25 and communicated to DPCUs, Banks and other concerned



authorities.

Table 35: Financial Achievement Under Different Projects During 3rd Quarter of FY 2024-25

Sl.	Name of the Schemes/ Projects	Allocation for Financial Year 2024- 25 (Rs. in crore)	Expenditure During the 3rd Quarter (Rs. in crore)	Cumulative Expenditure for F.Y. 2024-25 (Rs. in crore)
1	NRLM and its Verticals	2149.47	423.36	1429.69
2	NRETP	120.34	-	142.35
3	SJY	300	72.17	191.85
4	NULM	-	2.6	5.25
	Total	2569.81	498.13	1769.14

Progress at a glance

PARTICULARS	Progress till December 2024
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1063489
Number of Village Organizations formed	71298
Number of Cluster Level Federations formed	1673
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	1036924
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	2258958
Amount of credit linkage (Rs. in crore)	48970
Number of SHG members insured under PMJJBY	7673695
Number of SHG members insured under PMSBY	8552265
LIVELIHOODS	
FARM	
Number of SHG HHs involved in Kitchen Garden	1776321
Number of HHs involved in vegetable cultivation	1078258
LIVESTOCK	
Number of beneficiaries part of Poultry PG	210261
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	142621
Number of beneficiaries part of goat intervention	656741
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	593643
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	433284
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	480191
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	201218
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	49184
Number of VOs involved in Health intervention (HRF)	57368





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