



Rural Development Department
Government of Bihar

JEEVIKA

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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.

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Executive Summary

The Bihar Rural Livelihood Promotion Society (BRLPS), popularly known as JEEVIKA, stands as a beacon of hope and transformation in rural Bihar. Since its inception in 2006, JEEVIKA has been dedicated to uplifting the socio-economic status of impoverished rural communities. JEEVIKA's journey has revolved around empowering women and uplifting the entire community. It has effectively mobilized women into resilient, self-sustaining community institutions – self-help groups (SHGs) and federations. These collectives are instrumental in enabling large-scale financial engagement, offering access to substantial resources from formal financial institutions, and providing critical agricultural and livestock productivity enhancement services through a community-based extension system. Moreover, these groups act as catalysts for economic growth by engaging with markets, capitalizing on economies of scale, and enhancing access to government schemes and entitlements through awareness and participation.

JEEVIKA embarked on a new phase, introducing innovative initiatives aimed at enhancing employment opportunities and income levels in rural Bihar. Collaboration with the Industries department and district administration led to the establishment of 39 bag manufacturing units and eight advanced stitching units. Furthermore, JEEVIKA extended its support to 2930 community enterprises, thereby fostering nano-enterprises and business development. Under the Incubation program, JEEVIKA provided support to 132 enterprises for production, branding, networking, and market access. The introduction of health help desk centers in hospitals, Jan Aushadhi Kendras run by Jeevika SHG members, Sanjha Shakti Kendras, and Community Learning and Career Development Centers underscored JEEVIKA's commitment to enhancing livelihoods, healthcare,

and education. In addition, JEEVIKA ventured into the domain of solid and liquid waste management at the panchayat level, established plastic waste management units, and launched sanitary production centers. These strategic initiatives aimed at bringing about positive transformations in livelihoods, health, sanitation, gender education, and convergence sectors.

JEEVIKA's dedication to creating more employment opportunities for rural communities is evident in its impressive numbers. It successfully mobilized over 1.30 crore rural poor women into 10.46 lakh self-help groups, 68645 village organizations (VOs), and 1453 cluster-level federations (CLFs). In the financial year at hand, 10819 SHGs, 1021 VOs, and 100 CLFs were formed. Furthermore, JEEVIKA continues its endeavors to develop sustainable institutions by working towards the development of Cluster Level Federations. A total of 192 Model CLFs have been established, with 154 of them being registered. Additionally, 383 CLFs and 20 Training and Learning Centers are now registered, poised to engage in profit-making ventures.

JEEVIKA's remarkable efforts in financial inclusion have resulted in the opening of 9.6 lakh SHG accounts. The cumulative loan amount disbursed stands at an impressive Rs 29838.07 crores, In current financial year Rs 8764 crores of amount has been disbursed. These achievements were duly recognized, with JEEVIKA receiving the prestigious 'Inclusive Financial India Award 2022' at the Inclusive Finance Summit in New Delhi.

The introduction of the LoKOS application across 534 blocks has revolutionized data management, making it easier to manage profiles and transaction data of SHGs, VOs, and CLFs. Moreover, Alternate Banking has emerged as a crucial support system for SHG women members, addressing their financial inclusion and empowerment needs. Notably, 4958 Bank Sakhis-operated Customer Service Points facilitated transactions worth Rs. 301543 lakh during the financial year.

JEEVIKA has prioritized the well-being of its members by ensuring that 53.69 lakh SHG members are insured under the Pradhan Mantri Jeevan Jyoti Bima Yojana, while 58.89 lakh SHG members have been provided insurance coverage under the Pradhan Mantri Suraksha Bima Yojana.

JEEVIKA's promotion of 33 Farmer Producer Companies (FPCs) has played a pivotal role in offering input supplies, aggregation, and sales and marketing services across various sectors. The launch of an e-portal has amplified product sales and branding, benefiting both rural and urban areas. Additionally, farm value chain interventions have made significant strides, with initiation of small-scale processing units of lentils, mustard oil, zinc-fortified wheat, and seed processing. FPCs have distributed high-quality and affordable inputs, including 780.48 MT of seeds and 4003 MT of chemicals and organic fertilizers to SHG members.

The expansion of Jeevika Didi Ki Rasoi from hospitals to schools, banks, medical colleges, and other institutions has garnered acclaim for its hygienic and high-quality food services. This trust in Jeevika didis has extended to entrusting them with laundry and upkeep services as well.

The success story of JEEVIKA extends to community enterprises in food services and retail, with 141 Grameen Bazaars generating significant revenue through sales to 8591 member kirana stores and other institutional buyers.

In the domain of skill development, 39996 rural youths received training, with 32156 finding placements in various companies and industries. Furthermore, 11435 rural youths secured direct placements through job fairs.

Efforts to promote social behavior change communication have yielded positive results, with training modules implemented in 93% of SHGs and more than 98% of Community Mobilizers receiving training.

JEEVIKA's commitment to education is reflected in the establishment of 100 Community-led Community Library and Career Development Centers, benefiting 12238 enrolled students.

The project has converged with different departments, such as Industry, Health, Education, Social Welfare, Excise, Agriculture, Animal and Fish Resources, and Rural Development, to leverage subsidies and link SHG members with various schemes for income generation.

The Satat Jeevikoparjan Yojana – Urban, launched in urban areas of Bihar on December 1, 2022, marks a significant expansion of JEEVIKA's outreach. More than 1.55 lakh ultra-poor households received support, ultimately helping them graduate out of the poverty cycle.

Lohiya Swachh Bihar Abhiyan – II phase is diligently progressing, with a sharp focus on constructing Individual Household Latrines (IHHLs), Community Sanitary Complexes, solid-liquid waste management units, and plastic waste management units. These initiatives are pivotal in enhancing sanitation and hygiene in rural communities.

The Ministry of Jal Shakti, Government of India, conducted the 'Swachhta hi Sewa Campaign' from September 10 to October 2, 2022. Bihar secured the second prize nationwide during the campaign and received the award on October 2, 2022, in the presence of the Hon'ble President of India, Smt. Droupadi Murmu. JEEVIKA played a pivotal role in community mobilization and sanitation campaigns, contributing significantly to this achievement.

“Smt. Babita Gupta, a member of JEEVIKA's Self-Help Group (SHG), was honored with the Swachh Sujal Shakti Samman by the Hon'ble President of India, Smt. Droupadi Murmu, on March 4, 2023. Smt. Babita received this award in recognition of her outstanding work and exemplary contributions to Goobardhan, biodegradable, and plastic waste management under the Swachh Bharat Mission (Gramin) Phase II.

The Samadhan Yatra conducted across different districts of Bihar provided an essential platform for government officials to assess and address issues afflicting rural Bihar. Hon'ble Chief Minister Shri Nitish Kumar personally interacted with JEEVIKA didis, appreciating their transformative work.

To enhance transparency and outreach, JEEVIKA actively utilizes social media and regularly publishes reports, magazines, newsletters, and annual reports. With over 50 in-house applications developed for various verticals and interventions, the organization has streamlined its decision-making processes.

The government's endeavor is yielding positive results, fostering women's empowerment and entrepreneurship. Scaling up these initiatives and incorporating lessons from the past will undoubtedly lead to visible economic and social transformation over time. JEEVIKA remains steadfast in its commitment to the betterment of rural Bihar, and its journey is a testament to the power of collective action and sustainable development.



Social Mobilization and Inclusion

1. Empowering Communities for Positive Change

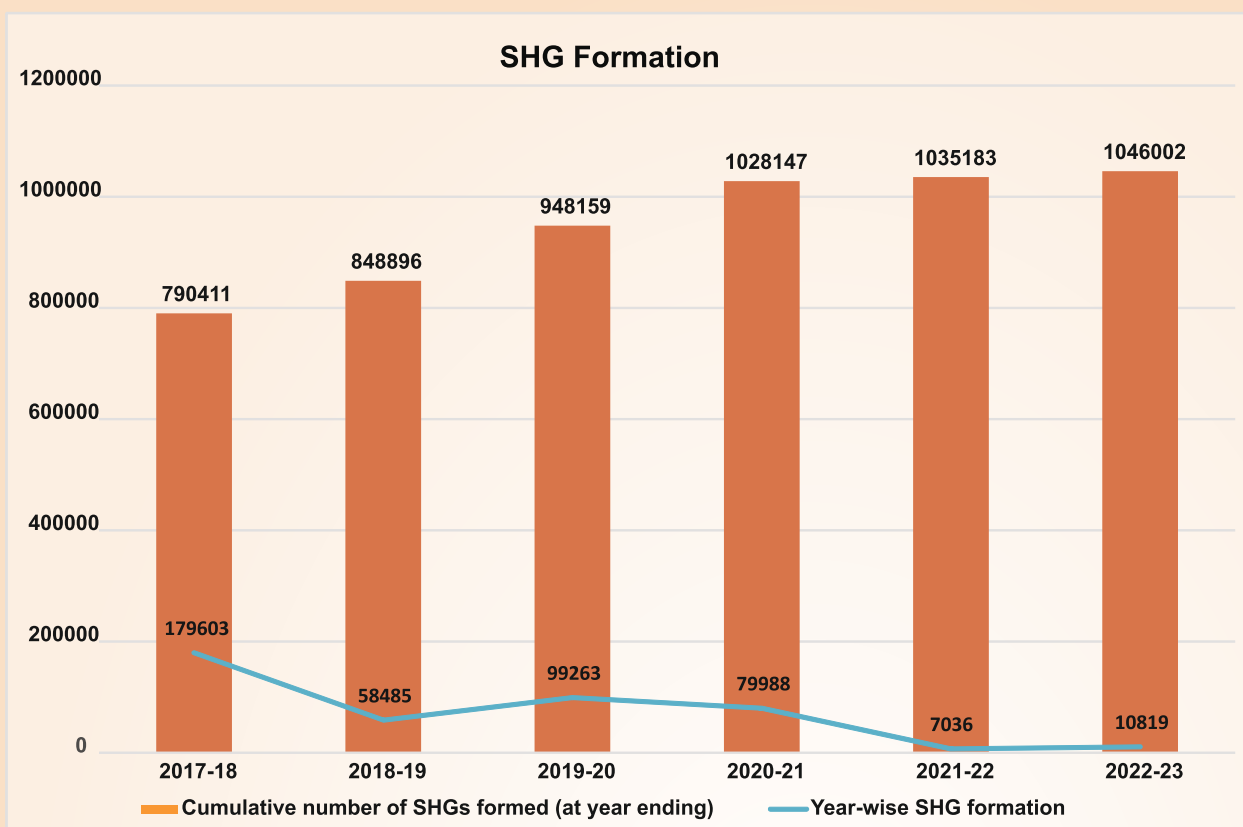
JEEVIKA in Bihar has achieved remarkable milestones in its mission to promote social inclusion and mobilization within the state. To date JEEVIKA has facilitated the formation of an impressive 1046002 Self-Help Groups (SHGs), 68,645 Village Organizations (VOs) and 1453 Community Level Federations (CLFs) driving social and economic change. JEEVIKA's success story exemplifies the transformative potential of inclusive and community-driven initiatives, where social and economic empowerment goes hand in hand to create a brighter future for Bihar.

a. SHG Formation

The evolution of Self-Help Groups (SHGs) over time into robust institutions led by rural women is a testament to their resilience and determination. These SHG members have become driving forces behind various rural development activities, leveraging their widespread network and strong institutional platform.

The project has achieved significant milestones, mobilizing an impressive 1.30 crore rural poor women into a formidable network of 10.46 lakh SHGs. This remarkable achievement reflects the empowerment and collective strength that have been harnessed.

Equally important is the project's commitment to inclusivity, ensuring that no one is left behind. Efforts have been consistently directed at the inclusion of households that were previously



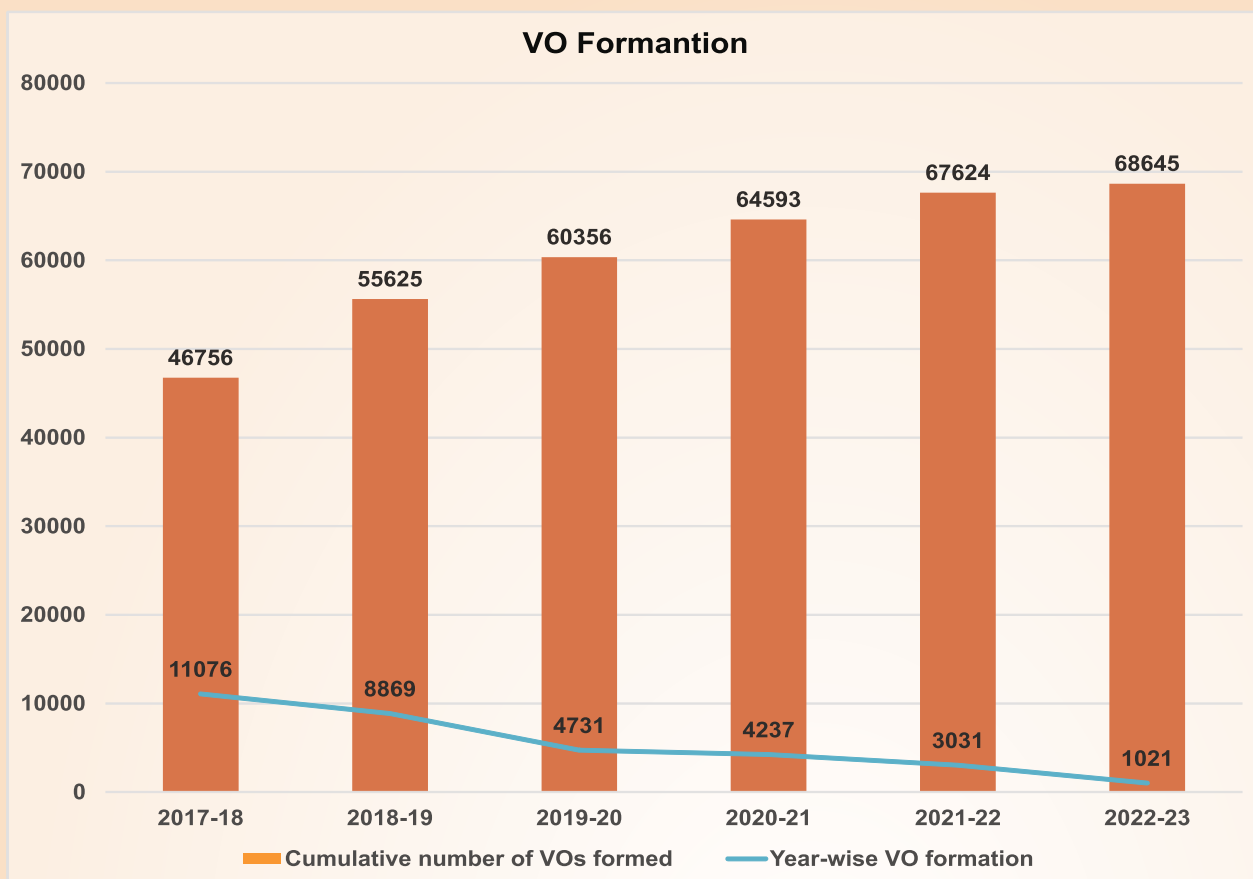
marginalized. In the current Financial Year alone, the project successfully formed 10,819 new SHGs, underlining its dedication to expanding the circle of empowerment and ensuring that every voice is heard and uplifted.

b. VO formation

Village Organizations serve as a pivotal mid-level structure bridging the gap between Self-Help Groups (SHGs) and Cluster Level Federations (CLFs). These Village Organizations shoulder significant responsibilities, catering to the diverse needs of SHG members and the broader community.

Their functions encompass disbursing the Initial Capitalization Fund (ICF) to SHGs, providing Vulnerability Reduction Funds to address health and nutrition requirements, ensuring access to entitlements and government schemes, and spearheading community-wide initiatives. These initiatives cover a wide spectrum, including raising awareness on crucial topics like health, nutrition, sanitation, hygiene,





environmental conservation, livelihood improvement and addressing social issues such as child marriage, dowry, violence, alcoholism etc.

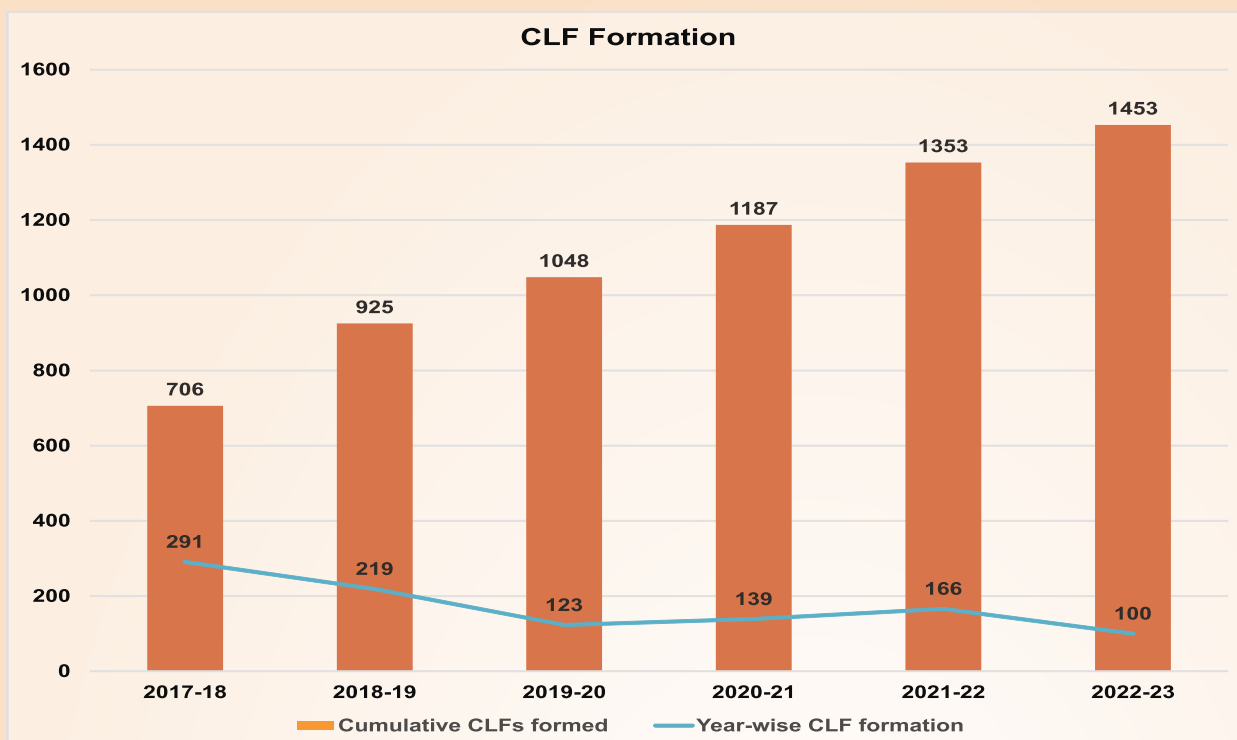
Village Organizations are instrumental in addressing social challenges and facilitating access to essential entitlements and services. In the current financial year alone, a commendable total of 3,031 Village Organizations were formed. Cumulatively, this brings the tally to an impressive 68645 Village Organizations established as of March 2023. Their continued dedication underscores their indispensable role in fostering positive social change and ensuring the well-being of the community.

c. CLF formation

Within the three-tier community-managed institutional structure, Cluster Level Federations (CLFs) represent the third-tier institution. They function as federations of Village Organizations (VOs) at the cluster level, encompassing the collective representation of all VOs within their reach. Their primary objective is to collectively pursue economic and social empowerment for the entire community, as well as for the VOs and Self-Help Groups (SHGs) within their purview.

CLFs strategies visits for SHGs and VOs to observe successful models within their own or neighboring areas, promoting replication. They are responsible for the selection, training, and development of Community Resource Persons (CRPs).

CLFs play a pivotal role in assessing and grading village organizations, devising strategies for their enhancement. Additionally, they serve as conflict resolution mediators within VOs. All demands for Community Investment Funds (ICF, FSF, HRF, Livelihood Fund) originate from SHGs and are



routed through VOs to CLFs. Here, loan committees review micro-plan applications and approve loans, with a focus on monitoring repayment and developing effective repayment strategies.

CLFs are also engaged in addressing micro finance and micro-insurance services within their designated areas, furthering financial inclusion. They actively facilitate the integration of Integrated Livelihood Plans formulated at the VO level. Moreover, CLFs work to connect unemployed youth with job opportunities through collaborations with companies and offer skill development training through agencies like PIA (Project Implementing Agencies) and RSETI (Rural Self Employment Training Institutes), guided by Job Resource Persons (JRPs).

Furthermore, CLFs nurture SHGs with the BCC (Behavior Change Communication) model to promote sanitation and health awareness, utilizing their cadre at the CLF level

The initiatives of CLF also include the development of Model CLFs, engaging in visioning exercises to guide Annual Action Plan and Budget preparations, registering CLFs as legal entities under the Bihar Self Supporting Co-operative Societies (BISSCOS) Act of 1996, and ensuring compliance with statutory obligations.

In the current fiscal year, an impressive total of 100 CLFs



were established. This adds to the cumulative count of 1,453 CLFs that have been formed as of March 2023. The unwavering dedication of CLFs underscores their critical role in facilitating community-driven development and ensuring the sustainability of SHGs and VOs at the grassroots level.

Andhra Pradesh Mahila Abhivruddhi Society honoured Sarojini JEEVIKA Mahila Swalambhi Sahkari Sangh Limited with the first prize and Savitri Bai Fule JEEVIKA Mahila Swawalambi Sahkari Sankul Sangh Limited with the second prize in 2022 at the regional - eastern zone level. This achievement reflects their excellence across various assessed areas and their unwavering commitment to upholding the standards of a top-performing SHG federation at the Regional Eastern level.

2. Fostering and Fortifying Model CLFs: Formation and Strengthening

This year, the project has placed a strong emphasis on the development of Model Cluster Level Federations (CLFs). These Model CLFs are being strategically crafted to serve as multi-functional entities, enhancing the performance of Village Organizations (VOs), Self-Help Groups (SHGs), and ultimately, creating a positive impact on the lives of their members. These Model CLFs actively engage in capacity building, providing financial support, technical assistance, and livelihood support to SHG members. They play a pivotal role in mentoring and guiding their lower federations-SHG and VOs. To effectively carry out these functions, it is essential for Model CLFs to have the necessary infrastructure in place. This includes having their own or rented office buildings, updated Management Information System (MIS) devices, training halls, Information, Education and Communication (IEC) materials, and more. This infrastructure not only enables them to provide training, document activities, and analyze MIS but also facilitates meticulous monitoring, reporting, and resource management.

In line with this vision, the project has prioritized the establishment of Model CLFs and their formal registration as primary level federations under the Bihar Self Supporting Cooperative Societies Act of 1996. A total of 192 models have been carefully selected from the overall CLFs, and an impressive 154 of these Model CLFs have successfully completed their registration as primary level federations. This innovative approach underscores the project's commitment to fostering sustainable community development and empowerment through robust institutional structures.

3. Empowering CLFs and Training and Learning Centers: Registration under Bihar Self Supporting Cooperative Societies Act 1996 (BISSCO Act)

The project has successfully facilitated the registration of a total of 383 Cluster Level Federations (CLF) and 20 Training and Learning Centers (TLC) under the Bihar Industrial and Social Security Corporation (BISSCO) Act of 1996. This achievement allows them to participate in profit-making ventures, marking a significant milestone for the project.

4. Assessment of Community Based Organization

In order to gauge their effectiveness and unlock their full potential, it is essential to conduct regular assessments of self-help groups (SHGs), village organizations (VOs), and cluster-level federations (CLFs) within the community-based organizations (CBOs). These CBOs are evaluated according

to predefined criteria. The performance of SHGs is evaluated by VOs, and VOs are assessed by their respective CLFs. The grading of CLFs is overseen by block/district and state-level core committees. Data collected from monthly progress reports is inputted into an in-house application. Based on the insights derived from these assessments, project staff identifies areas of improvement for CBOs and provide them with the necessary support.

5. Visioning Exercise in MCLF

The visioning exercise was carried out in all 192 MCLFs, involving approximately 7,690 Village Organizations and 1,255,521 members. During a demonstration on visioning exercise, various thematic heads, district participants actively contributed to the visioning process by providing valuable technical insights. The V3 exercise yielded significant outcomes, bringing together all the themes into a cohesive vision and facilitating the creation of CLFs for articulating this vision.

6. Capacity building of Community Professionals and Project Staff

Table 1: CBO modular training provided to CBO members

Sl.	Particulars	Participants	FY 2022-23
1	SHG modular training (M1-M4)	SHG members	28555
2	VO modular training (M1-M3)	VO RGB members	4441
3	VO modular training (M4-M5)	VO RGB members	4407
4	CLF modular training (M1-M3)	CLF RGB members	507
5	CLF modular training (M4-M5)	CLF RGB members	389
6	CLF modular training (M6-M9)	CLF RGB members	326
7	Governance & CBOs quality	CLF & VO OB members	2594
8	Governance, community HR & office management	CLF BoD members	208
9	Demonstration of Module 2, CLF visioning	M- CLF : BoD and RGB members	9
10	Modular 2, CLF Visioning	M-CLF :BoD and RGB members	187
11	Modular 2, VO Visioning	VO RGB members	5700

Within the context of JEEVIKA, the initiative empowers Self-Help Group (SHG) members through a well-planned series of strategic actions. To effectively implement their initiatives, it is crucial to enhance the skills of the members through structured training programs. JEEVIKA nurtures a cadre of proficient and thoroughly trained community professionals who, in turn, impart training to Community-Based Organization (CBO) members. These professionals, encompassing community mobilizers, bookkeepers, and master bookkeepers, assume pivotal roles in conducting meetings, maintaining meticulous records, and providing day-to-day support for CBO activities. The presence of well-trained community mobilizers, bookkeepers, and master bookkeepers is indispensable for these tasks. The consistent training and capacity development of these cadres, as well as SHGs, Village Organizations (VOs), and Cluster-Level Federations are imperative for upholding the quality of CBOs. JEEVIKA has developed comprehensive training tools, both at basic and advanced levels, to facilitate these training sessions.

Table 2 : Status on training imparted to cadre and staff

SI	Topic of training	Participants	Total Units of training
1	SHG concept and management	Community Mobilizers	164
		Community Coordinators	26
		Area Coordinators	18
2	CBOs Masik Prativedan and grading	Community Mobilizers	233
		Village Organization BKs	102
		Community Coordinators	63
		Area Coordinators	21
3	VO concept and management	Village Organization BKs	53
		Community Coordinators	39
		Area Coordinators	15
4	CLF concept and management	Cluster Facilitators	28
		Community Coordinators	23
		Area Coordinators	18
5	CLF Visioning of AAP (ToT)	TOs/ IBCB Managers, CF Managers, CLF anchor person	11
6	CLF E-Learning module and video preparation	TOs/ IBCB Managers and Communication Managers	1
7	Demonstration of CLF visioning V3	TO/ IBCB Managers, CLF Anchors, Thematic Managers, CLF BoD	9
8	CLF Visioning V3	BoD/RGB members	68
9	VO visioning V3	VORGB, CMs, BKs	1700
10	BTDP CLF grading	TO/IBCB Managers/CF Managers	4
11	Federation concept, communication and training skills	TO/IBCB Managers/CLF Anchors	7
TOTAL			2603

7. Training and Learning Centre

Table 3 : Status on Training and Learning Centers

SI.	Particulars	Progress
1	Total number of TLCs formed till March 2023	24
2	Total units of trainings conducted in FY 2022-23	1717
3	Total number of participants	56012

Training and Learning Centers are community manager training centers established across the districts. These training centers are well equipped for conducting residential and non-residential trainings. JEEVIKA TLCs are extensively used by the project for conducting various trainings for community members, cadres and staff. Altogether, 24 TLCs organized 1717 units of training and trained over 56 thousand participants during this FY on different topics.

TLCs, as community-owned and managed institutions, go beyond training by involving sub-committees for various activities such as batch planning, resource person coordination, logistics, and food preparation. Additionally, each TLC has a group of 10-15 members trained in "Food Hygiene and Housekeeping" to handle these tasks. To date, 311 community members have served in these roles. Beyond internal training, TLCs engage in convergence efforts with government and non-government organizations, particularly as nodal agencies for creating awareness. As a registered organization, TLC is obligated to conduct audits and annual general meetings. Additionally, it must meticulously prepare its annual plans.



Financial Inclusion

Financial inclusion initiatives have played a pivotal role in strengthening the capabilities of community organizations, enhancing their bookkeeping practices to promote greater accountability and transparency. They have also enabled the utilization of resources from mainstream financial institutions to diversify income opportunities, fostering credit discipline through on-time repayments. Moreover, these efforts have extended livelihood and social security benefits to female members by incorporating them into insurance frameworks, empowering women to engage in innovative banking solutions, exemplified by the "bank sakhi" program.

1. Empowering SHGs through Access to Banking Facilities

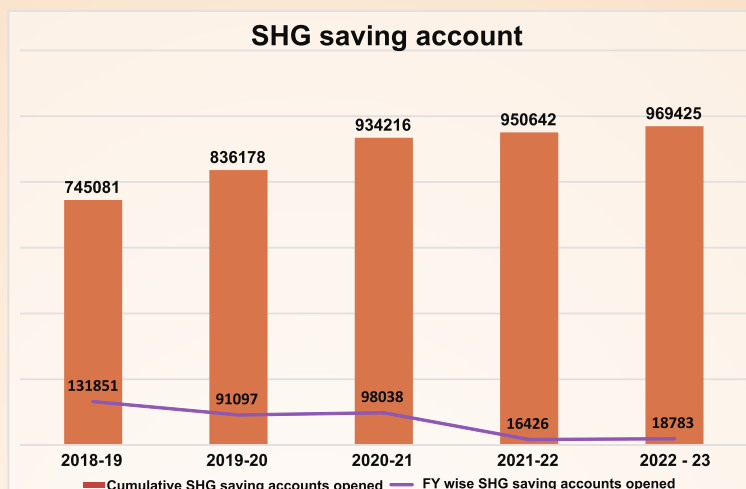
Opening a Self-Help Group (SHG) account is a vital step towards financial empowerment and inclusion, as well as a key indicator of group strength. It empowers SHGs by providing a secure place for savings, enabling capital accumulation, and facilitating credit linkages with banks. This necessitates the availability of essential savings and linkage forms, a responsibility shouldered by the state office. Swift and prompt responses are provided to blocks and districts, ensuring easy availability of these forms. The deployment of Financial Inclusion Community Resource Persons (FI CRPs) at the Panchayat level significantly enhances the quality of document preparation. These selected FI CRPs undergo specialized training in document preparation, and the documents undergo careful scrutiny before submission to banks by project staff. Furthermore, to facilitate smooth loan disbursement from banks, the program has stationed Financial Inclusion FI Nodals at the block level and established dedicated helpdesk teams at the district level. FI nodal persons also

assist in verifying documents for savings and linkage proposals at the block level. This strategic initiative has yielded positive outcomes, promoting coordination and providing robust support to SHGs. It has also contributed to the timely repayment of loans through continuous engagement with district and block teams, as well as community leaders. Moreover, regular meetings of BLBC and SLBC, alongside JEEVIKA staff, promote coordination, collaboration, and the effective implementation of banking policies, aiding in resolving challenges at both the district and state levels, respectively.

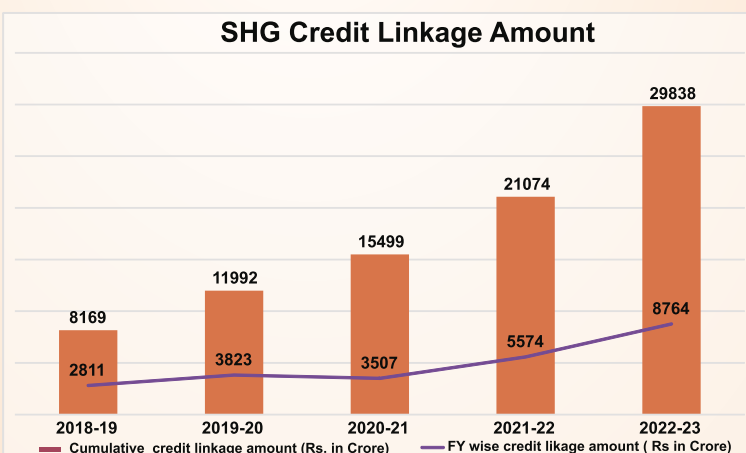
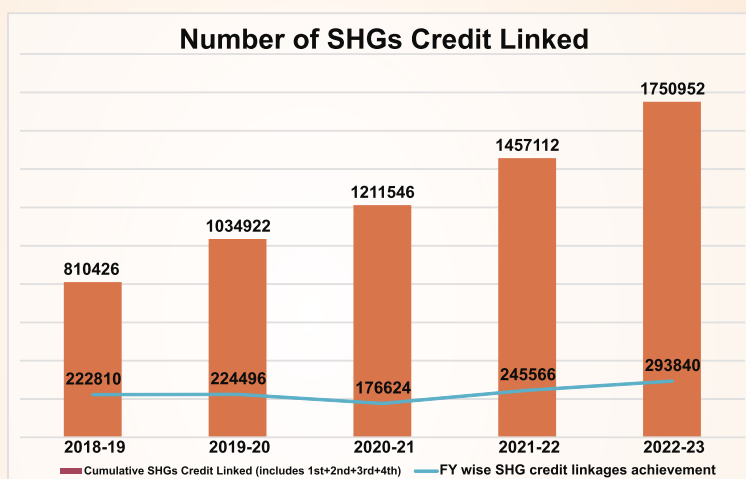
Furthermore, there has been a concerted effort to raise awareness among bankers regarding the expansion of the National Rural Livelihood Mission (NRLM) in the state and its potential for capitalizing on the capabilities of SHGs. In this financial year, a total of 18,783 SHGs successfully opened savings accounts, and 293,840 accounts were credit-linked, with a cumulative amount of Rs 876,449 lakhs (including 1st, 2nd, 3rd, and 4th credit linkages with banks).

Overall, the program has facilitated the opening of savings accounts for 969,425 SHGs and credit linkage for 1,750,952 SHGs, totaling Rs 2,983,807 Lakhs (including 1st, 2nd, 3rd, and 4th credit linkages).

Regular payment of interest subvention to eligible SHGs remains a steadfast practice within the JEEVIKA initiative. Extensive handholding support has been extended to both district and block teams, ensuring the meticulous maintenance and consistent updating of branch-wise SHG account details. This meticulous effort is undertaken to facilitate the seamless disbursement of interest subvention. Consequently, it serves as a potent incentive, inspiring "didis" (women involved in SHGs) to prioritize timely



and 293,840



repayments, thus enabling them to fully capitalize on the benefits offered through interest subvention.

2. Enhancing the Strength of CBOs through Uniform Bookkeeping Practices

a. Bookkeeping at CBOs

Implementing uniform bookkeeping practices within SHGs, VOs, and CLFs is instrumental in establishing robust and sustainable institutions. This approach enables SHGs, VOs, and CLFs to effectively leverage funds from mainstream financial institutions, subsequently empowering them to invest in livelihood opportunities and foster economic growth.



b. Training on Books of Record

Continuous capacity development through training programs for staff, cadres, and community members is a consistent endeavor aimed at enhancing the competence and excellence of our workforce. These training initiatives encompass record-keeping for Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs), as well as other vital aspects of financial inclusion. This commitment ensures that our team is well-equipped to maintain accurate records and effectively engage with communities, ultimately driving the quality and impact of our initiatives in the field of financial inclusion.

Table 4: Status on Training on CBOs' Books of Records

Sl.	Particulars	Progress in FY 2022-23
1	Total number of staff trained on CBOs books of records	2,388
2	Total number of Community Mobilizers trained on SHG books of records	8,745
3	Total number of Book Keepers trained on VO books of records	1,431
4	Total number of Master Book Keepers trained on CLF books of records	212

3. SHG Digitization - LokOS

LokOS is a software initiative developed by the National Rural Livelihoods Mission (NRLM) as the Community-Based Organization Management Information System (CBO-MIS). This software offers a robust platform for the entry and management of both profile and transactional data for Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs). To effectively implement the LokOS software strategy, a comprehensive capacity-building process is essential, extending not only to staff and Block Project Managers (BPMs) but also to cadre-level. The software incorporates a makers-and-checkers feature, making it imperative to provide training

to the aforementioned stakeholders as a prerequisite for its successful utilization.

a. 1st Phase Implementation

A total of 325 resource persons, comprising project staff and cadres from the first pilot-phase blocks (Marwan and Danapur), have been actively engaged. The dedicated team has already initiated the process of implementing Live LokOS within these two pilot blocks, demonstrating a significant step forward in the application's deployment and utilization.

b. 2nd Phase Implementation

A total of 38 blocks, from all 38 districts of Bihar with Model CLFs, were selected for the 2nd phase implementation. To facilitate this phase, 1,309 participants were trained at the state level, organized into seven batches. These participants included CF Managers, ACs, CCs, and CRPs representing all 38 districts involved in this expansion.

c. LokOS Resource Pool Development

As an integral part of the LokOS implementation strategy, the creation of resources at multiple levels stands out as a pivotal element. To address this, the team has successfully developed a resource pool spanning the state, district, and block levels. Altogether, comprehensive training was provided to 180 individuals at the state level, 2,350 at the district level, and 1579 at the block level, covering project staff, cadres, and CRPs. This robust resource pool formation is instrumental in ensuring the effective and sustainable utilization of LokOS at various program levels, contributing to its success and impact.

4. Alternate Banking: Bringing Banking to Your Doorstep

Alternate banking has played a crucial role in supporting SHG women by addressing various financial inclusion and empowerment needs. It has facilitated easier access to fundamental financial services, such as savings accounts, credit facilities, and insurance products, for SHG women. It has eliminated the need for time-consuming and arduous journeys, offering them convenience and saving valuable time and effort.

JEEVIKA is promoting digital transactions by enabling SHG members to become entrepreneurs through Customer Service Points (CSPs) under the "Mission one GP one BC" program. Locally known as "Bank Sakhi" or "Banker Didi," these women provide a wide range of banking services. They receive financial and hand-holding support from the project for establishing CSPs. This model has proven successful, empowering SHG women and enhancing their socio-economic well-being.

JEEVIKA has established partnerships with a total of 14 partner banks, including private and public sector banks, as well as regional rural banks (RRBs). These banks, such as



SBI, PNB, ICICI, DBGB, CBI, RBL, CSC (Digipay), Fino Payments, IDFC First Bank, Canara Bank, UBI, and Spice, are actively engaged in collaboration with JEEVIKA under the "One GP One BC" model. In the realm of alternate banking, JEEVIKA has joined forces with various Business Correspondents, including Manipal, CDOT, Synapse Solution Pvt Limited, CSC (Common Service Centre), Vedavaag Systems FIA, and Sanjeevani.

Recent developments indicate a growing interest from nationalized banks in partnering with JEEVIKA. For example, the Central Bank of India has offered 600 positions for Business Correspondent Agents (BCAs) through official communication. Additionally, JEEVIKA has signed a Memorandum of Understanding (MOU) with UCO Bank, with the objective of deploying 600 to 1000 Bank Sakhis across Bihar. These collaborations represent significant steps toward expanding financial inclusion and empowering rural communities through alternate banking initiatives.

Table 5: Status on Alternate Banking

Sl.	Particulars	Progress FY 2022-23	Cumulative progress till March 2023
1	Number of functional Bank Sakhis	1042	4958
2	Number of Bank Sakhis received IIBF certification	2166	4350
3	Number of accounts opened by Bank Sakhis	604962	885971
4	Number of transaction (in Lakh)	60	228
5	Total volume of transaction (in Lakh)	301543	941887
6	Commission earned (in Lakh)	680	2279

A total of 4,958 Bank Sakhis are actively participating in the project. Their performance is continuously monitored through monthly transaction analysis, and the results are consistently updated on the JEEVIKA dashboard for real-time tracking and assessment.

a. Indian Institute of Banking and Finance

The Reserve Bank of India (RBI) has made it mandatory for Bank Sakhi professionals to obtain certification from the Indian Institute of Banking and Finance (IIBF). To facilitate this, a dedicated seven-day residential training program is organized at various Rural Self Employment Training Institutes (RSETIs). This training serves as a robust learning platform for Bank Sakhi aspirants, equipping them with the necessary skills and knowledge to excel in their roles.

As of March 2023, a total of 4,350 Bank Sakhi professionals have successfully obtained their IIBF certification through this program. To ensure widespread accessibility, comprehensive training-cum-IIBF certification exams were conducted at different RSETIs in Bihar. This initiative not only adheres to RBI's mandate but also strengthens the banking and financial services sector by nurturing a well-trained and certified cadre of Bank Sakhi professionals who can effectively serve their communities.

b. Alternate Banking in Model Cluster Level Federations (MCLFs) Catchment Area

With the objective to make MCLFs financially self-reliant, the project planned to open at least one

Customer Service Point in each Panchayat. Currently, 725 Bank Sakhis are placed in MCLF catchment areas.

Table 6: Alternate Banking Progress in MCLF Catchment Area

Sl.	Particulars	Total
1	Number of MCLFs	224
2	Total Number of Panchyats	1055
3	Number of Active/Selected Bank Sakhis	725

5. Enhancing Rural Social Security through Micro-Insurance

JEEVIKA is committed to improving livelihood opportunities for Self-Help Group (SHG) members and their families by investing at various community organization levels. Recognizing the importance of safeguarding SHG members from falling into abject poverty, JEEVIKA has embarked on a mission to gradually mitigate life and health-related risks.

To achieve this objective, JEEVIKA is actively facilitating insurance coverage for its members through banking channels, specifically under the Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY).

In the financial year 2022-23, a significant milestone was achieved, with a total of 53.69 lakh members being insured under PMJJBY, while an impressive 58.89 lakh members were provided insurance coverage under PMSBY. These initiatives not only empower SHG members economically but also offer them a safety net against life and health-related uncertainties, contributing to their overall well-being and financial security.

Table 7: Status on Insurance Coverage to SHG Members and Claim Settlement

Sl.	Particulars	Achievement
1	Total number of SHG members insured under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY, FY 2022-23)	53.69 Lakh
2	Total number of SHG members insured under Pradhan Mantri Suraksha Bima Yojana (PMSBY, FY 2022-23)	58.89 Lakh
3	Total number of death claims settled till March 2023	8580
4	Total amount of death claim (Rs. In Lakh) till March 2023	9852.21

Cases under AABY that had been pending for 4-5 years due to scheme closure were resolved through follow-up with LIC. Similarly, numerous cases under the converged PMJJBY and PMSBY scheme faced delays due to reasons like 'Aadhaar mismatch' and technical issues. Extensive meetings with LIC at divisional and regional levels led to policy advocacy efforts, resulting in the resolution of 72 long-pending cases, including 13 related to Aadhaar errors, by March 23. Additionally, ongoing follow-ups with field-level officials ensured timely claim document preparation, submission, and settlement. 8,580 death claims have been settled cumulatively as of March 2023, worth a payment of Rs. 98.52 crore.



Livelihoods Promotion

A. Farm Interventions

Under farm interventions, the project focused on increasing productivity enhancement activities undertaken by farmers. Over 26 lakh farmers engaged in the cultivation of paddy, wheat, pulses, vegetables, and oilseeds. The project also aimed to improve farmers' income through value chain activities undertaken by farmer producer companies. The mechanization of farm activities was accomplished by utilizing the services of custom hiring centers and input services provided by the Agri-entrepreneurs.

1. Productivity Enhancement in Agriculture

JEEVIKA has focused on increasing agricultural productivity since its inception through the adoption of improved technologies. Over the years, the number of farmers adopting improved agricultural practices has increased. This initiative ensures not only food security for households but also improved income. The agricultural practices promoted by JEEVIKA are not high-cost, technology-intensive; instead, they are a mix of scientifically proven methods, indigenous knowledge, and better management of soil, water, plants, and nutrients.

During this financial year, approximately 16.64 lakh farmers cultivated paddy by adopting improved practices such as SRI, direct seeding of rice and seed replacement, etc. Cultivation of wheat using

methods like SWI, zero tillage, and seed replacement engaged over 14.26 lakh farmers during this financial year.

To increase the productivity of vegetable crops and farmers' income, the project provided training and guidance on scientific methods of vegetable production, along with improved vegetable seeds. In this financial year, over 9.92 lakh farmers cultivated vegetables using improved practices. The concept of kitchen gardens, adopted by farmers on plots of 20x20 feet, has become very popular, allowing even small landholders to grow seasonal vegetables throughout the year with low investment. This has also helped SHG members meet their nutritional needs. In total, 20.61 lakh farmers engaged in kitchen gardening this year.

Additionally, around 569,579 farmers cultivated maize, and 332,645 farmers cultivated pulses with support from the project. Farm-related community cadres like Community Mobilizers, Village Resource Persons, and Skill Extension workers supported farmers through training, input services, and hands-on support in implementing these interventions.

2. Neera Intervention

To provide livelihood opportunities to community members traditionally involved in the profession of toddy tapping and those who lost their source of income after prohibition, JEEVIKA supported the neera producers in the promotion, marketing, and sale of neera. The neera producers were organized into 491 neera PGs. They received training on the collection, storage, processing, and sale of neera through neera stalls.

During this financial year, 1.36 crore liters of neera were collected and 1.28 crore liters were sold. Of this, 32,671 liters of neera were sold to COMFED. To promote the sales of neera, 2,262 neera counters were established across Bihar. Excess neera was also processed as neera jaggery by neera producers. The neera producers were supported in obtaining insurance coverage under PMJJBY and PMSBY.



3. Organic Farming

Organic farming activities are being undertaken by SHG members in 9 districts of Bihar, namely Purnea, Madhepura, Khagaria, Saharsa, Supaul, Madhubani, Muzaffarpur, Gaya and Nalanda. A total of 6,876 farmers were mobilized into 174 Local Groups (LG). The objective is to establish organic clusters for the production, promotion, and marketing of organically produced crops by SHG members. This involves the extensive use of organic formulations as input for crops. Some of the popular organic formulations being utilized include Jivamrit, Ghanjivamrit, Beejamrit, Sanjivak,

vermi-compost, etc. To promote and provide handholding support to farmers, a cadre base called Local Resource Persons has been developed. JEEVIKA has registered 174 Local Groups on the PGS portal with 6,876 farmers and 3,000 hectares of land. Training and capacity-building exercises were undertaken at the VO and Local Group levels to support the organic farming initiative.

4. Agri Entrepreneurs (AE)

The Agri-Entrepreneur model of JEEVIKA is a decentralized approach that empowers local youths as 'Agri-Entrepreneurs,' who provide agricultural-based services such as access to high-quality inputs, crop advisory, door-to-door financial transactions, and aggregation of surplus agri-produce for marketing. An Agri-Entrepreneur serves the needs of around 200-300 farmers in 3-4 villages and acts as a one-stop service provider for the agricultural needs of small and marginal farmers. These Agri-Entrepreneurs are well-trained in the required agricultural knowledge, entrepreneurship, and soft skills to work extensively with farmers. They are also trained to use digital kits to support their business. This intervention has supported AEs in earning a decent income from their business. The total transaction done by the AEs is Rs. 168.49 crore. This transaction includes input business, digital marketing, nursery, collective marketing, etc.

On May 27, 2022, a fresh MoU between JEEVIKA and Syngenta Foundation India was signed to train and nurture 5,000 women Agri Entrepreneurs. A total of 3,184 women candidates have been trained across 38 districts.

Table 8: Progress on Agri-Entrepreneurs intervention

Sl.	Particulars	Cumulative progress until March 2023
1	Number of Agri-Entrepreneurs	3184
2	Number of farmers data collected	409629
3	Number of AEs engaged in business	1256
4	Cumulative transaction of various Business (Input, Output, Nursery, Organic Manure, Mushroom, Digital Banking by AES)	168.49 crore

5. Custom Hiring Centres and Village Tool Banks

Custom Hiring Centres (CHC) and Village Tool Banks are perfect models for providing advanced agricultural equipment to small and marginal farmers. These CHCs have been established at the CLF level to provide modern agricultural equipment such as zero tillage planters, power reapers, multi-crop



threshers, pump sets, spray machines, power weeders, tractors, rotavators, ploughs, paddy transplanters, and similar power-driven machines to farmers at a reasonable rental rate. This helps reduce the drudgery of farmers involved in farming, addresses labor shortages, and leverages the efficiency of scale.

JEEVIKA has converged with the Agriculture Department, Government of Bihar, for the establishment of CHCs. A total of 483 CHCs have been established across the state, with 250 CHCs established in convergence with the Agriculture Department.

The project has also established Village Tool Kit Banks at the VO level to ensure the availability of manually operated agricultural equipment to farmers in the village. These Village Tool Kit Banks provide manually operated machines such as cono-weeders for paddy, wheel hoe weeders for wheat/vegetable crops, seed drills, solar/battery-run sprayers, pump sets, spades, sickles, paddy threshers, etc., to farmers on rent.

Table 9: Progress on CHCs

Sl.	Indicators	Achievement till March 2023
1	Number of CHC established	483
2	Number of farmers registered in portal	2.49 lakhs
3	Number of CHCs received subsidy	250
4	Amount of subsidy	20.78 crore
5	Net Profit of CHCs	78.23 lakhs

6. Value Chain interventions

Bihar's economy is predominantly agrarian, with a substantial segment of its populace involved in agricultural and related activities. The state's fertile soil and favorable agro-climatic conditions support a diverse range of crops, encompassing both food and cash crops like maize, paddy, wheat, lentils, litchi, mango, and oilseeds.

To benefit the farmers from these favorable conditions, Jeevika was conceived to integrate all women Farmer Producer Companies into one platform for leveraging maximum benefits to farmers through value chain, processing, and marketing initiatives in the farm sector.

Leveraging the existing Community-Based Organizations (CBOs), members engaged in farming have united to form Producer Groups and Producer Companies. FPCs were designed to address the challenges faced by farmers in accessing markets, financial services, and technology. They provide a platform for farmers to come together, share knowledge, and leverage economies of scale to increase their bargaining power and improve their income.

The project conducted state-level workshops with input companies, exposure visits to different processing units, interaction with the Indian Institute of Maize Research, exposure visits to national and international marketing platforms, training on aspects of quality parameters of commodities, and store management for capacity building in this financial year.

a. Output Market Linkage Interventions

• Maize

The first FPC of the JEEViKA ecosystem, Aranyak Agri Producer Co. Ltd., was formed in Purnia in the year 2009 to cater to the farmers of the area for better market linkages and price realization. The FPC started major activities in maize from the FY 2015-16, starting with a volume



of approximately 1,000 MT and maintaining an average of over 5,000 MT in the next 6-7 years.

Many reforms took place during this period. These changes played a major role in impacting the community positively, benefiting them financially and in other ways, directly or indirectly. The community got better returns on their goods and also got capacitated in many ways, such as more visibility to the institutional buyers' prices, quality accepted by different buyers, different warehouses where deposits happen, etc. The FPCs took different paths to procure material at the backend. They reached out directly to farmers and took the help of village-level aggregators like VRPs, AEs, JEEViKA cadre, etc. Buyers from across India come to Bihar to purchase maize during the season. The maize buyers are mostly feed millers, starch millers, food products manufacturers, and traders. Some of the prominent names linked with FPCs are Cargill, COFCO, Louis Dreyfus Company, Grainspan, Bluecraft, Hitech Nutrisol, Sona Gold, Shalimar Feeds, etc.

Table 10: Participation of JEEViKA nurtured FPCs across Bihar in maize transactions

Sl.	Locations	2022-23 (Volume in MT)
1	Purnia	2,157
2	Khagaria	1,683
3	Saharsa	1,008
4	Begusarai	538
5	Samastipur	224
6	Muzaffarpur	395
7	Motihari	68
	TOTAL	6,073

• Wheat

The FPCs at prominent locations like Bhojpur, Begusarai, Samastipur, Muzaffarpur, Motihari, Saharsa, Nalanda, etc. started participating in wheat as another potential commodity as per the trade dynamics and many farmers to cater. The table below shows the participation of JEEViKA nurtured FPCs across Bihar in wheat transactions in the year 2022-23.

Table 11 : Wheat transaction by FPCs

Sl.	Locations	Volume of transaction in MT (2022-23)
1	Saharsa	882
2	Begusarai	420
3	Samastipur	243
4	Muzaffarpur	15
5	Motihari	32
6	Bhojpur	363
	TOTAL	1,955

- **Rice**

The JEEViKA nurtured FPCs started with paddy procurements at two locations, viz., Bhojpur (Mansuri and Katarni) and Nalanda (Sonam and Katarni). Later, in the next FY, Bhagalpuri Katarni was also tried in the Bhagalpur district and with the support of the FPC at Khagaria. Additionally, the FPCs tried to participate in a hybrid variety in five additional districts, viz., Motihari, Muzaffarpur, Samastipur, Saharsa, and Begusarai.

The paddy buyers are mostly rice millers and traders. Some of the prominent names linked with FPCs are L T Foods (Daawat Brand), DeHaat, FarMart, Grainora India Pvt. Ltd., Bhimseria Agro, etc. 910 MT of rice were traded from the districts of Khagaria, Saharsa, Samastipur, Motihar, Nalanda and Bhojpur.

- **Lentil**

The FPC based at Nalanda, Sahyog Women JEEViKA Agro Producer Co. Ltd., has taken part in lentil transactions. The FPC has procured lentils from the farmers year-on-year and has supplied the same to local millers or the millers in nearby districts. The FPC has also tried its hands at stocking for future sale and lentil processing using third-party processing units. The finished product, i.e., dal and churri, was sold in the open market and Green Delights. Some of the prominent names associated with FPC are Adani Wilmar, Mahakali Dal Mill, Green Delights, Arya Industries, Satyanarayan Dal Mill, Olam Agri, etc. 343.85 MT of lentils were sold by Nalanda FPC.

- **Litchi**

Five blocks of Muzaffarpur, viz., Mushahri, Minapur, Kanti, Saraiya, and Kurhani contribute to more than 40% of the total litchi production of Muzaffarpur. The Samarpan Jeevika Manila Kisan Producer Company Ltd. has its presence in all the five top litchi-producing blocks. Some of the prominent names in the market associated with FPC are Big Basket, Full Grow, Clover Venter, Green Delights, SM & Sons Ventures Pvt. Ltd., Campus Haat Solutions, etc. 18.18 MT of litchies were marketed in the year.

b. Agriculture Inputs

One of the significant services provided by the WFPCs is the supply of high-quality and affordable inputs, a crucial aspect that enables FPCs to effectively serve their members and smallholders



across their operational areas. Direct marketing of agricultural inputs by FPCs addresses the critical issues of authenticity and affordability for member smallholders. JEEViKA offered support to WFPCs in upgrading to wholesale licenses for agricultural inputs, expanding their service reach to include member small-scale producers and other farmers.

This upgrade has created opportunities to integrate the JEEViKA-promoted Agriculture Entrepreneurs (AEs) into the core business activities of the WFPCs.

The major achievements in inputs marketing are as follows:

- 780.48 MT of seeds and 4,003 MT of chemical and organic fertilizers. The aggregate FPC revenue from these business activities amounted to INR 6.491 Cr and INR 5.546 Cr, respectively.
- Diversification of the inputs business portfolio by supplying 10 major seeds, four phosphatic & potassium-based fertilizers, and other micronutrients.
- All 10 WFPCs have commenced fertilizer and seed business. Five FPCs have initiated the wholesale fertilizer business.
- The Muzaffarpur FPC produced 328 MT of wheat seeds under the supervision of the Bihar State Seed and Organic Certification agency (BASSOCA) and marketed under the brand name "Samarpan Beej," generating a revenue of INR 1.115 Cr for the FPC.
- Agri inputs of 3696 MT was sold for a total amount worth Rs. 9.60 crore by FPCs this financial year.

c. Value Addition, Branding, and Processing Setup

- All the JEEViKA nurtured FPCs are in the business of the value-chains of different commodities in Bihar. Based on their experiences in establishing sustainable value chains in major commodities across Bihar, the product development was conceptualized to deliver end-to-end products to customers. In view of that, on a pilot basis, different products were developed and marketed in the captive market

d. Food processing units' setup

With prior experience in small-scale processing and third-party processing of lentil pulses, mustard oil, zinc-fortified wheat, seed processing, and other products, a few Farmer Producer Companies (FPCs) have taken the initiative to expand these products onto a larger platform.

Table 12: The key projects for processing under different schemes

Sl. No.	FPC Name and Location	Unit Type
1	Samarpan Jeevika Mahila Kisan Producer Company Ltd., Muzaffarpur	Seed processing
2	Saharsa Women Jeevika Producer Company Ltd., Saharsa	Wheat flour
3	Dhanyak Jeevika Agri Producer Company Ltd., Begusarai	Mustard oil
4	Shrestha Women Jeevika Producer Company Ltd., Samastipur	Spice unit
5	Sahyog Women Jeevika Agro Producer Co. Ltd., Nalanda	Dal unit
6	Katihar JEEViKA Mahila Kisan Producer Company Ltd., Katihar	Makhana
7	Ujwala Jeevika Mahila Kisan Producer Company Ltd., Darbhanga	Makhana
8	Saharsa Women Jeevika Producer Company Ltd., Saharsa	Makhana

e. Green Delight

JEEViKA has envisioned establishing a farm retail model. This model serves as a one-stop shop for JEEViKA Specialty products manufactured by various JEEViKA-nurtured FPCs across Bihar. Currently, four of these stores are operational in affluent areas of Patna. These stores are backed by two collection centers (one in Patna and one in Vaishali) and one distribution center. The ownership of the retail stores and their associated infrastructure is held by Narianant FPC in Vaishali.

Since April 2022, Green Delights have generated a total turnover of INR 2.135 Cr. Furthermore, Green Delights have successfully sold a total of 479.30 metric tons of fruits and vegetables during this period.



B. Livestock Intervention

1. Goat Rearing Interventions

a. Pashu Sakhi Service Model

The Pashu Sakhi Service Model is a sustainable approach wherein trained Pashu Sakhis serve as valuable resources in goat rearing. These Pashu Sakhis assist community members in various aspects of goat rearing, including procurement, vaccination, feed management, housing, insemination, castration, and marketing. Across 20 districts, a total of 3,433 Pashu Sakhis have

been trained and provided their services to 294,687 households. This model not only promotes sustainable livelihoods but also provides Pashu Sakhis with a consistent income source throughout the year.

Table 13: Progress under Pashu Sakhi Model

Sl.	Indicators	FY 2022-23	Cumulative Progress till March 2023
1	Number of Pashu Sakhis developed	731	3433
2	Number of inseminations done by inducted bucks	21404	98126
3	Number of azolla pit developed (Including green fodder)	16836	33517
4	Number of machan/shed constructed	4210	21214
5	Number of feeders installed	28576	103240
6	Number of castrations done	151945	359842
7	Total quantity of dana mishran produced (in kg)	95995	279227
8	Number of deworming doses provided	743272	1631176
9	Number of vaccination doses given	479324	1007892

b. Goat Producer Company

JEEViKA has established the Seemanchal JEEVIKA Goat Producer Company to offer value chain services to goat rearers in Purnea, Araria, and Katihar districts. With 18,958 members mobilized from 18 blocks and 17 demo/collection centers, the company has seen a cumulative turnover of Rs. 105.55 Lakhs. It has also initiated a meat retail outlet, "Seemanchal JEEVIKA Meat Outlet," with substantial sales.

c. Partnership Support in Goat Intervention

The Aga Khan Foundation (AKF) collaborated with JEEViKA to develop trained community cadres (Pashu Sakhi) in modern goat-rearing techniques. This partnership extends to implementing the Pashu Sakhi model in Muzaffarpur district under the Mesha project, emphasizing rural entrepreneurship and employment for women. AKF has facilitated meetings, training sessions on goat health and management, and identified local vendors for fair goat sales.

d. Bakri Bikray Kendra

Bakri Bikray Kendra, organized four times a year, aims to increase the income of goat rearers and Pashu Sakhis while establishing market linkages. During New Year and Holi celebrations, 110 Bakri Bikray Kendras were organized in 15 districts, resulting in a total business volume of Rs. 79.93 lakhs by selling 1,459 goats. Pashu Sakhis earned Rs. 20,873 through weighing machine services.



2. Poultry Intervention

a. Integrated Poultry Development Scheme - 2

JEEViKA is implementing a backyard poultry intervention under the Integrated Poultry Development Scheme (IPDS). This initiative involves distributing 45 chicks to beneficiaries in two batches, with necessary care, vaccinations, and feed provided. This intervention spans 274 blocks across 36 districts and has benefited 53,644 members, distributing a total of 1986814 chicks.

Table 14: Progress under Integrate Poultry Development Scheme

Sl.	Indicators	Achievement in FY 2022-23	Progress till March 2023
1	Number of members benefitted	40,334	53,644
2	Number of chicks distributed	1,487,458	1986814

b. Poultry Value Chain Development

To enhance the poultry value chain, JEEViKA has established the Poultry Farmer Producer Enterprise in Nalanda and Gaya districts under the NRETP project. This initiative will cover four blocks and 7,500 households, with the Foundation for Development of Rural Value Chain (FDRVC) providing technical support.

3. Dairy Intervention

a. COMFED

JEEViKA, in collaboration with COMFED, is mobilizing cattle-rearing SHG members to join existing Dairy Cooperative Societies (DCSs) and forming new women's DCSs to link members to the organized milk marketing system. Currently, 71,880 households are linked to DCSs, and 903 women DCSs have been established.

b. Kaushikee Mahila Milk Producer Company (KMMPC)

The Kaushikee Mahila Milk Producer Company (KMMPC), initiated in September 2017, operates 829 operational milk pooling points and enrolls 41,535 members. The company procures 58,821 liters of milk per day and has introduced Kaushikee Dahi in various markets.

4. Fish Intervention

Ponds identified under the Jal-Jeevan-Hariyali Abhiyaan are allocated to Village Organizations (VOs) of JEEViKA, where SHG members undertake fishery activities. Currently, 79 Fish Producer Groups (FPGs) have been formed with the assistance of 69 Matsya Sakhis, resulting in the harvesting of 11,309 kg of fish across 138 workable ponds in 105 blocks within 33 districts.

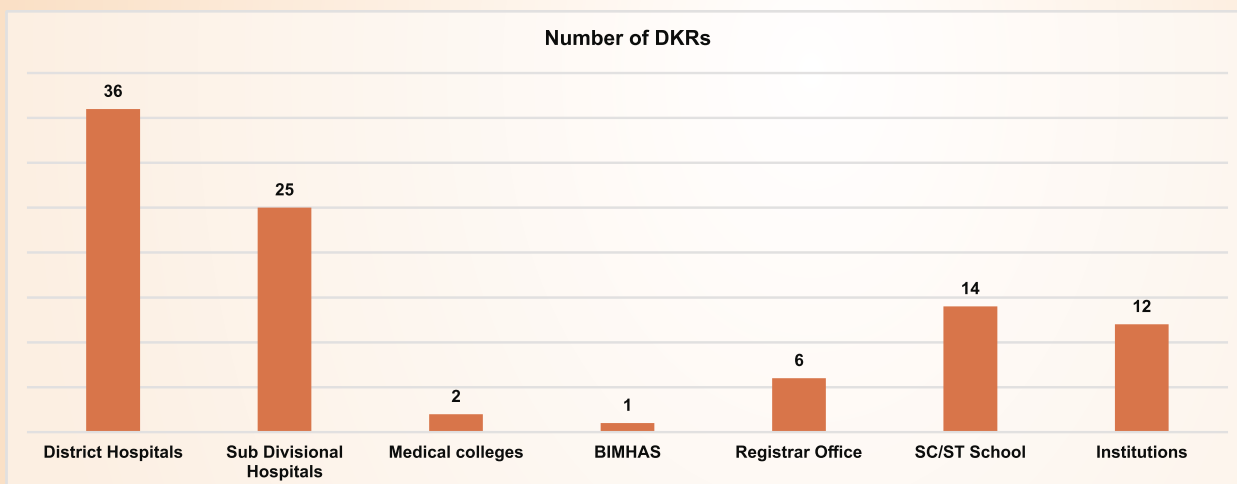
This comprehensive approach in livestock and fisheries interventions reflects JEEViKA's commitment to sustainable livelihoods and rural economic development.

C. Nonfarm Intervention

1. Didi Ki Rasoi

“Didi Ki Rasoi” initiative of JEEVIKA (BRLPS) aims at expanding a 'community-based canteen' in Bihar. It is a fully women-owned and operated enterprise, creating an ecosystem where quality and hygienic food are served to patients, doctors, nurses, visitors, and simultaneously generating livelihood opportunities for the rural community. Through this initiative, quality and hygienic food are made available to various institutions, such as hospitals, schools, government offices, and individual customers.

Currently, this initiative is owned by 85 CLFs (Community Level Federations) and 4 Nodal VOs (Village Organizations). Ninety-six Didi Ki Rasoi have been established across Bihar. This includes 28 Didi Ki Rasoi outlets that were inaugurated during the financial year 2022-2023. These outlets are located in various places, including district hospitals, sub-divisional hospitals, SC/ST schools, banks, registrar offices, medical colleges, and other institutions. One Didi Ki Rasoi is also operational at the Bihar Institute of Mental Health and Allied Sciences (BIMHAS).



In total, 1,354 SHG (Self-Help Group) members are collaborating with JEEVIKA Didi Ki Rasoi, thereby earning a livelihood for their families.

2. Grameen Bazaar

JEEVIKA envisioned improving the livelihoods of SHG members operating kirana stores/grocery shops by creating a representation of up to 100 grocery stores and entering into direct agreements with companies in the market. This would ensure the availability of quality grocery items to SHG

members running retail shops and provide a margin to SHG kirana stores and Grameen Bazaars. The Grameen Bazaar platform would also serve as a market for products produced/manufactured by SHG members.

Currently, Grameen Bazaar operates on a Business-to-Business model, providing goods/items directly from distributors to SHG kirana store owners through Grameen Bazaars. Grameen Bazaars also engage in institutional sales to private buyers, Didi Ki Rasoi, Training and Learning Centres, and Village Organizations. These Grameen Bazaars are well-equipped with a centralized performance monitoring system that provides real-time operations and monitoring of Grameen Bazaars' inventory management, sales, retail management, inwards and outwards supply chain management, and record-keeping.

Grameen Bazaars across the state have partnered with 85 district-level suppliers to provide quality goods. Nilons, Patanjali, Shri Krishna Steam Rice and Oil Mills, and Kalawati Enterprises are a few of them. JEEVIKA has also partnered with ISPL, BASIX, and Geotechnology Soft for capacity building and technical assistance.

JEEVIKA initiated the Grameen Bazaar intervention in FY 2017-18 and gradually scaled up the intervention. By March 2023, a total of 141 Grameen Bazaars have been opened.

Table 15: Progress under Grameen Bazaar intervention

Sl.	Indicators	Progress in FY 2022-23
1	Total Turnover of Grameen Bazaar	38.52 Crore
2	Total Purchase of Grameen Bazaar	37.03 Crore
3	Number of Grameen Bazaars opened in FY 2022-23	42
4	Cumulative number of Grameen Bazaars opened till March 2023	141
6	Total number of kirana stores linked	8591

One hundred Grameen Bazaars have installed CPMS. Extensive training undertaken under Grameen Bazaar is as mentioned below.

Table 16: Training and capacity building under Grameen Bazaar

Sl.	Training & Capacity building- Outreach	Progress in FY 2022-23
1	Number of participants received training on CPMS module	194
2	Number of participants received training on SOP module	837
3	Number of participants received training on Retail Management	402
4	Number of participants received training on Kirana module	432
	Total	1865

3. Beekeeping intervention

The beekeeping intervention was initially initiated in the districts of Muzaffarpur and Khagaria with support from the State Horticulture Mission. This involved providing bee boxes to SHG members at a subsidized rate and marketing honey in collaboration with technical support from Dabur. JEEVIKA also partnered with Krishi Vigyan Kendras to provide training to beekeepers in beekeeping activities. Special care is given to the training and capacity building of PG (Producer Group) members in beekeeping activities to reduce production risks. These trainings help beekeepers increase productivity by improving operational efficiency and honey production. The intervention was later expanded to Samastipur, East Champaran, and Vaishali districts.



JEEVIKA has also developed cadres and staff to provide the necessary support to beekeepers in apiculture, administration of bee box migration to other states, availing government services, and marketing and sales. Honey produced by the members is marketed under the brand name 'JEEVIKA Honey.'

By March 2023, the beekeeping intervention had been scaled up across many districts, mobilizing beekeepers into 419 Bee Producer Groups.

Table 17: Progress under beekeeping intervention

Sl.	Indicators	Cumulative achievement Till March 2023
1	Training of Members	4200
2	Member's Registration on DBT Portal	4200
3	Member's registration on Hortnet Portal	4190
4	PG formation	419
5	Number of PG members gotten Bee boxes	11137
6	Number of boxes provided to PG members	111370

JEEVIKA promoted the 'Madhugram Mahila Producer Company Ltd.,' which has been established in the Hajipur block of Vaishali district to support beekeepers in improved production, value addition, marketing, and sales of honey.'

4. Stitching intervention

Analyzing the success in mask production and envisioning the significant number of women involved in stitching, BRLPS is supporting new initiatives for livelihood enhancement, one of which is the promotion of "Didi ka Silai Ghar."

In this regard, 25 state-of-the-art "Training cum Production centers for stitching" have been planned for establishment across Bihar. These centers will be equipped with advanced and automatic machinery to enhance production and quality. In the financial year 2022-2023, a total of 8 centers have already been established across 7 districts in Bihar, linking more than 4,000 members to Producer Groups (PGs). These units have generated a cumulative business of approximately 50 Lakhs in the financial year.



5. Bag Cluster

The bag manufacturing cluster established at the Bela Industrial area in Musahari, Muzaffarpur, represents the new face of successful public-private partnership models flourishing in Bihar. The bag cluster also serves as an ideal example of successful convergence between the Department of Industries, JEEVIKA, and corporate partners such as M/s Highspirit and M/s RTD Global.



The bag cluster is based on the plug-and-play model of the Department of Industries, where 39 JEEVIKA entrepreneurs have stepped forward to establish 24 machines in each of their sheds, employing more than 1100 trained workers. Inaugurated by the honorable CM Shri Nitish Kumar, the bag cluster started on 4th December 2022, and it has made significant progress in promoting entrepreneurship. Various support services offered to the entrepreneurs for setting up an enterprise are listed below:

- Financial linkage - Rs. 3.9 crores (Rs. 10 lakhs per 39 entrepreneurs) availed from the Department of Industries and Rs. 1.95 crore availed from JEEVIKA for enterprise setup.
- Training support - A total of 900 trainees have completed 21 days of training at RTD Global, with an additional 10 days of on-the-job training at the Bela Industrial area. Currently, 150 participants are undergoing training at the training center. These trainings are conducted under Bihar Skill Development Mission's Recruit-Train-Deploy model.
- Infrastructure support - Sheds have been provided at subsidized rental rates by BIADA to the entrepreneurs.
- Market linkage - A backward linkage, production support, and buy-back guarantee mechanism have been established with M/s Highspirit.
- Other support - JEEViKA Didi Ki Rasoi, a creche facility, and a dispensary are established on the premises to offer their services to the workers, entrepreneurs, and other stakeholders.
- Business ecosystem creation - Forty micro-entrepreneurs have installed machinery in their

households (decentralized production system) to produce and supply bartack to the entrepreneurs at the Bag Cluster, thereby contributing to the creation of a circular economy.

Outcomes of bag manufacturing cluster are as mentioned below:

Sl.	Particulars	Progress
1	Total Bags Production	201568
2	Total Revenue (Rs. In crore)	1.15 crore
3	Average Profit to Entrepreneurs (Rs.)	83450

6. One Stop Facilitation (OSF) Centre

“Under different projects, Self-Help Group members have taken up small businesses as income-generating activities. Some dedicated programs, such as SVEP and AGEY, supported these entrepreneurs by developing an ecosystem for supporting small businesses. However, the majority of these enterprises fell into the nano-enterprise category, with an annual turnover of less than 6 lakhs. The support services required during the growth phase of an enterprise differ from those in the initial phases, and women entrepreneurs face significant challenges in accessing these support services. The project acknowledged this situation and initiated one-stop facility centers at the sub-district level to provide professional business development services to nano-enterprises on a growth track.



Under the NRETP project, JEEVIKA implemented one-stop facility (OSF) across 40 blocks spread across 12 districts. To support these enterprises, an amount of Rs. 10 crore was transferred as the first tranche (Rs. 25 lakh per block) to nodal CLFs of these 40 blocks. The training of cadre and fund transfer was completed during the FY 2022-23, and the progress is as mentioned below:

a. Cadre Training

- 384 Business Development Service Providers were trained on foundation and growth modules across 40 blocks.
- 304 cadres actively supported the enterprises under OSF.
- OSF Management Committees in 40 OSF blocks were selected and trained for implementation and program management.

b. Fund Disbursal

- OSF Community Enterprise Fund (OSF-CEF) amounting to Rs. 9.41 crore was disbursed to selected 2930 enterprises after credit and technical appraisal.

- Approval for the release of the second tranche fund of Rs. 30 lakh was given for transfer to Nodal CLFs account.

Table 18: District-wise OSF Disbursement Status

Sl.	Districts	Number of enterprise business plan passed	Amount of CEF disbursed to the entrepreneurs till March 2023
1	Bhagalpur	164	8333000
2	Darbhanga	140	6297000
3	Gaya	597	17622000
4	Khagaria	184	4860000
5	Madhepura	225	9546000
6	Madhubani	242	4080000
7	Muzaffarpur	207	9488000
8	Nalanda	260	10805000
9	West Champaran	207	6350000
10	Patna	435	6960000
11	Saharsa	152	4600000
12	Supaul	117	5200000
13	Total	2930	94141000

Under the OSF program, Incubation Support is provided to growth enterprises in setting up and facilitating the functioning of OSF. Under the Incubation program, the Indian Institute of Management, Calcutta, Innovation Park, has been on boarded and is providing support as the Technical Support Agency.

Progress made under the Incubation program is as mentioned below:

- The first tranche of soft loans has been disbursed to 132 enterprises.
- BRLPS has onboarded GUDDCAUSE and SARAL as equity partners to support enterprises in branding through networking and market access, respectively.
- Two rounds of pitch training exercises were planned for 258 enterprises selected after field verifications in 11 zoned districts.

7. Startup Village Entrepreneurship Program (SVEP)

The objective of the SVEP program is to assist rural individuals in escaping poverty by aiding them in establishing enterprises and providing support until these enterprises stabilize. The program places a strong emphasis on offering sustainable livelihoods and self-employment opportunities, coupled with financial assistance and training in business management and soft skills. Additionally, it aims to cultivate a cadre of individuals who can promote entrepreneurship and offer a range of services.

In phases 1 and 2 of SVEP blocks, owing to the long-term implementation of SVEP (4-6 years), capacity building and certification processes for Cadre and Community institutions were streamlined to create in-house master trainers for cadre training and establish a senior resource persons' pool for community training.

As per NRLM communication, a list of 56 master trainers was created (based on grading), and a 3-day training, assessment, and certification program for these CRP-EPs was conducted. Out of the 48 participating cadres, 45 were certified as Master-trainers by the National Academy of Rudseti.

The remaining pool of 121 CRP-EP cadres was also assessed and certified in three batches across 3 district zones. Out of the 121 cadres, 116 were certified as CRP-EPs.

Similarly, a group of 28 SRPs was selected and received 2 rounds of training through KS-NRO on livelihood project implementation, cadre management, and enterprise monitoring.

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

- The baseline survey and DPR data collection in these 10 blocks started in April and were completed by May 15, 2022.
- An SVEP 2-day DPR presentation workshop was conducted at the state level, with the participation of 10 BPMs, 10 NF Managers/Incharge, 10 SVEP BPMs, along with KS-NRO mentors, State Nodals, and the SPMU team.
- The cadre selection process (CRP-EP) was completed, and training of these SVEP cadres on foundation modules was completed in the new SVEP blocks.

8. Art and Craft Interventions

The paintings and embroidery work of Bihar have already made a mark in the global market. The handicraft industry in Bihar serves as a good business option for many poor, landless households. JEEVIKA has mobilized over 3,000 artisans into Producer Groups associated with 17 different art forms across 20 districts of Bihar. These producer groups provide financing, training, and marketing support to artisans.



To further enhance the financial sustainability of rural women artisans through marketing, design development, and capacity-building support, JEEVIKA incorporated 'Shilpgram Mahila Producer Company Limited' in the year 2018. Currently, more than 500 women artisans are stakeholders of Shilpgram from the districts of Darbhanga, Madhubani, and Muzaffarpur.

Shilpgram has sold art and craft products to various buyers. JEEVIKA is selling art and craft products through the Avsar sale counter at Patna airport, Khadi Mall near Gandhi Maidan in Patna,

and Wellness Mall in Darbhanga. The products are also being sold online through shop.brlps.in, Amazon, Flipkart, etc.

JEEVIKA is also promoting the direct sale of art and craft products by ensuring the participation of artisans in various Saras fairs and other events organized across India. In this financial year, the company made business worth Rs. 1.75 crore approx.

9. Food Fortification Unit

The Food Fortification Unit manufactures a nutrient mix called Take Home Ration (THR), which is a nutritionally fortified, energy-dense product specially designed to combat malnutrition. The product is named 'Wheatamix.' Wheatamix is formulated to provide essential vitamins, minerals, and macro nutrients required for the healthy growth and development of malnourished children and lactating mothers.

The Global Alliance for Improved Nutrition (GAIN) and Nidan formed a partnership with JEEViKA and established small quasi-industrial scale plants for the production of nutrition-based products in three districts of Bihar: Gaya, Khagaria, and Muzaffarpur, at five different locations. These plants are owned and operated by community-based organizations promoted by JEEViKA. A total of 90 members are engaged across five districts in the operation of these plants, providing a source of livelihood for these Self-Help Group (SHG) women, along with other workers involved in the plants. These Food Fortification Units are engaged in the production of nutritional blended food, 'Wheatamix.'

'Wheatamix' is a blend of flours made from rice, wheat, and lentils, fortified with micronutrients, including vitamins A, C, B12, and the minerals calcium and iron. It is produced by either roasting or extruding the ingredients, then milling them, adding a mineral/vitamin premix, and blending the final product before packaging it in a pouch. The final product is supplied as a coarse powder and is designed to be added to water or milk and cooked into porridge.

Table 19: Food Fortification Units: Operations at a Glance

Sl.	District	Block	Plant type	Production capacity (MT) per month	CBOs name (Ownership of plant)	SHG members employed	Other employees
1	Khagaria	Sadar (Sansarpur)	Extruder	30	Jeevan Jyoti Jeevika Mahila Gram Sangathan	7	3
2	Khagaria	Sadar (Simra)	Roaster	20	Chandani Jeevika Mahila Gram Sangathan	7	3
3	Muzaffarpur	Bochaha	Roaster	20	Deep Mala Jeevika Mahila sankul stariye Sangh	11	3
4	Muzaffarpur	Musahari	Roaster	20	Sangam Jeevika Mahila sankul stariye sangh	10	1
5	Gaya	Bodh Gaya	Extruder	30	Roushan Jeevika Mahila Gram Sangathan	15	4



Skill Development & Placement

JEEVIKA has taken significant steps to provide skill training and employment opportunities to rural youths, contributing to the economic development of Bihar. During the financial year 2022-23, the project achieved remarkable results in terms of skill development and job placements.

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

DDU-GKY, a flagship program of the Ministry of Rural Development, Government of India, plays a vital role in skilling and providing employment opportunities to rural youths aged 15 to 35 from economically disadvantaged backgrounds. JEEVIKA is actively involved in implementing the DDU-GKY training program in Bihar.

In FY 2022-23, JEEVIKA engaged 47 Project Implementation Agencies (PIAs) operating 55 training centers to impart skills training to rural youths. This initiative resulted in a total of 11,704 candidates receiving training, out of which 9,387 secured appointments. The cumulative impact of the DDU-GKY program, including previous years, indicates that 76,407 candidates have been trained, with 51,768 securing appointments.

Table 20 Status on skill training and placement through DDUGKY

Sl.	Particulars	FY 2022-23	Cumulative till March 2023
1	Number of youths trained	11704	76407
2	Number of youths appointed	9387	51768
3	Number of youths placed > 3 months	7648	35527

Under DDUGKY, the ROSHNI project is executed in two Left-Wing Extremism (LWE) districts, Gaya and Jamui, to provide skill training and placement opportunities to rural youths living in challenging circumstances. ROSHNI focuses on residential training, with a requirement that female candidates comprise at least 40% of the total target. Two training partners, Intelligence Manpower Services Pvt Ltd and Vision India Services Private Limited, are currently implementing the ROSHNI project in Gaya and Jamui districts.

2. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes (RSETIs) are instrumental in offering skill enhancement and training to rural youths across all districts of Bihar. JEEViKA serves as the nodal agency for supporting RSETIs in program implementation. As of March 2023, there are 38 RSETI centers actively involved in enhancing the skills and providing training to rural youths in various trades. In the financial year 2022-23, a total of 28292 candidates received training from RSETIs, with 22769 achieving successful settlements.

Table 21: Skill training and placement under RSETI

Sl.	Particulars	FY 2022-23	Cumulative progress till March 2023
1	Number of candidates trained through RSETIS	28292	268951
2	Number of candidates settled/placed	22769	199452

3. Job Fairs and Direct Placement

To create opportunities for rural youths to secure direct placements in companies, JEEVIKA organizes job fairs at various locations. These job fairs serve as a platform for connecting job seekers with potential employers. The project has successfully mobilized youths and organized job fairs, as well as Youth Mobilization Drives (YMD) and Community Mobilization Drives (CMD).

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

Sl.	Particulars	FY 2022-23	Cumulative till March 2023
1	Number of job fairs organized	141	612
2	Total YMDs/CMDs organized	1438	6579
3	Number of Youth turned up in Job fairs and YMD/CMD	138015	520400
4	Number of Youths offered Job (Job fair & YMD/CMD)	38346	132503
5	Total number of youths joined	11435	43886

In total, 141 job fairs were organized, along with 1438 YMDs and CMDs events. These efforts have resulted in a substantial number of job offers, with youths receiving 38346 offers and 11435 youths joining different organizations through job fairs.

JEEVIKA's initiatives in skill development and employment generation underscore its commitment to empowering rural youths, improving livelihoods, and fostering economic growth in Bihar. The program's multifaceted approach encompasses training, placements, and job fairs, aligning with the broader goal of reducing unemployment and enhancing economic opportunities in rural areas.



Health, Nutrition and Sanitation

The Health, Nutrition and Sanitation drives within JEEVIKA has embarked on a transformative journey to combat the underlying causes of malnutrition. It has accomplished this by bolstering an array of channels designed to inspire individuals towards the adoption of enduring and sustainable dietary practices, care giving methodologies, and health measures. These endeavors are geared towards nurturing overall health, development, and happiness within communities. Central to this strategy is the empowerment of women, who serve as catalysts for catalyzing paradigm shifts in health, nutrition and sanitation practices within households and communities.

1. HNS, BCC Module roll out in SHG meetings (Behaviour Change Communication)

The JEEVIKA Behavior Change Communication (BCC) module constitutes a pivotal component in the promotion of health, nutrition, and sanitation across the expanse of 534 blocks within Bihar. These comprehensive training tools empower both project staff and community members to instigate positive behavioral transformations within targeted households, including Self-Help Groups (SHGs). By enhancing capacities and delivering effective interventions, JEEVIKA aspires to

elevate the well-being and livelihoods of communities dispersed across Bihar's 38 districts.

Table 23: Status on BCC modular training of SHGs

S.N.	Modules	Total SHGs received training till March 2023
Module -1		
1	Session-1(linking HNS with Livelihoods)	9,97,196
2	Session-2 (Breastfeeding)	10,01,075
3	Session-3 (Complementary feeding)	9,90,168
4	Session-4 (Maternal diet diversity)	9,81,678
Module -2		
5	Session-5 (Nutri-Garden)	9,41,687
6	Session-6 (Identification and Management of diseases)	9,11,190
7	Session-7 (Disease Prevention among infants)	8,98,450
Module -3		
8	Session 8 (Ante natal care and birth preparedness)	7,73,155
9	Session 9 (Recognition and Response to Danger Signs: Pregnancy, Post-pregnancy and Newborn)	7,36,292
10	Session 10 (Newborn Care)	7,03,554
11	Session 11 (Planned Family; foundation for happiness)	6,74,829

2. Health, Nutrition and Sanitation campaigns

a. Poshan Pakhwada

Poshan Pakhwada, a nationwide endeavor spanning 14 days, was observed from 20th March to 4th April 2023. In Bihar, this initiative was jointly orchestrated by JEEVIKA and the Ministry of Women and Child Development. Its overarching objective was to disseminate awareness about the pivotal significance of nutrition while promoting healthy dietary habits throughout the state. A plethora of community-level events, including CBO meetings, awareness camps, and rallies, were executed across the region. During



this campaign, CBO members received comprehensive education on the value of nutrition and the inclusion of cereals like millets, ragi, kodo, cheena, sawan, kauni, etc., in their daily diets. The primary focus remained on educating the populace, particularly mothers and children, about the importance of a balanced and nutritious diet while enlightening them about the dire consequences

of malnutrition. Notably, Poshan Pakhwada bore witness to the organization of approximately 7,04,543 events.

b. Family Dietary Diversity Campaign

The Family Dietary Diversity Campaign (FDDC) is a concerted effort aimed at sensitizing Self-Help Group (SHG) members to the intricacies of malnutrition, with a special focus on pregnant women, lactating mothers, and children between the ages of 6-23 months. This campaign was inaugurated on 22nd March 2023 and is slated to persist until 4th April 2023. Throughout its duration, targeted households were identified, home visits conducted, and beneficiaries provided with essential counseling. Meetings and focus group discussions were convened to galvanize and sensitize women members towards health and nutrition aspects. The campaign seeks to catalyze both collective and individual behavior change. Pregnant women in various trimesters received comprehensive guidance on aspects such as birth preparedness, institutional delivery, colostrum feeding, and family planning. Households housing children aged 6-23 months were apprised of the significance of complementary feeding. SHG members, alongside critical households, actively participated in community events such as food demonstrations in Village Organizations.

Table 24: Status on family dietary diversity campaign

Sl.	Particulars	Progress FY 2022-23
1	Number of HHs visited	166027
2	Number of pregnant women visited and counselled	48491
3	Number of lactating mother of children (0-6 months) visited	49334
4	Number of mother of children (6-23 months) visited	65250

c. Poshan Abhiyan and Poshan Maah

Poshan Abhiyan, a government initiative, gained significant momentum in September 2022 when the Government of India celebrated "Rastriya Poshan Maah." Building on this initiative, the Rural Development Department (RDD) of the Government of Bihar (GoB) and JEEVIKA continued the effort by observing the entire month of September as "Poshan Maah."

This comprehensive and innovative approach involved meticulous planning and convergence with various government departments, including the Department of Social Development, Health, Education, and Panchayati Raj. The goal was to conduct a wide range of awareness generation activities at the grassroots level, primarily within Community-Based Organizations (CBOs).

Central to the success of Poshan Maah was the motivation and sensitization of community leaders, staff, and cadres who played pivotal roles in driving this movement forward. Their commitment to the cause was instrumental in spreading awareness and implementing initiatives effectively.

Awareness-building efforts were extended to various levels within the community, including Cluster Level Federations (CLFs), Village Organizations (VOs), and Self-Help Groups (SHGs). Meetings were organized to discuss family dietary diversity, and community cadre members actively engaged in discussions on nutrition. SHG members were educated about the significance of food groups and child healthcare. Line listing of targeted beneficiaries was conducted, followed by household visits and counseling sessions on the importance of dietary diversity. SHG members were also encouraged to participate in events such as "Annaprashan Day" and "Godbharai," organized by the Integrated Child Development Services (ICDS) departments, as well as "Village Health, Sanitation, and Nutrition Day (VHSND)," organized by the health departments.

Poshan Maah had a far-reaching impact, spanning all 38 districts and 534 blocks within Bihar. According to data from the Poshan Jan Andolan Dashboard, an impressive 1.73 crore events and activities were organized across the state during this initiative. This widespread participation underscored the collective commitment to improving nutrition and promoting healthy dietary practices. Notably, 1,313 CLFs, 45,936 VOs, and 935,453 SHGs actively participated in various events and activities, contributing to the successful implementation of Poshan Maah. Poshan Maah serves as exemplary model of how government initiatives, in collaboration with grassroots organizations like JEEVIKA, can bring about positive change and foster healthier communities.

3. Health Help Desk

The JEEVIKA Health Help Desk, a collaborative endeavor between JEEVIKA and the Bihar Health Department, serves as a vital gateway to accessible healthcare across Bihar, encompassing Sadar hospitals and medical colleges. This initiative provides essential information related to treatment at hospitals to both outpatient (OPD) and inpatient (IPD) patients. To date, the Health Help Desk has extended its services to an impressive 4,73,359 patients, facilitated by a dedicated cadre of Swasthya Mitra Didis (healthcare volunteers) who diligently work in two distinct shifts. Presently, there are 45 functional help desks dispersed across Bihar.

Swasthya Mitra Didis actively engage with calls from the field, assisting both Self-Help Groups (SHGs) and non-SHG families in locating doctors and ambulance services. They maintain meticulous patient records, diligently track follow-up check-ups, and conscientiously remind patients of their appointments. Beyond this, they foster a secure environment that safeguards patients and families from potential exploitation. The unwavering dedication of the



Swasthya Mitra Didis is instrumental in ensuring the accessibility of healthcare services and offering unwavering support to patients and their families.

Table 25: Status on Health Help Desk

Sl.	Particulars	Progress till March 2023
1	Number of IPD Patients	31,171
2	Number of OPD Patients	1,46,225
3	Number of patients helped through Phone Calls	4,677
4	Follow-up was done with admitted patients	3,007
5	Follow-up done with discharged patients	1816

4. Sanitary Napkin Production Unit

JEEVIKA's establishment of a sanitary napkin production unit in Buxar district on 22nd February 2023 stands as a commendable initiative, addressing women's health and hygiene. By providing low-cost sanitary napkins, this endeavor not only enhances menstrual health but also creates employment opportunities for women in rural areas. In regions where awareness and resources are limited, this effort combats health risks associated with inadequate menstrual hygiene practices. By promoting good hygiene practices and empowering women through entrepreneurial models, JEEVIKA aims to eliminate the stigma surrounding menstruation while fostering overall well-being. The unit's establishment is a result of a collaborative effort between JEEVIKA and Satluj Jal Vidhut Nigam (SJVN).



5. National Resource Organization for FNHW to support NRLM and other SRLMs

JEEVIKA, has successfully scaled up Health, Nutrition & Sanitation interventions across all 534 blocks, leveraging Behavior Change Communication. Recognizing its expertise, other State Rural Livelihood Missions (SRLMs) have sought its support. In response, JEEVIKA intends to appoint a State Consultant - Technical Expert - NRO (FNHW). This expert will spearhead knowledge development, capacity-building, and evaluation efforts. They will provide operational strategy, customize modules, and devise executive plans for FNHW interventions in other states. JEEVIKA remains steadfast in its commitment to disseminating best practices and ensuring quality assessments to bolster the success of all stakeholders. Currently, JEEVIKA is supporting SRLMs in

Sikkim, Mizoram, Arunachal Pradesh, Meghalaya, Manipur, Uttarakhand, Nagaland, West Bengal, and Tripura as the National Resource Organization (NRO).

6. HNS Enterprise at CLF Level

JEEVIKA has been proactively spearheading behavior change campaigns to instill awareness among its Self-Help Group (SHG) members regarding health, nutrition, and sanitation. Building upon these initiatives, the HN Enterprise Fund has been introduced to furnish livelihood opportunities to SHG members through enterprise development. Members can secure loans from this fund to initiate individual or group enterprises pertaining to Health, Nutrition, and Sanitation (HNS), in accordance with the prevailing loan system. Initially, smaller loan amounts will be disbursed to interested SHG members or cadres, with the potential for volume expansion after one year of enterprise operation, drawing upon additional enterprise-related budgets. The primary objective is to facilitate access to materials related to health, nutrition, and hygiene while concurrently offering supplementary income avenues to SHG members. The annual income of individual entrepreneurs is anticipated to reach at least one lakh or more. Notably, 88 Community Livelihood Federations (CLFs) have already received the HN enterprise fund in 300 BTDP blocks.

7. Health Kit

India has garnered a reputation as the global epicenter of diabetes, with a significant proportion of the population grappling with non-communicable diseases. Regrettably, many cases remain undiagnosed for prolonged periods, only coming to light when patients exhibit symptoms or necessitate hospitalization. This issue is particularly pronounced in rural areas. To confront this challenge head-on, BRLPS has equipped its cadre of Community Nutrition Resource Persons (CNRP) with cutting-edge digital tools, including blood pressure monitors, glucometers, weighing scales, and thermometers. An impressive 4,400 kits have been distributed to CNRPs. These CNRPs will receive training from AIIMS, Patna, to effectively utilize the equipment and conduct health screenings for individuals aged 30 and above, identifying signs of abnormal health conditions. If any health issues are detected, CNRPs will refer patients to ASHA, ANM, or Health and Wellness centers for further treatment and follow-up. Additionally, they will facilitate patient access to the e-sanjeevani portal and other telemedicine providers in case of emergencies, contingent upon the patient's willingness to bear the associated costs.

Enhancing dietary practices at the household level and monitoring children's growth in a timely manner are pivotal endeavors in the fight against child malnutrition, as children constitute the future of our society. To address this pressing issue, JEEVIKA has outfitted its cadre of Community Nutrition Resource Persons (CNRP) with growth monitoring equipment. These CNRPs will meticulously monitor the growth of children during the first 1000 days of their lives, concurrently providing valuable counseling to mothers. With the support of Aanganwadi workers, these CNRPs will offer guidance on child-rearing practices. This initiative is designed to combat child malnutrition, bolster children's overall health and well-being, and foster an environment where each child can thrive.



Social Development

JEEVIKA during FY 2022-23 initiated an innovative educational initiative by establishing the Community Library and Career Development Center (CLCDC) at the Cluster-level Federation (CLF) level in 100 blocks across 32 districts. The CLCDC serves as an educational, incubation, and career resource center for learners from Self-Help Group (SHG) households and underprivileged students from non-SHG households. It offers educational, career, skilling, and entrepreneurial support services, with a focus on gender integration into livelihood projects. As part of gender initiative, the project during this FY established Fifteen Sanjha Shakti Kendras were established in three districts on a pilot basis as part of the gender integration initiative. A training module was developed to educate community members on gender aspects and their integration into ongoing livelihood projects. Additionally, environmental conservation and disaster management activities were undertaken during this financial year.

1. Vulnerability Reduction Fund

a. Food Security Fund (FSF)

The Food Security Fund targets the most vulnerable households, particularly those belonging to Scheduled Castes (SC) and Scheduled Tribes (ST), who often face year-long food insecurity and nutritional inadequacy, especially during lean seasons. The core objective of the FSF is to provide access to nutritional food security throughout the year, reducing the vulnerability of poor households to high-cost debts and bridging the gap between Public Distribution System (PDS) provisioning and actual requirements. To date, 47,624 Village Organizations (VOs) have received and effectively utilized this fund for the benefit of SHG members.

Under the Food Security Fund intervention, each Village Organization (VO) can access Rs. 100,000 as a one-time revolving fund based on specific project triggers. This community-driven financial credit product offers a single platform for SHG members within the VO to collectively generate demands, procure food grain and other edible items at fair prices from local producers, millers, and nearby retail shops. The interest-free recovery of outstanding credit is scheduled without undue stress, making it accessible to the poorest of the poor.

b. Health Risk Fund (HRF)

The Health Risk Fund (HRF) aims to provide a low-cost fund for health and medical emergencies to vulnerable households included in the SHG network. This dedicated community-driven credit product shields the community against high-interest loans for health expenditures, which can have detrimental effects on poor households and hinder long-term socio-economic mobility. The HRF comprises two components: access to low-cost health loans and savings for SHG members. As of March 2023, a total of 51,518 VOs have received HRF funding, supporting households in meeting health emergencies.

2. Didi ki Nursery

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

JEEVIKA has mobilized "didis" to develop nurseries under the Didi ki Nursery program, promoting clean and green surroundings. The focus is on conserving local and global biodiversity through Natural Resource Management (NRM) and water conservation, while also diversifying livelihoods through Nursery Development. Cumulatively, 283 nurseries have been established in collaboration with the Department of Forest, Environment, and Climate Change.



b. In Convergence with MGNREGA

Plantation is a vital task under MGNREGA, enhancing green coverage and promoting livelihoods, benefiting local beneficiaries. High-quality saplings are essential for successful plantation efforts. Therefore, JEEVIKA, in collaboration with MGNREGA, has initiated the establishment of at least 2 nurseries in each block, led by JEEVIKA didis in various districts of Bihar. In total, 335 nurseries have been established in collaboration with MGNREGA.

3. Disaster Management

a. Flood Preparedness and Management by UNICEF

In line with the "Risk Reduction Roadmap 2015-2031," JEEVIKA is entrusted with creating

livelihood opportunities through various means. JEEVIKA, in collaboration with UNICEF, conducted training on "Flood Preparedness and Management" in 28 districts of Bihar. These master trainers subsequently provided training to members of all the CLFs within their respective districts. As of March 2023, more than 7,000 JEEVIKA staff, community professionals, and community members have been trained at the Cluster and Block levels.

b. Disaster Risk Reduction

JEEVIKA, in coordination with the Bihar State Disaster Management Authority, organized a three-day residential training on Module-1 of Disaster Risk Management and Mitigation for JEEVIKA Master Trainers. A total of 35 Master Trainers received training in Disaster Risk Management and Mitigation. These Master Trainers will now orient community



members, project staff, and Community-Based Organization (CBO) meetings in their respective blocks and districts. Previously, successful training on Module-2 was completed, with 245 JEEVIKA trainers trained in seven different batches across all 38 districts.

4. Education

a. Community Library and Career Development Center (CLCDC)

With the objective of harnessing the demographic dividend of SHG HHs and leveraging the power of education to break generational poverty by expanding opportunities and intergenerational mobility towards inclusive growth in Bihar, JEEVIKA is implementing an innovative educational initiative by establishing the Community Library and Career Development Center (CLCDC) at the Cluster-level Federation (CLF) level in 100 blocks across 32 districts. The CLCDC is envisaged as an educational, incubation, and career resource center for the learners of SHG HHs and underprivileged students from non-SHG HHs. It serves them with educational, career, skilling, and entrepreneurial support services, especially targeting girls and marginalized first-generation learners.

The CLCDC is owned, operated, and managed by the CLF and runs with the support of SHG members. For the day-to-day operation and management of different services and programs of the CLCDC, a dedicated community professional named "VidhyaDidi" is selected by the CLF. In all 100 CLCDCs, a total of 12,238 learners have enrolled themselves, availing library services including physical and digital libraries along with self-study rooms.

b. Pratham Education Foundation

In collaboration with Pratham, JEEVIKA is piloting a community-based Foundational Literacy and Numeracy (FLN) improvement program with the members of the SHG to sensitize and empower

mothers to enhance the learning levels of their children and provide them with foundational literacy and numeracy skills in 35 CLFs under 11 blocks across 5 districts. The program aims to promote digital learning in an effort to close the learning gap preventing thousands of children from reaching their full potential. JEEViKA Didi is trained during the SHG meetings to assess their children's learning levels and engage them in teaching-learning materials, activity-based learning, and library activities with peers at home to improve. They are also encouraged to visit schools/tuition centers to discuss their children's learning progress with teachers.

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

c. Turn The Bus

The student enrollment drive launched this year includes Turn The Bus App demonstrations and installations for project staff. Workshops on Turn The Bus App demonstrations and installations at CLF and Panchayat levels were organized for class 10th and 12th students. A total of 104,000 students were mobilized to enroll in the TTB App across 38 districts for this academic year. Further, the focus is on improving student engagement and learning, along with upgrading the content.

d. i-Saksham

In FY 2022-23, the i-Saksham - JEEVIKA Eduleader fellowship program is being extended to two new districts, Begusarai and Muzaffarpur, along with continuous engagement in Munger and Jamui. The 80 Eduleader fellows are working in the community to spread awareness about girl education and women empowerment, along with teaching students at the community level.

5. Gender

a. Gender initiative through Sanjha Shakti Kendras

On the occasion of the International Day for the Elimination of Violence against Women on 25th November 2022, JEEVIKA inaugurated fifteen Sanjha Shakti Kendras across Muzaffarpur, Nalanda, and Patna districts of Bihar. The Sanjha Shakti Kendra at the Cluster Level Federation will act as the first point of contact for community women, especially women from the JEEVIKA CBO network, for all their needs related to information, access to schemes, entitlements, addressing gender discrimination, reporting gender violence, and violations of rights. One Cluster Facilitator from the existing community cadre was designated as Sanjha Shakti Kendra Samanvayak (SSKS)/Gender Desk Coordinator and will look after the day-to-day activities of the Sanjha Shakti Kendra.

b. Nayi Chetna Campaign

JEEVIKA organized a month-long campaign to end gender-based violence in Bihar from November 25 to December 23, 2022. Various community events and activities, such as gender pledge taking,

rallies, marches, slogans, rangoli making, mehndi competition, poster making, film screening, were conducted to create awareness among the community members about gender violence. During the campaign, more than 40 panchayat and 6 block-level gender forums were conducted, bringing together stakeholders like representatives from PRIs,



the Health department, the Education department, rojgar sevaks, etc., to discuss and address issues related to gender discrimination. More than 70 lakh SHG members participated in different events organized at SHG, VO, CLF, and Block levels.

c. Curriculum on Gender Integration

Training on gender equality is an important component of the Gender intervention being implemented by JEEVIKA. Training on different aspects of gender equality, such as power and patriarchy, sex and gender, gender-based discrimination, child marriage, gender-based violence, and access to education for girl child, needs to be given to the CBO members. A gender training curriculum has been designed for the integration of gender intervention into the livelihood program of JEEVIKA. Another key component of the Gender Integration pilot is to empower CLF and VO Social Action Committees with information on rights and entitlements. In order to facilitate Social Action Committees and Sanjha Shakti Kendra to become hubs of information on accessing entitlements, intensive training was planned for VO and CLF Social Action Committee members and Sanjha Shakti Kendra Samanvayak on the gender training module titled 'Sanjha Shakti Kunji'.

6. JEEVIKA – MGNREGA Convergence

a. Initiation of Village Organization Office Building

JEEVIKA has been leveraging benefits for the community through convergence with different departments. “MGNREGA” is one of the key projects of the Rural Development Department with the huge potential to tackle rural poverty through wage employment and asset creation. In the most recent development, MGNREGA through its letter no 700 BRDS/RDD-MGNREGA 38/2022, dated 28/10/2022, has provisioned the construction of 534 Village Organization office buildings in 534 blocks of Bihar. The VO office building has been a long-standing demand of community members, and the construction of the building will boost the confidence of community members and provide recognition to the respective institutions. As per the estimate provided by the Building Construction Department, the budget for the 500 sq ft building will be around 15 lakh rupees. This initiative will leverage around 80 crore rupees in the rural economy, which includes 32 crore expenditure in the wage's component.

Table 26: Status on VO Office Building Construction through MGNREGA

S.N.	Particulars	Progress
1	Total number of Land Identified	651
2	Total number of NOC provided	241
3	Construction Started	64
4	Finally Constructed	15

b. Empanelment of Community Members as MGNREGA Mate

In another important development under JEEVIKA - MGNREGA convergence, there is a provision for empanelment of community members as MGNREGA mates, marking a milestone achievement. As per letter 600/BRDS/RDD-MGNREGA 38/2022, dated 28/10/2022, an important guideline has been issued regarding the empanelment of mates, with a special provision for SHG members. Members of



SHGs will be provided additional weightage in the process of Mate empanelment. As per estimates, around 80,000 SHG members are expected to be empaneled as MGNREGA mates. The process of mate selection will be carried out through a 3-member committee comprising 1 SHG member nominated by BPM, Mukhiya, and 1 member nominated by the Panchayati Raj System. This committee will be presided over by the Mukhiya of the respective gram panchayat and will be responsible for the final empanelment.

Table 27: Progress under Empanelment of Mahila Mate under MGNREGA

Sl.	Particulars	Progress till March 2023
1	Mate application submitted to MGNREGA	59764
2	Number of SHG members empaneled as MGNREGA mate	15038
3	“Mahila Mate” trained	15038

c. Cluster Facilitation Project

The Cluster Facilitation Project is a flagship program of the Government of India. The Rural Development Department is primarily focused on the implementation of MGNREGA through increased community participation with the help of trained human resources and better technological intervention. The project has been extended until March 2024.

Table 28: Progress under CFP

Sl.	Particulars	Progress till March 2023
1	Number of Districts	16
2	Number of Blocks	35
3	Number of Panchayat CFP cell formed	103
4	Number of village Livelihood resource person appointed	271
5	Number of Labor groups formed	587
6	Number HHs linked with labor group	5352

7. Solar – Renewable Energy

JEEVIKA Women Initiatives for Renewable Energy and Solution Private Limited Company (J-WIRES), a JEEVIKA-promoted private limited company, is working to bring betterment and improvement in the lives of its members primarily with support from BRLPS. The company is involved in Solar and renewable energy-related work to improve access to quality energy through Solar energy, energy-efficient products, and different clean cooking solutions at the community level through the SHGs network. It also engages in assembly,



manufacturing, supply, design, trading, marketing, research, and training with the ambition of creating SELL (Solar Ecosystem for Local by Local), entrepreneurship development, and creating a sustainable Environment Path across the state. J-WIRES has partnered with EESL as a 'Demand Aggregator/Channel Partner for Sale Outreach' for a period of two years with the objective of making power-saving products readily available to SHG members through 341 Solar Marts.

Decentralized renewable energy (DRE)-powering livelihood technology-based products were introduced in Nalanda, Nawada, Jehanabad, Aurangabad, Jamui, Rohtas, Sheikhpura, Gaya, and Samastipur districts among entrepreneurs and SHG members. The program envisages a four-fold approach with gender-inclusive strategies at its core. The program will also generate awareness, promotion, and deployment of clean energy-powered livelihood technologies among women micro-entrepreneurs.

An integrated domestic energy system (IDES) is a basic system for rural households to make their lives easier in terms of cooking and lighting. Through this project, J-WIRES provided solar home lighting systems for basic lighting, mobile charging, and improved cook stoves for cooking solutions to the community. The IDES system provided by J-WIRES consists of a 50-Watt solar panel, 20 AH solar tubular battery, 10A solar charge controller, and 2-watt 3 LED bulbs with a company warranty.



Satat Jeevikoparjan Yojana

The "Satat Jeevikoparjan Yojana - Urban" was launched in the urban areas of Bihar on December 1, 2022. This initiative, during the current financial year, has placed a strong emphasis on uplifting ultra-poor households by focusing on specific indicators aimed at their graduation from poverty. The SJY project under the JEEVIKA program received recognition and acclaim by winning the first prize in the 'innovation segment' on the occasion of Civil Service Day in 2022. This recognition underscores the innovative and impactful nature of the SJY project's approach to poverty alleviation and empowerment in urban areas.

1. Expansion of Satat Jeevikoparjana Yojana in Urban areas

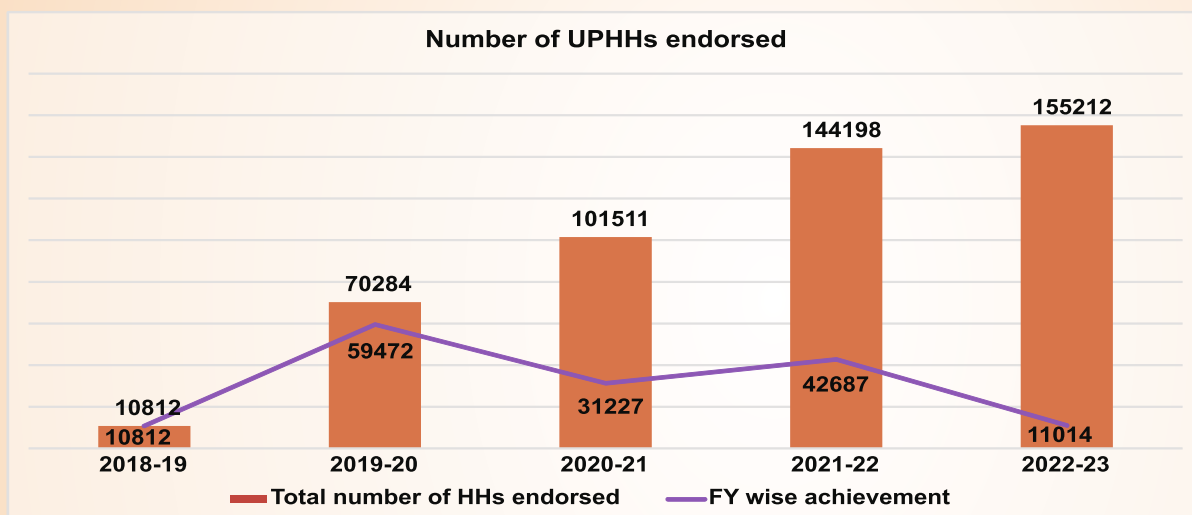
The state government's decision to extend the implementation of the ongoing "Satat Jeevikoparjan Yojana" (SJY) to cover both rural and urban areas, effective from December 1, 2022, marks a significant expansion of this initiative. Initially, SJY was confined to rural areas. The project is designed to enhance livelihoods, build capacity, and provide financial assistance to extremely impoverished families engaged, directly or indirectly, in the production and sale of liquor or toddy. Through livelihood micro-plans, community organizations will offer targeted families support in the form of investments, with each family receiving up to 1 lakh rupees to create integrated assets. This

comprehensive approach aims to uplift and empower marginalized households across the state, irrespective of whether they reside in rural or urban settings.

2. Empowering the Vulnerable: Identifying Ultra-Poor Households

The Satat Jeevikoparjan Yojana (SJY) program primarily targets households that were traditionally involved in toddy tapping or the sale of country liquor and lost their source of income due to the prohibition in Bihar. Special endorsement drives were carried out to identify and verify these Ultra Poor Households (UPHHs).

Under the Satat Jeevikoparjan Yojana, a total of 155,212 such households have been identified and engaged across all 38 districts of the state. The identification and endorsement process was facilitated by Village Organizations with the assistance of three team members. In this participatory identification process, 46,287 Village Organizations were involved, and it typically took five days for each Village Organization to complete the identification cycle. Following this, project staff at the block level conducted a round of verification to ensure the accuracy and inclusion of the selected households, minimizing any potential errors in the process. This meticulous approach aims to provide support to those most in need and aligns with the program's objective of uplifting ultra-poor households affected by the prohibition.



3. Empowering the Marginalized: Training Ultra Poor Households (UPHHs)

Timely handholding, mentoring, and coaching of ultra-poor households constitute a crucial component of the project. Confidence building and enterprise development (CBED) training provided to these households play a significant role in bolstering their self-assurance and guiding them towards the means to escape extreme poverty. This comprehensive support system empowers ultra-poor households, enabling them to chart a course toward a more prosperous future and break free from the cycle of extreme poverty.

a. Training of identified HHs on Confidence Building

The Confidence Building (CB) training is a crucial component of the program and is conducted by Master Resource Persons during household visits and group meetings, even before the micro-

planning phase begins. This training plays a vital role in inspiring and motivating Ultra-Poor Households (UPHHs) to choose viable livelihood-generating activities as a means to break free from the cycle of poverty. By instilling confidence and providing essential guidance, the CB training empowers UPHHs to take steps towards improving their economic prospects and achieving sustainable livelihoods.



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

To further motivate and support ultra-poor households in establishing enterprises and equipping them with essential enterprise development and risk management skills, a specialized training program on Confidence Building and Enterprise Development (CBED) is provided. This training aims to encourage and empower these households to embark on entrepreneurial ventures and gain the necessary skills for success.

In order to efficiently deliver this training to the target households under the SatatJeevikoparjan Yojana (SJY), a resource pool has been established, consisting of 460 Area Coordinators (ACs), Community Coordinators (CCs), and Livelihood Specialists (LHSs) identified from various districts. These individuals have been developed to serve as trainers who can conduct CBED training sessions at the district and block levels.

Priority has been given to conducting refresher training and graduation training for achieving the graduation of households. Customized refresher training programs are provided to all SJY households who have been associated with the program for more than a year. Graduation training, on the other hand, is delivered to households falling into category 'A,' indicating their readiness for graduation.

In the current financial year, CBED training and refresher training have been prioritized, and an extensive drive has been conducted across all 38 districts to ensure that households receive the necessary training and support for enterprise development. This proactive approach underscores the program's commitment to empowering ultra-poor households and facilitating their journey toward improved livelihoods.

Table 29: Achievement on UPHH households training

Sl.	Particulars	FY 2021-22	Cumulative till FY 2022-23
1	Number of endorsed HHs trained on Confidence Building	26654	154187
2	Number of endorsed HHs trained on Confidence Building and Enterprise Development	47671	129722
3	Number of SJY beneficiaries provided CBED refresher training	33995	53445

4. Livelihood Financing Status

a • Special Investment Fund (SIF)

The Special Investment Fund serves as a vital resource for meeting the initial capitalization and fundamental needs of ultra-poor households (UPHHs). This fund consists of a one-time grant of Rs. 10,000, which is transferred to the endorsed household's account by the Village Organization. Until March 2023, this Special



Investment Fund has been disbursed to a total of 130,349 ultra-poor households, demonstrating the program's commitment to providing essential financial support to empower these vulnerable households and improve their economic prospects.

b • Livelihood Investment Fund (LIF)

The project extends support to targeted households by offering a Livelihood Investment Fund (LIF) ranging from Rs. 60,000 to 1 lakh, disbursed in 3-4 tranches, for the purpose of asset creation. The process involves Master Resource Persons overseeing the participatory livelihoods micro-planning for endorsed ultra-poor households. Based on the approved micro-plans for each beneficiary by the Village Organization, a procurement committee, in collaboration with the Master Resource Person, facilitates the procurement of assets through a community procurement process.

In the current financial year, a total of 32,913 households have been provided with LIF support. In cumulative terms, this brings the total number of households benefitting from the LIF to 1,49,553. This initiative plays a significant role in enhancing the livelihoods and economic well-being of targeted households, enabling them to create valuable assets and improve their quality of life.

c • Livelihood Gap Assistance Fund (LGAF)

The Livelihood Gap Assistance Fund serves as a critical resource designed to provide consumption support to each endorsed household. This support is specifically aimed at addressing the short-term financial needs of a household and bridging income gaps. While the Graduation program equips participants with the potential for long-term earnings, there are often immediate financial needs that can be met through consumption support. Additionally, this support helps households compensate for lost income when participants are engaged in training activities.

To facilitate this process, Master Resource Persons (MRPs) play a pivotal role in assisting households with opening savings bank accounts. Subsequently, the Village Organization (VO)

transfers the Livelihood Gap Assistance Fund directly to the respective households' bank accounts. Under the Livelihood Financing component of the SatatJeevikoparjan Yojana (SJY), the VO provides a gap assistance fund for an initial period of 7 months, amounting to Rs. 1,000 per month. This financial support is instrumental in helping households meet their immediate financial requirements and provides a safety net during the early stages of the Graduation program.

Table 30: Livelihood financing status of Endorsed UPHs

Sl.	Particulars	FY 2021-22	Cumulative till FY 2022-23
1	Number of HHs received Livelihood Investment Fund (LIF)	32913	149553
2	Number of HHs received Livelihood Gap Assistance Fund (LGAF)	5916	115949
3	Number of HHs received Special Investment Fund (SIF)	27139	130349

5. Capacity Building of MRPs under SJY

Table 31: Status on MRP training

Sl.	Particulars	FY 2021-22	Cumulative till FY 2022-23
1	Module - 1 (Induction & Enterprise Selection)	1317	4823
2	Module - 2 (Enterprise Development and SJY Books of Record)	1403	4227
3	Module - 3 (Operation Management Courses)	1511	4008
4	Module - 4 (Refresher training)	1477	2359

6. Access to Govt. Entitlement for Ultra Poor Households

The sustainability of this approach over the long term hinges on its strategic evolution into a convergence approach. This means leveraging the resources and benefits of other public programs to support the poorest people effectively. JEEViKA has been actively focused on fostering convergence with various government departments to ensure access to entitlements, thereby creating safety nets for ultra-poor households. The importance of these entitlements became particularly evident during challenging times like the pandemic.

Many of the households identified under this program initially lacked even basic identity cards such as Aadhar cards and bank accounts. JEEViKA has made significant efforts to ensure that 100% of the beneficiaries have these essential documents. Additionally, there has been a prioritization of access to entitlements related to food security through the issuance of Ration Cards and insurance coverage to address unforeseen situations. This comprehensive approach aims to extend coverage to all eligible households under different government schemes, providing them with basic necessities such as two meals a day, safe drinking water, housing, insurance, and healthcare. These initiatives underscore the commitment to improving the overall well-being and resilience of ultra-poor households by addressing their basic needs and ensuring access to essential entitlements.

7. Awards and recognition

On the occasion of Civil Service Day in 2022, the SatatJeevikoparjan Yojana (SJY) received significant recognition by being awarded the first prize for innovation. This prestigious accolade,



known as the "An Innovative Programme Award for SatatJeevikoparjan Yojana," was presented by the Honorable Chief Minister of Bihar, Shri Nitish Kumar. The award was received by Principal Secretary of the Rural Development Department, Government of Bihar, and Secretary of RDD (Rural Development Department), Government of Bihar. This recognition highlights the innovative and impactful nature of the SJY program in its efforts to uplift and empower vulnerable communities in Bihar.

8. Mission Swavalamban Drive

The Mission Swavalamban drive was undertaken to streamline the process of asset creation, provide the Livelihood Gap Assistance Fund (LGAF) and Special Investment Fund (SIF) to eligible households, and collect utilization certificates. During this drive, efforts were made to enhance the grades of households by offering refresher training and facilitating their connection with government schemes. Master Resource Persons (MRPs) played a crucial role in this process by using their mobile applications to capture accurate details related to the nine graduation indicators. This comprehensive approach aimed to empower households and promote self-reliance by ensuring that they had the necessary assets and access to government programs and services.

9. Graduation Ceremony

Approximately 25,000 households that successfully met all nine graduation indicators were recognized and awarded certificates during ceremonies organized by the Cluster Level Federations (CLFs) throughout Bihar. These graduated households further solidified their connection with JEEVIKA by becoming regular Self-Help Group (SHG) members. They continued their sustainable livelihood generation activities, benefiting from the support and opportunities provided by the SatatJeevikoparjan Yojana (SJY) initiative. This transition signifies their ongoing commitment to economic empowerment and self-reliance, aligning with the program's objectives.



Lohiya Swachh Bihar Abhiyan

The Government of Bihar has embarked on an ambitious plan to make rural areas open defecation free (ODF-Plus) – focusing on the sustainability of ODF and the implementation of solid and liquid waste management – under the 'Swachh Gaon-Samridh Gaon' initiative, which is one of the seven resolutions of 'Sath Nischay'-2. In order to achieve this goal, the state cabinet approved the implementation resolution of LSBA - II Phase in September 2021. Under this program, the target is to maintain the 'Open Defecation Free' status and make all the panchayats 'ODF-Plus' by implementing solid and liquid waste management.

The Ministry of Jal Shakti, Government of India, conducted the 'Swachhta hi Sewa Campaign' from September 10 to October 2, 2022. Bihar secured the second prize nationwide during the campaign and received the award on October 2, 2022, in the presence of the Hon'ble President of India, Smt. Droupadi Murmu. JEEVIKA played a pivotal role in community mobilization and sanitation campaigns, contributing significantly to this achievement.

Smt. Babita Gupta, a member of JEEVIKA's Self-Help Group (SHG), was honoured with the Swachh Sujal Shakti Samman by the Hon'ble President of India, Smt. Droupadi Murmu, on March 4, 2023. Smt. Babita received this award in recognition of her outstanding work and exemplary contributions to Goobardhan, biodegradable, and plastic waste management under the Swachh Bharat Mission (Gramin) Phase II.

1. Availability of IHHL (Individual Household Latrine)

Under the second phase of Lohiya Swachh Bihar Abhiyan, efforts are being made to ensure that all families have access to toilets. In the financial year 2022-23, altogether 752,511 toilets were constructed by families.

2. Construction of Community Sanitary Complex

To ensure access to toilets for landless families, especially SC/ST families and the migrant population, 677 Community Sanitary Complexes were constructed in the financial year 2022-23.

3. Solid and Liquid Waste Management

Under solid and liquid waste management, activities such as social mobilization for the separation of solid and liquid waste, waste collection, transportation and disposal, plastic waste management, management of dirty water, cleaning of drains, etc., are being undertaken. Solid and liquid waste management was implemented in 1,671 gram panchayats in the financial year 2021-22, and in 2,592 gram panchayats in the financial year 2022-23. The target is to implement solid and liquid waste management in the remaining 3,760 panchayats in the financial year 2023-24, and work is currently in progress.

4. Waste Processing

Efforts are being made to ensure efficient door-to-door waste collection, transportation, and disposal. In this regard, Waste Processing Units (WPU) have been established in 885 gram panchayats to ensure the proper disposal and effective processing of solid waste.

5. Plastic Waste Management

Under the second phase of Lohiya Swachh Bihar Abhiyan, for proper disposal of plastic waste, provisions have been made for the construction of 'Plastic Waste Management Units (PWMUs)' in each block. In the financial year 2022-23, 28 PWMUs were constructed.

6. GOBAR-dhan

In the financial year 2022-23, for the disposal of agricultural and animal waste, under the GOBAR-dhan yojana, 2 units (Jamui & East Champaran) were constructed for the production of biogas at the district level.



7. Liquid Waste Management

Under the second phase of Lohiya Swachh Bihar Abhiyan, for the purpose of liquid waste management, 81,849 community soak-pits, 41,294 junction chambers, and 8,021 nali outlet points were constructed. For liquid waste management, 11,554 personal soak-pits were constructed through social mobilization.

Under the second phase of Lohiya Swachh Bihar Abhiyan, the target is to make all the panchayats 'ODF-Plus'. ODF-Plus initiatives have been categorized into three levels of performance: "Aspiring," "Rising," and "Model." In the year 2022-23, 8,986 villages achieved "Aspiring" status, 676 villages attained "Rising" status, and 1,069 villages reached "Model" status, reflecting the progress made in improving sanitation and waste management.

Table 32: Progress made under different initiatives under LSBA

Sl.	Indicator	Achievement in FY 2022-23
1	SLWM fund transfer to Gram Panchayat in 2022-23	2593
2	Total number of Paddle Rickshaw procured	54910
3	Total number of E-Rickshaw procured	3928
4	Total number of wards in which work started	48132
5	Number of gram panchayats in which user charge collection started	785
6	Total user charges collected (Rs. in Lakh)	12.22
7	Waste Processing Units constructed	885
8	Waste Processing Units under Construction	1591
9	Community compost pit made	2700
10	LWM : Junction Chamber Progress	41294
11	LWM : Community Soak pit Progress	81849
12	Individual Soak pit	27500
13	ODF-Plus Villages (Aspiring)	8986
14	ODF-Plus Villages (Rising)	676
15	ODF-Plus Villages (Model)	1069
16	Total ODF-Plus Villages	10731
17	IHHL entered on SBM-G in FY 2022-23 (In Lakh)	899301
18	IHHL Geo tagged in 2022-23	752511
19	Incentive payment done	595020
20	Community Sanitary complex (CSC)	677
21	Plastic Waste Management Unit	26
22	Gobar dhan	2



Resource Cell

JEEVIKA has been designated as NRO for providing support to other SRLMs on Food, Health, Nutrition and Wash initiatives. The project provided support to SRLMs on FHNW and LoKOS application this financial year. It also organized training, orientation and exposure visits for other SRLMs, government officials and others. The details of which is mentioned below.

1. NRO Support for External Agencies/SRLMs on Food, Health, Nutrition, and WASH Initiatives

- A batch of Training of Trainers (ToT) on the first three modules of FHNW was conducted in Itanagar, Arunachal Pradesh, from June 21 to June 25, 2022. Shri Manjeet Prasad, Manager HNS, Kaimur, and Shri. Binod Kumar, consultant FNHW-CB, were deployed as trainers during the ToT.
- Training of Trainers (ToT) on three FHNW modules was conducted in Mizoram. Two officials from JEEVIKA participated in a workshop organized by Mizoram SRLM for the launch of the State Operational Plan and provided orientation on FHNW.
- Goa SRLM and Nagaland SRLM expressed interest in FHNW and contacted NRO, JEEVIKA, in May and June 2022. The SOP and the MoU plan and draft were shared with both SRLMs via video conference.
- SRLMs Mizoram, Meghalaya, Manipur, Nagaland & Sikkim expressed interest in NRO support for FHNW. An online meeting with SRLMs of Mizoram, Meghalaya, Manipur, Nagaland & Sikkim was conducted. During the meeting, the Budget & MoU were discussed.

- Under FHNW, two MoUs were signed with the states of Mizoram & Sikkim to provide resource support. Mizoram signed up for resource support in four blocks, and Sikkim for two blocks.

2. NRO Support to SRLMs on LoKOS

- In this regard, a batch comprising SRLM officials and cadres of 15 members participated in a training organized by NRLM on the LoKOS application in New Delhi. The training was conducted from May 14 to May 17, 2022.
- After being recognized as NRO for LoKOS rollout support to SRLM, the first e-Master Trainer drive was conducted. In this drive, 33 trained community professionals on LokOS Application, accredited by NRLM Lokos team, were deployed at Chhattisgarh SRLM for a month. The e-master trainer trained the community professionals of CGSRLM.

3. Internal Support Provided by NRO Resource Cell on LoKOS

- BRLPS has been identified as the NRO providing resource support to other SRLMs in the implementation of the LoKOS Application. For this purpose, E-Master Trainers for LoKOS support were identified from the pool of cadres with experience working at other SRLMs under the Resource Block strategy. The screening process included a written test and a personal interview at SPMU. Hence, a total of 66 potential E-Master Trainers were shortlisted for LoKOS. These selected E-Master Trainers have been oriented online on the LoKOS Application. The E-Master Trainers were selected from districts of Gaya, Purnia, Khagaria, Muzaffarpur, Nalanda, and Madhubani
- During the implementation of the second phase of the LoKOS application, three participants (1



district Nodal, 1 area coordinator, and 1 community coordinator) from each district of Bihar were selected for a 3-day residential training in Patna, along with the CRPs. Furthermore, the NRO Resource cell has provided tasks to each trained CRP to practice the profile entry of CBOs (15 SHGs and 5 Vos).

- Three-day training cum-screening of e-Master Trainers on LoKOS Application was conducted in Patna from January 23rd to 25th, 2023. Out of the 55 total participants who attended the training, only 45 were selected by the NRLM team for training at other SRLMs.
- Three batches of ToT on LoKOS application were conducted in January 2023, and the participants were three Project Staff from each district and community cadre. Each batch lasted for three days. The purpose of the training was to develop e-Master Trainer resource persons in each district. The total number of participants covered was 90.

4. Exposure visits for external agencies

- Training and immersion of the 11th and 12th batches of RDOs were organized in JEEVIKA. A total of 48 Rural Development Officers (RDOs) participated in a training cum-immersion program organized by JEEVIKA. Two batches of RDO officials, comprising 24 officials each, participated in an immersion program organized in Rajgir and Bodhgaya districts from June 20th to June 22nd, 2022.
- Shri Jitendra Kr. Sinha, Principal Secretary RDD, Govt. of Tripura, participated in an exposure visit organized by JEEVIKA and facilitated by the Resource Cell team from May 12th to 15th, 2023, in Patna and Sheikhpura districts. The delegate participated in district-level meetings, SHGs meetings, producer groups, and farmer producer organizations (FPOs) to understand the functioning of different interventions of JEEVIKA.
- Mrs. Neeta Kejriwal, Joint Secretary RL, MoRD visited Bhojpur district. The exposure visit was facilitated by Shri. Vishwavijay (SPM-RC) on May 6th to 7th, 2022, in Bhojpur. It also included district-level meetings with DM, Bhojpur, officials, and JEEVIKA district-level officials.
- Two batches comprising 54 RDOs for training cum-immersion on NRLM model were conducted at BRLPS. The activity was conducted as per the request from BIPARD. The exposure was conducted in the identified locations, i.e., Gaya & Nalanda. The team was divided into two teams and sent to each district for exposure. The concerned DPCU accompanied the team during their learning exposure from August 29th, 2022, to September 3rd, 2022.
- The Joint Mission Director from Jammu & Kashmir, Maharashtra SRLM visited BRLPS for an exposure visit. The exposure visit was facilitated by SPM-RC and included a visit to Gaya to learn best practices.
- Orientation cum-immersion of a mixed batch of SDC & RDO's officials was conducted at DPCU Gaya. The two batches occurred from January 31st to February 4th, 2023, and February 21st to 25th, 2023. The total number of participants who attended the activity was 45. The orientation and debriefing session were conducted by SPM-RC.
- Screening of FNHW cadre in Lakhisarai, Vaishali, and Buxar was done. The State team (HNS & Resource Cell) visited the concerned district for screening of FNHW CRPs and C-PRPs. The process was undertaken at the district level as per the policy.
- Three batches of refresher training were conducted at Patna, covering the screened and trained FNHW CRPs from 15 districts on FNHW modules. The training was conducted with the support of HNS theme.



Project Management

A. Communication

1. Knowledge Management and Communication

Knowledge management and communication are essential pillars for empowering and advancing JEEVIKA. They involve the systematic processes of creating, capturing and sharing, distributing, leveraging, and archiving knowledge to bolster implementation capabilities and enhance service delivery mechanisms. These practices not only improve internal operations but also extend their reach for effective policy advocacy, facilitating partnerships and convergence for broader knowledge-sharing. The overarching vision is to position JEEVIKA as a Global Community Knowledge Hub by harnessing digital technologies and showcasing JEEVIKA Didis as transformative agents in rural society and the economy. This commitment to knowledge and communication underscores JEEVIKA's dedication to sustainable development and positive change.

2. Project Intervention

a. Help Desk

JEEVIKA's Help Desk Centre is a cornerstone of the project's intervention strategy, addressing a wide range of thematic areas and community concerns. Operating through a toll-free number, 1800-

572-1192, it offers assistance and information across key themes of JEEVIKA namely social development, Jobs, Insurance, livelihood, health and nutrition, alternative banking, and community grievance redressal. In the Financial Year 2022-23, a total of 1,29,089 calls were received, covering all these vital themes. Call center executives play a pivotal role by coordinating with Community Mobilizers, conveying crucial messages from thematic areas, and collecting data in prescribed formats. This holistic support system not only facilitates information dissemination but also fosters community engagement and empowerment, aligning seamlessly with JEEVIKA's overarching mission.

b. Community Grievance and Redressal Mechanism

The Community Grievance and Redressal Mechanism within JEEVIKA is a structured system established to effectively address and resolve any grievances or complaints raised by the community. This mechanism holds significant importance in JEEVIKA's commitment to ensuring transparency, accountability, and the overall well-being and empowerment of the rural communities it serves. As of March 2023, a total of 75 cases were registered, with 67 successfully resolved. The remaining 8 pending cases have been duly taken up by the relevant Grievance Redressal Committee. Typically, these cases revolve around matters such as incentive and honorarium payments, cadre selection, and related concerns. This system plays a pivotal role in fostering trust and responsiveness within the JEEVIKA framework.

c. YP Programme/Campus and Internship

In October 2022, we initiated campus recruitment for Young Professionals (YPs), and by March 2023, we successfully recruited 42 YPs from 12 top-tier empanelled institutes. In this quarter, we advertised open market recruitment for 71 Young Professional positions, attracting an impressive response with over 4800 candidates applying. We have published a list of shortlisted and non-shortlisted candidates on our official websites.



Furthermore, BRLP (Bihar Rural Livelihoods Promotion Society) launched a call for summer internships, receiving an enthusiastic response of more than 600 applications within the set time line. This dynamic YP Program and Internship initiative contribute significantly to talent enrichment within our organization.

d. Empowering Staff with Video Production and Editing Skills

In a bid to enhance communication efforts, JEEVIKA recently conducted a training program on video production and editing for communication managers across all 38 districts. The primary objective was to equip these managers with the necessary skills and tools to create high-quality



videos for knowledge dissemination and impactful outreach through social media channels. With the increasing internet usage in Bihar, social media has become a prominent platform, surpassing traditional print media, making videos an expedient way to connect with the masses. Moreover, videos serve as a powerful tool to showcase JEEVIKA's success stories and educate the public about their initiatives and schemes benefiting marginalized communities.

3. Events and Campaigns

a. Bihar Diwas

During Bihar Diwas 2023, held from March 22nd to 24th to commemorate the 111th Foundation Day of Bihar State, the JEEVIKA pavilion at Gandhi Maidan, Patna, spanned an impressive 20,000 sq ft. It hosted 18 stalls featuring diverse thematic interventions, including the display and sale of locally crafted products by JeevikaDidis, vibrant cultural performances, and engaging NukkadNataks showcasing Bihar's rich folklore. Adding to the experience, JEEVIKA Didi Ki Rasoi delighted visitors with authentic and delicious Bihari cuisine. The pavilion also spotlighted JEEVIKA's impactful work in "Entrepreneurial Women, Empowered Bihar," with a photo exhibition highlighting their developmental accomplishments. Additionally, the central part of the pavilion showcased the project's achievements over the past 16 years. The inauguration on March 22nd, 2023, included the felicitation of JEEVIKA Didis who made significant contributions to various themes, honoring them with certificates of appreciation. The event culminated with JEEVIKA achieving a remarkable total sale of Rs. 6,90,308, making Bihar Diwas 2023 a resounding success.

b. Samadhan Yatra 2023

JEEVIKA has made substantial contributions to poverty alleviation and women's empowerment through its multifaceted work encompassing community development, institution building, financial

inclusion, livelihood promotion, health, and nutrition. Launched by the Honourable Chief Minister, Shri Nitish Kumar, with a strong focus on empowering women, the project has received unwavering support and guidance from him.

The SamadhanYatra led by the Honourable CM Shri Nitish Kumar, which took place from January 5th to February 16th, 2023, held a key objective of addressing various social issues faced by rural communities and providing prompt and effective solutions. It offered people a unique opportunity to directly communicate their concerns with the Chief Minister and receive immediate resolutions.

During the Yatra, efforts were made to identify grassroots-level social issues affecting Bihar's populace. The Chief Minister engaged with citizens, addressing their grievances and concerns. The Yatra also featured stalls showcasing handicrafts, local food products, and the work of talented artisans. These stalls garnered significant interest from diverse sections of society, with consumers keen to purchase locally-sourced products. The handicrafts on display ranged from hand-woven items to mats, baskets, and various traditional crafts.

The Chief Minister distributed SJY kits and bank cheques to beneficiaries in the visited villages. The extensive village visits across all 38 districts of Bihar provided the government with a comprehensive understanding of the challenges facing rural populations. Through direct interactions with farmers, small business owners, and community members, the Honorable Chief Minister not only grasped their needs but also implemented practical solutions to alleviate their hardships.

Furthermore, the Yatra included a meticulous assessment of various government schemes executed by different departments in the districts, involving the active participation of district and state officials. This comprehensive evaluation enhanced the effectiveness of government initiatives and strengthened their implementation, while also helping to identify and rectify any shortcomings in these programs.

In conclusion, the Samadhan Yatra stands as a significant success, serving as a platform for the Chief Minister to engage in dialogue with Bihar's people and address their challenges. The state's emphasis on local entrepreneurship has empowered its citizens, driving them closer to achieving their aspirations.

c. Republic Day

Each year, various key departments of the Bihar Government proudly unveil their tableaux during Republic Day celebrations, highlighting the state's remarkable achievements and rapid progress across diverse sectors. These include women's empowerment, education, industrial development, agriculture productivity enhancement, anti-alcohol



campaigns, clean energy promotion, water resource conservation, sports, tourism, watershed management, and infrastructure development.

The tableau proudly showcased the JEEVIKA brand and various products crafted by rural women affiliated with self-help groups. These products included JEEVIKA honey, Madhubani Paintings, Sikki and Sujni Art, Sarees with Madhubani print, and other Fast Moving Consumer Goods. Additionally, the tableau highlighted the remarkable success of JEEVIKA Didi Rasoi, illustrating its expansion and impact across the state. Republic Day provided a platform to celebrate JEEVIKA's contributions to women's empowerment and rural development.

d. International Yoga Day Celebration

JEEVIKA Didi celebrated Yoga Week by actively engaging in yoga practices during community meetings held from June 14th to June 21st, known as Yoga Week within the community. A remarkable participation of 54.6 lakh JEEVIKA Didi members marked the International Yoga Day celebration across 1353 Community Livelihood Federation (CLFs) in 534 blocks spanning 38 districts of Bihar.

e. World Environmental Day

In celebration of World Environment Day on June 5th, 2022, the Government of Bihar launched Mission 5.0 under the Jal Jeevan Hariyali Mission, with a goal to plant 5 crore saplings throughout Bihar. As part of this initiative, BRLPS initiated the "Harit JEEVIKA Harit Bihar" campaign, involving project staff in mobilizing JEEVIKA Didi members for the "Gaddha Khodo Abhiyan." A substantial contribution of approximately 89 lakh plants was made by the Forest Department to facilitate plantation by JEEVIKA Didi. Currently, 442 nurseries operated by JEEVIKA Didi have been established, providing a cost-effective solution to meet the demand for saplings.

f. Bihar Saras Mela

The Bihar Saras Mela, held at Gyan Bhawan in Patna from September 2nd to September 11th, brought together a diverse array of women entrepreneurs associated with self-help groups (SHGs) from 17 different states, including Bihar. This year's event boasted a total of 135 stalls, with an impressive 75 stalls allocated to JEEVIKA, underlining the organization's significant presence.

The inauguration of the event was graced by the Honorable Minister of Rural Development, Government of Bihar, and witnessed the esteemed presence of a Member of the Bihar Legislative Assembly, the Secretary of the Rural Development Department, and the Chief Executive Officer cum State Mission Director of the Bihar Rural Livelihoods Promotion Society



(JEEVIKA). This auspicious gathering celebrated the entrepreneurial spirit and showcased the collaborative efforts aimed at promoting economic empowerment and rural development.

The culmination of Bihar Saras 2022 marked a special occasion with a presentation ceremony recognizing the outstanding stalls that excelled in terms of their display, cleanliness, and total sales. The entire mela recorded an impressive total sales figure of 3 crore rupees, underscoring its economic significance. The best-performing stalls were duly honored and appreciated for their exceptional contributions. In addition to this, the officials of JEEVIKA were accorded well-deserved recognition for their exemplary efforts in managing and coordinating the event seamlessly from September 2nd, 2022, to September 11th, 2022. Shri Rahul Kumar, the Honorable Chief Executive Officer of JEEVIKA, presided over the facilitation ceremony, commending the tireless dedication and remarkable teamwork that made the event a resounding success.

4. SJY Graduation Programme Coverage

Mission Swawlamban successfully completed the graduation process for SJY (Satat Jeevikoparjan Yojana Yojana) households. From September 5th to September 15th, CLFs (Community Livelihood Forums) organized graduation ceremonies at their respective offices, where SJY beneficiaries received their graduation certificates. The entire program was thoroughly documented and covered by the communication management team.

5. Awards and Recognitions

JEEVIKA Didi Ki Rasoi, an initiative dedicated to offering affordable and nutritious meals in various institutions, has garnered recognition as it stands shortlisted for the Prime Minister Awards for Excellence in Public Administration, particularly in the category of Innovation (state). This achievement marks its nomination for the final round of selection, known as the Cabinet Round, which is a notable milestone in its own right. Moreover, this innovative intervention will be prominently featured in a forthcoming coffee table book that highlights the PM Excellence Awards interventions, further underscoring its significance and impact.

6. Access Development Services and HSBC

India recognized Bihar Rural Livelihoods Promotion Society (JEEVIKA) with the "Inclusive Finance Awards 2022" for its exceptional contribution to advancing financial inclusion through the facilitation of approximately Rs 12,000 crore in credit within community institutions. This award underscores JEEVIKA's role as an enabling institution dedicated to promoting financial inclusion.

7. IEC, Publication and Media

- a. The Change maker Quarterly Magazine has been consistently published and distributed to both internal and external stakeholders throughout all four quarters.
- b. JEEVIKA's Community Newsletter- It Captures the stories of women and CBOs .It is meant for distribution in CBOs and to make women aware of JEEVIKA didi s exceptional performance and success stories .These stories motivate and encourage othe members for similar replications. Throughout the year, a total of 12 newsletters were published, with three released in each quarter, providing a continuous source of inspiration and encouragement.

- c. The Satat Jeevikparjan Yojana (SJY) Monthly Newsletter was a consistent publication throughout the year, with three newsletters released in each quarter. These newsletters were dedicated to presenting case studies of ultra-poor households and highlighting the graduation approach aimed at lifting these families out of poverty.
- d. Jeevikas Monthly Newsletter is a dynamic platform that encompasses a wide range of new initiatives across all themes, tracking their progress and highlighting noteworthy events, programs, and inspiring case studies. Over the course of the year, a total of 12 newsletters are published, with three being released in each quarter. These newsletters serve as a valuable resource for staying updated on the organization's activities and achievements.

B. Monitoring and Evaluation

1. BTDP Impact Evaluation Study

In 2016, the Bihar Transformative Development Project, financially assisted by the World Bank and the Government of Bihar, began implementation in 300 out of the total 534 blocks in Bihar. The overall objective of the BTDP is to scale up the mobilization of rural poor households into Self-Help Groups (SHGs) and their federations. The BTDP project is designed to address the emerging priorities of the government, including socio-economic empowerment, improving access to health and nutrition, and skill development for the rural poor, among others.

To measure the project's achievements, Project Development Objectives (PDOs) and Intermediate Result Indicators were established at the project's outset. To assess the impact of certain interventions related to BTDP PDOs, three rounds of Impact Evaluation Studies were conducted, including the Baseline study in 2017, the Midline Study in 2019, and the End line Study in 2022.

Some of the findings from the impact evaluation study of the BTDP project are as follows:

- The first PDO indicator captured the diversification of income at the household level. JEEVIKA initiated various value chain interventions in the farm, non-farm, and livestock sectors. Individual as well as collective enterprises in dairy, poultry, goat rearing, etc., were undertaken by SHG members. Innovative enterprise models like Digital Green, Grameen Bazaar, and Didi Ki Rasoi were initiated during this period. Thirty-two percent of SHG households reported an increase in at least one additional source of income, surpassing the target of 10%.
- The second PDO measured the income of SHG households. The project facilitated the diversification and intensification of the livelihood portfolio of SHG members. SHG members became entrepreneurs and contributed to an increase in the income of SHG members. The achievement was 49%, surpassing the target of a 30% increase in the income of SHG members.
- The third PDO assessed the increase in the minimum dietary diversity of children aged between 6-23 months. JEEVIKA, through its BCC modular training, health camps, and IEC initiatives, raised awareness among community members on health and nutrition aspects. Impact evaluation findings reported that 53% of children between 6-23 months had 4 out of the 7 food groups recommended for the target group, exceeding the target.
- One of the Intermediate Result Indicators finding showed that the minimum dietary diversity of the targeted women members at the end of the project was found to be 52%, surpassing the target of 20%.

2. BTDP Project Completion Report

The BTDP project is scheduled to conclude in April 2023. The project has initiated the preparation of the Project Completion Report (PCR) for the BTDP project. In preparation for this, the JEEVIKA team received orientation on PCR preparation through a workshop organized by the World Bank team. Following this, meetings and discussions were held on the various aspects to be covered by themes in their report. During the project period, several studies, process monitoring of different interventions, studies conducted by other agencies, and thematic studies were undertaken. These findings were shared with themes and the Bank team for incorporation into the PCR.

3. Annual Action Plan and Budget of BRLPS

The annual action plan and budget were prepared in consultation with the Block Project Implementation Unit and different thematic heads stationed at the state level. Project-wise Annual Action Plans and Budgets were prepared and approved by the Empowerment Committee of NRLM, MoRD, and the Executive Committee of BRLPS. These plans were subsequently adopted by the General Body of BRLPS.

4. Publications

The quarterly progress reports for the financial year 2021-22 and the annual report for the financial year 2021-22 were prepared and later adopted by the Executive Committee and the General Body of BRLPS. Both documents were disclosed on the BRLPS website.

C. Management Information System

JEEVIKA is implementing several interventions in the fields of institution building, financial inclusion, livelihoods promotion, social development, health, nutrition, sanitation, Satat Jeevikoparjana Yojana, Lohiya Swachh Bihar Abhiyan, etc. To support all these themes, the MIS theme of JEEVIKA has developed several applications for capturing data, analyzing it, generating reports, and sharing it with stakeholders to monitor the progress of the interventions and take actions accordingly. Details of some of the applications developed during this quarter are as mentioned below.

1. E-audit Management System

The software was developed to streamline the internal audit process of the project and submit compliance at different levels. It proved to be very useful as auditors entered observations into this application, and Finance Managers entered compliance. The entries were reviewed by the concerned District Project Manager and forwarded to the State Project Manager. The SFM, after assessing the same, forwarded it to the Auditor. If the Auditor was satisfied with compliance, they accepted it; otherwise, observations were sent to the CFO. The audit report was finally approved. This application was useful for tracking the different steps involved in the audit process and ensuring timely compliance with the observations.

2. Agri-Entrepreneur Service Mobile Applications

Agri-Entrepreneurs (AEs) in the farm sector support farmers by providing farm-based input and



output services, such as seeds, fertilizers, and technical know-how, in the village itself. To capture the progress of different activities and transactions happening at the AE level, an AE mobile application was developed. This application has modules for capturing farmer profiles, AE fund transfers, AE shop details, farmer transactions, input demands, seeds, fertilizers, digital banking, and nursery details.

3. JEEVIKA Skill Web Application

Job fairs are events organized across Bihar to provide rural youths with opportunities to get directly placed in different organizations/companies. This application captures details on the number of job fairs organized, the number of job seekers registered, the number of candidates who participated in the job fair, and jobs offered to the candidates.

4. JEEVIKA Didi Ki Nursery Application

The processes involved in Didi Ki Nursery interventions were captured, including details like the name of the nursery, year of formation, bank details, and different types of plants. A mobile application was also developed to collect data on the age of saplings, types of plants, different buyers, etc. Reports were generated based on the captured data to assess the intervention's progress.

5. Redevelopment of Honey Mobile Application

A new mobile application was developed to capture different activities undertaken in beekeeping interventions, such as training of SHG members, details of bee boxes distributed to members, loan repayment, honey production, and sales. This application assists the project in monitoring the progress of the intervention.

6. E-Fisheries Web and Mobile Application

JEEVIKA is implementing fisheries interventions under the Jal Jeevan Hariyali Mission, where ponds have been allotted to CBOs for integrated fish farming. This application has been designed and developed to capture details of ponds and members associated with the intervention, including stocking details, production details, PG income, and value generation, etc. The web-based application captures the master profile data of fishery Producer Groups, ponds, and Matasya Sakhi. It also captures the VOs' details mapped with ponds, date of allotment, area of the pond, unique ID assigned by Jal-Jeevan-Hariyali.

7. Portal-Based PRI Applications

The application was developed to capture the details of SHG members and cadre who were elected to different positions (Mukhiya, Panch, Sarpanch, Ward Members, and Zila Parishad members) in the PRI elections held in Bihar in 2021.

8. Livelihood Survey

The livelihood survey application was developed to capture SHG members' livelihood-related information, including details of different livelihood activities undertaken by a household and incomes.

9. Women Empowerment and Health Mobile Application

The Women Empowerment and Health survey mobile application was developed to capture details of around 1200 households from four districts on women empowerment and nutrition aspects.

10. Drinking Survey Application

The drinking survey application is a survey application developed to capture the status of alcohol consumption in Bihar. Around 10.5 lakh individuals were surveyed, and their status on liquor consumption/non-consumption was recorded.

11. Developed a New Aadhar Entry Application

A new Aadhar capturing application was developed to address the issues encountered in the old application. Data cleaning was performed by removing duplicate Aadhar entries of any member at both the data and application levels.

In addition to the above applications, various other applications were also developed to support project interventions, and some of the applications were upgraded by incorporating changes in the modules.

D. Procurement

Procurement is a crucial aspect of Jeevika, where the organization plays a pivotal role in sourcing goods and services. In this overview, we'll explore the significant procurement endeavors undertaken during the financial year.

1. Procurement of Consultancy Services

- The contract with M/s Ernst & Young LLP, Gurgaon, was extended for two years as a Technical Support Agency (TSA) under DDUGKY.
- M/s Amit Roy and Co. were engaged for Statutory Audit for the financial year 2021-22.
- An impressive 20 audit firms were commissioned for Internal Audit in the financial year 2022-23.
- M/s URNA Consulting LLP, Uttar Pradesh, was enlisted to spearhead the E-Learning Initiative aimed at enhancing the capacity of Community-Based Organizations (CBOs).

2. Goods/Works/Non-Consultancy Services

- Work orders were issued to M/s Patna Offset Press, Patna, for printing and supplying Goatry books of record.
- M/s J.S. Chauhan and Associates were tasked with designing, fabricating, and presenting the JEEVIKA tableau for Independence Day Celebration.
- M/s Sumeet Enterprises were entrusted with the printing, supply, and distribution of flip charts along with bags, brochures, and posters.
- M/s TUV SUD South Asia Pvt. Ltd. was appointed as the third-party quality inspection agency.
- M/s Four Nine Media Pvt. Ltd. assumed the role of Event Management agency for Saras Mela 2022 at Gyan Bhawan Patna.
- M/s Chanakya Ashok & Co. were engaged for FPC registration.
- M/s Pyramid Fabcon Event Manager Pvt. Ltd., Sonapur, was entrusted with the Event Management of Saras Mela at Gandhi Maidan in December 2022.
- M/s Patna Offset Press was tasked with printing and supplying SJY books of records, while M/s Vision Enterprises was contracted to develop a film on SJY.
- M/s Pranav Motion Picture was entrusted with developing a film documenting the Journey of JEEVIKA project.
- M/s Eventoss Entertainment Pvt. Ltd., Patna, was chosen for designing, fabricating, and presenting the JEEVIKA tableau on the occasion of Republic Day Celebration at Gandhi Maidan, Patna.
- M/s Reliance Jio Infocom was contracted to provide CUG Services to Jeevika employees under NRLM.
- M/s Precision Electronic Instruments Company, New Delhi, was selected for the supply of 4432 sets of health kits.

Jeevika's robust procurement strategies have been instrumental in achieving its objectives and fostering growth during the financial year.

E. Human Resource Development

Human Resource Development is a key focus area for Jeevika. In this section, we will discuss the progress made in nurturing its human capital during the financial year.

- Confirmation of probation for 3,206 employees who joined in 2020 and 2021.
- Clearance of the waitlist for 434 candidates in various positions of JEEVIKA, with 272 candidates joining. These new recruits underwent a comprehensive two-day training and induction program at the State level, followed by a six-day immersion program at the DPCU level. Subsequently, they engaged in a 21-day immersion program in villages across nine districts.
- Two candidates joined under NRETP.



- Sixteen candidates were recruited from three premier institutes for the position of Livelihood Specialist.
- Performance appraisals were conducted for all staff members.
- The medi-claim policy was renewed for all BRLPS and LSBA staff through SBI General Insurance Company for a one-year period from September 7, 2022, to September 6, 2023.
- A workshop on competency mapping was organized for DPMS and BPMs.
- Training sessions on POSH (Prevention of Sexual Harassment), RTI (Right to Information), and grievance handling were conducted for HR managers.
- Thirty-five Thematic Managers also participated in training on POSH.
- Training of Trainers sessions on POSH were held for HR and other thematic managers responsible for imparting training to other Jeevika staff.

Table 33: Manpower Status

Sl.	Units	Total sanctioned positions	Status till March 2023
1	SPMU	426	115
2	DPCU	954	795
3	BPIU	8544	6369
4	Total	9924	7279

Jeevika's commitment to the development of its human resources has contributed significantly to its progress during the financial year.

Project at a glance

PARTICULARS	Progress till March 2023
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1046002
Number of Village Organizations formed	68645
Number of Cluster Level Federations formed	1453
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	969425
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	1750952
Amount of credit linkage (Rs. in crore)	29838
Number of SHG members insured under PMJJBY	5368878
Number of SHG members insured under PMSBY	5888564
LIVELIHOODS	
FARM	
Number of SHG HHs undertook paddy cultivation	1664264
Number of SHG HHs undertook wheat cultivation	1426156
Number of SHG HHs involved in Kitchen Garden	2061090
Number of HHs involved in vegetable cultivation	992452
LIVESTOCK	
Number of beneficiaries part of Poultry PG	186465
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	115506
Number of beneficiaries part of goat intervention	302691
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	231670
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	361602
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	404926
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	155212
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	47624
Number of VOs involved in Health intervention (HRF)	51518

Statutory Audit Report

amit ray & co.
CHARTERED ACCOUNTANTS

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Ref. No.....

Dated..1.6.SEP.2023

INDEPENDENT AUDITOR'S REPORT
OF BIHAR RURAL LIVELIHOODS PROMOTIONAL SOCIETY
REPORT ON CONSOLIDATED FINANCIAL STATEMENTS

OPINION:

We have audited the accompanying consolidated Financial Statements of Bihar Rural Livelihoods Promotion Society which comprises of the Consolidated Balance sheet as at 31st March 2023, the consolidated Income & Expenditure Account and the Receipts and Payments Account for the year ended on that date, and a summary of the significant accounting policies.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid consolidated financial statements give the information required by the Act in the manner so required and give a true and fair in conformity with the accounting principles generally accepted in India, of the state of affairs of the Society as at 31st March, 2023.

BASIS OF OPINION:

We conducted our audit in accordance with the Standards on Auditing (SAs) issued by the ICAI. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Financial Statements section of our report. We are independent of the entity in accordance with the ethical requirements that are relevant to our audit of the financial statements in accordance with the Code of ethics issued by the Institute of Chartered Accountants of India (ICAI), and we have fulfilled our other ethical responsibilities in accordance with these requirements. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

EMPHASIS OF MATTERS:-

We draw attention to matters stated in the Management Letter annexed to the financial statements. Our opinion is not modified in respect of those matters mentioned in the Management Letter.

RESPONSIBILITIES OF MANAGEMENT FOR THE FINANCIAL STATEMENTS:-

The management of the society is responsible for the preparation of these Financial Statements that give a true and fair view of the financial position and financial

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performance of the Project in accordance with the AS and other accounting principles generally accepted in India. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Project and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

AUDITOR'S RESPONSIBILITIES FOR THE AUDIT OF FINANCIAL STATEMENTS:-

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the society's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

We communicate with the management regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

Continuation Sheet



amit ray & co.

CHARTERED ACCOUNTANTS

We also provide the management with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS:-

We report that:

- a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b) In our opinion, proper books of account as required by law have been kept by the Society so far as it appears from our examination of those books.
- c) The Balance Sheet, the Statement of Income & Expenditure Account and the Receipts and Payments Account dealt with this Report are in agreement with the books of account.
- d) The society has disclosed the impact of pending litigations of the financial position in it's financial statements.

For Amit Ray & Co.
Chartered Accountants
FRN: 000483C



Abhishek Sharma
Partner
M. No.: 403861

Place: Patna
Date: 16.09.2023
UDIN: 23403861BGYOLE7736

Continuation Sheet

Ref. No.....

Dated.....

September 16th, 2023

To,
The Chief Executive Officer
Bihar Rural Livelihoods Promotion Society
Annexe-II, Vidyut Bhawan,
Bailey Road, Patna 800021

Sub: Management Letter

We have conducted the audit of the financial statements of **Bihar Rural Livelihoods Promotion Society (BRLPS)** as at March 31st 2023. We familiarized ourselves with Project documents, the internal guidelines and circulars applicable during the period under audit. We also reviewed the business of the Society and evaluated the accounting systems and related internal controls of the Society in order to plan and perform our audit.

We conducted our audit in accordance with Auditing and Assurance Standards issued by the Institute of Chartered Accountants of India. Those Standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial statements are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts and disclosures in the financial statements. An audit also includes assessing the accounting principles used and significant estimates made by management, as well as evaluating the overall financial statement presentation.

The responsibility of the management includes the maintenance of adequate accounting records and internal controls for safeguarding of the assets of the Society and for preventing and detecting fraud or other irregularities.

The matters contained in this Management Letter are intended solely for the information of Society's management, for such timely consideration and action as Society's management may deem appropriate. They have all been considered by us in formulating the audit opinion expressed on the project financial statements in our audit report dated 16th September, 2023 and they do not alter the opinion expressed in that audit report.



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Our observations are as follows:

**Matters having a significant impact on the implementation of the project of
Bihar Transformative Development Project (BTDP)**

A. SPMU Observations

S.NO	AUDIT OBSERVATIONS
1	<ul style="list-style-type: none"> Item Category: Geographic Information System(GIS) Software (Version 2.0) (Q3) Party Name: M/s Scanpoint Geomatics Ltd. Expected Budget: Rs 60,00,000 Value of Contract: Rs 69,50,000 <p>During the course of audit, it has been observed that:-</p> <ol style="list-style-type: none"> As per Terms Of Reference - eligibility criteria of bidder was minimum annual turnover is Rs. 5 crores during the last three Financial Years but as per file but on Gem portal only 2 crores was minimum Annual turnover. Deviation from Rs 5 crore to Rs 2 crore in TOR and Bid Documents have not been clarified. Average turnover of L1 bidder was far too less than the turnover eligibility specified in Initial Bid Documents. Expected Budget of this contract was Rs 60,00,000 but the contract awarded to Party of Rs 69,50,000. Deviation of Rs 9,50,000 between estimated budget and actual contract value. As per Terms of Reference L-1 Bidder did not fulfil the eligibility criteria
2	During the course of our audit, we found that a donation amounting to Rs. 1,12,800/- under the head current liability, was collected as a donation from all employees for a deceased employee (DPM) however, the same has not been used for the purpose it was collected for also, the same has not even been returned back to the employees.
3	A balance of Rs. 65,468 pertaining to Retain Money is outstanding under the head of current liabilities. Since no claimant is available in our opinion this balance should be written back.
4	<p><u>BRLPS/Proc/209/18/1722 dated 14.08.2018:</u></p> <p>National Competitive Bidding (Open Tendering) method was opted for selection of bidder for printing & supply of diary & wall calendar 2022, bid opening was held on 8th November, 2021 and only 2 bidders submitted their final bids namely, M/s Adwell Int. Pvt. Ltd., Kolkata and Infinity Advertising Services (P) Ltd., Haryana and Infinity Advertising Services (P) Ltd. was rejected stating the reason that the party did not submit the letter of Bid and was termed unresponsive. However, nowhere in the tender document was mentioned that submitting a letter of Bid is an essential document of open tendering. Also, the very purpose of competitive bidding is to ensure fair and open competition that leads to</p>



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Continuation Sheet

	<p>better results for business.</p> <p>Also, Infinity Advertising Services (P) Ltd., Haryana was providing Calendar (Lot II) at Rs. 1,31,896.80 that is lower than as proposed by M/s Adwell Int. Pvt. Ltd., Kolkata i.e., Rs. 1,68,840.00.</p> <p>In the light of the above facts, re-tendering should have been considered for participation of more bidders or that contract should have been split & Infinity Advertising Services (P) Ltd. should be awarded the contract for Lot-II for supplying calendars.</p>						
5	<p>BRS Observations:</p> <table border="1"> <thead> <tr> <th>Particulars</th><th>Description</th></tr> </thead> <tbody> <tr> <td>Canara Bank (SRLM) A/c No.10676 (BTDP)</td><td> <p>It has been observed that several transactions amounting to Rs. 24,74,766.32 directly credited in bank since 2015 have not been accounted for in financial statements yet. Justification required.</p> <p>SUGGESTION: It is to be suggested the said amount could not be traced either by bank or by SPMU hence the said amount should be taken as miscellaneous income</p> </td></tr> <tr> <td>State Bank of India- 31279026918 (BTDP)</td><td> <p>It has been observed that as on 24-3-2021, EPF directly debited by bank of Rs. 3,63,227 has still not been recorded in the books.</p> </td></tr> </tbody> </table>	Particulars	Description	Canara Bank (SRLM) A/c No.10676 (BTDP)	<p>It has been observed that several transactions amounting to Rs. 24,74,766.32 directly credited in bank since 2015 have not been accounted for in financial statements yet. Justification required.</p> <p>SUGGESTION: It is to be suggested the said amount could not be traced either by bank or by SPMU hence the said amount should be taken as miscellaneous income</p>	State Bank of India- 31279026918 (BTDP)	<p>It has been observed that as on 24-3-2021, EPF directly debited by bank of Rs. 3,63,227 has still not been recorded in the books.</p>
Particulars	Description						
Canara Bank (SRLM) A/c No.10676 (BTDP)	<p>It has been observed that several transactions amounting to Rs. 24,74,766.32 directly credited in bank since 2015 have not been accounted for in financial statements yet. Justification required.</p> <p>SUGGESTION: It is to be suggested the said amount could not be traced either by bank or by SPMU hence the said amount should be taken as miscellaneous income</p>						
State Bank of India- 31279026918 (BTDP)	<p>It has been observed that as on 24-3-2021, EPF directly debited by bank of Rs. 3,63,227 has still not been recorded in the books.</p>						
6	<p>As against TDS Receivable in the Financial Statements amounting to Rs. 18,72,584 It has been observed that TDS receivables for Current Year is only Rs. 6,73,386. Rs. 9,41,324 pertains to previous years</p>						
7	<p>As against Miscellaneous Income in the Financial Statements under Schedule 5 an amount of Rs. 54,04,725 pertains to previous years on account of Interest on TDS refund.</p>						

District Observations:-

Observation	District
It was observed that Invitation for Vehicle Hiring on Monthly basis and Daily basis was floated on 22.06.2022 in which bid document submitted by Sanjan Devi and Suchinder Singh overwriting was found in amount quoted by the respective parties in Format of Quotation (Annexure-B) of the Bid Invitation Document.	BEGUSARAI
Supply order No.: BRLPS/BTDP/DPCU/BGP/PROG-LH/109/330/21-22 dt. 21.03.2022 Supply Order was given to Shruti Automation of Rs 354760 for supply of furniture.	BHAGALPUR

As per the bid documents, it was mandatory to give an undertaking for minimum 6 months warranty to be responsive. During the course of audit, no undertaking of warranty was found.	
Accounting entry for EPF Employer Contribution on payment of arrears salary has been escaped in Tally.	DARBHANGA
Subject: Supply of furniture & fixture to establish FTIC at BPIU & DPCU. Supply order date: 13/05/2022 Bid Value: 22,47,887 Vendor name: SKN creative Pvt. Ltd. Delivery period as per supply order : 45 days Delivery date without late penalty : 27/06/2022 <ul style="list-style-type: none"> It came to our attention that no delay penalty for late delivery of goods which were not deducted while processing the final payment against FTIC Furniture vide bill no. SKN/007/22-23 of SKN creative Pvt. Ltd. 	MOTIHARI
<u>E.P.F Employee Contribution</u> E.P.F on arrears salary of Rs 6228 not transferred to SPMU from June'22 and stands payable as on 31.03.2023.	JAMUI
1. IBCB Tender for Membership Application Form and Share Capital Form. Tender awarded to "M/s Bhibha Printing Press" File Number BRLPS/DPCU/MDB/M&N Printing of FDD Documents 708-Vol-II / 2021-22 <ul style="list-style-type: none"> In the present case there was a requirement as per bid documents that Audited Financial Statements should be attached by the party. But in this case the financial statements attached were not audited. 	MADHUBANI
2. BRLPS/DPCU/MDB/Vehicle Loan App/271/13-14 Subject - Vehicle Loan and Advance As per HRD MANUAL Clause 6.6. Advance for purchase of Motorbike to Employees "The motorbike purchased by staff using advance from BRLPS would be hypothecated to the Society till the advance is completely settled." It has been observed that Loans have been provided for vehicles that have been already hypothecated by another Loan Companies.	
1. Advance to CBOs is having credit balance of Rs 1,29,848.64 2. It has been observed that the ledger 'EPF Employee Contribution-BPIU' has an outstanding liability of Rs. 47. Justification required. 3. It has been observed that the ledger 'EPF Employee Contribution-	PATNA

Continuation Sheet



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<p>BPIU' has an outstanding liability of Rs. 47. Justification required.</p> <p>4. <u>Monthly motor vehicle hiring:</u> As per the minutes of meeting number 173, the following was stated: As on 09/09/2022 on noting sheet page no. 235: A condition was stated for the bidders that the, "Registration and model of vehicle should be of 2018 or later". As per noting sheet page no. 237,238 dated 26/09/2022: The vendors submitted their bids. In which Bidder Md. Irfan quoted Rs. 23,000 for Honda mobilio (which is not an SUV, however, as per the specifications the vehicle should have been an SUV) and the vehicle was registered in year 2015. (However, 2018 model was needed earlier)</p> <p>As per the minutes of meeting number 174, dated 01/10/2022 page no. 243: It was stated that: "as per our telephonic conversation with L1 bidder Hari Om Travel told he was incompetent to render service and complete tender", stating the fact that the L1 party was incompetent to perform the service the tender was cancelled altogether. However, in our opinion it should have been awarded to L2 party. (Md. Irfan was not the L2 party)</p> <p>As per the minutes of meeting number 178, dated 15/11/2022 page no. 255: The new tender guidelines were modified and the following fact was further added: "Registration and model of vehicle should be of 2015 or later."</p> <p>Bids were received from 4 bidders, Md. Irfan again contested in the bid and he was awarded as the L1 bidder, Md. Irfan quoted Rs. 23,500 for Honda Mobilio (firstly, which is not an SUV), also, the price quoted by him was also, increased from Rs. 23,000 to Rs. 23,500.</p> <p>Tender was awarded to Md. Irfan at the quoted price of Rs. 23,500 this is also, the exact amount of the budget allotted for the assignment.</p> <p><u>During the course of audit following points has been observed:</u></p> <ol style="list-style-type: none"> 1. Multiple times the bids for the same tender were called but, the qualification criteria for the vehicle model were amended. 2. Tender was awarded to Md. Irfan at quoted price of Rs. 23,500 which is Rs.500 more than the last quoted value for the same tender. 3. No negotiation has been done with the selected vendor as the previously quoted value was Rs. 23,000. <p>During the course of audit, it has been observed that in the case of FTIC establishment procurement done from the vendor Excel industries, quoted</p>	<p>SHEOHAR</p>
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<p>bid value of Rs.181484. :-</p> <ul style="list-style-type: none"> Penalty for Delay supply amounting Rs. 4614 has not been deducted from final Payment although the same was to be deducted. 	
<p>Purchase Order No.: BRLP/DPCU/SUP/27/2022-23 dt. 14.05.2022 Party Name: Sahu Steel, Amount: Rs 3,18,912 Purchase Order No.: BRLP/DPCU/SUP/26/2022-23 dt. 14.05.2022 Party Name: M/s Singh Enterprises, Amount: Rs 28,800 Invitation of Bid was issued for supply and installation of furniture and fixtures for DPCU on 02.03.2022 in which 5 parties participated in the bid. The comparative chart prepared by the committee was product wise as different types of furniture was to be procured with this bid and contract is also awarded to 2 different parties for different products. It was found that the comparative chart prepared by the procurement committee was incorrect because of the following reasons:</p> <p>(i) Two different comparative charts prepared, in the first one, Singh Enterprises was declared non-responsive stating he did not submitted the mandatory required documents with the bid but in the second one, he was declared responsive for Steel Almirah and was also awarded the contract for the same but for the table he was declared non responsive although the bid documents were same.</p> <p>(ii) For the table, Dreamers Furniture was the L1 party as they quoted Rs 8732 and they were declared responsive also in the first comparative chart but in the 2nd comparative chart they were declared non-responsive and contract for table was awarded to M/s Sahu Steel although they were the L3 party for the table.</p>	SUPAUL

General Observations across Districts

1. Various negative balances have been observed in cost centers across all Districts. The entries of advances and settlements should be passed cost center wise in order to monitor the advances so as to facilitate proper balance tracking
2. Delay has been observed in recovery and settlement of Loans & Advances from Left out / Resigned staff. Steps should be taken to settle/recover the amounts as soon as possible.
3. The collection of Utilization Certificates and Settlements of Advances should be made on timely basis.



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Continuation Sheet

4. Professional Tax in case of Banka and Darbhanga has not been paid in case of few employees.
5. Outstanding Demands have been observed on Traces Portal in few cases. Districts in which such demands have been observed-
 - Madhubani : Rs. 25,380
 - West Champaran : Rs. 660
 - Nalanda : Rs. 16740
6. It has been observed that supporting documents against are not being properly uploaded on e-office.
7. Discrepancies have been observed in E-way bill at both SPMUs and DPCUs
CBIC clarifications and FAQs state that E-way bill is to be generated by the consignor or consignee or the transporter where neither the consignor nor consignee generates the e-way bill and the value of goods is more than Rs.50,000. Moreover, if e-way bills, wherever required, are not issued in accordance with the provisions contained in Rule 138 of the CGST Rules, 2017, the same will be considered as contravention of rules. As per Section 122 of the CGST Act, 2017, a taxable person who transports any taxable goods without the cover of specified documents (e-way bill is one of the specified documents) shall be liable to a penalty as prescribed or tax sought to be evaded (wherever applicable) whichever is greater. As per Section 129 of CGST Act, 2017, where any person transports any goods or stores any goods while they are in transit in contravention of the provisions of this Act or the rules made there under, all such goods and conveyance used as a means of transport for carrying the said goods and documents relating to such goods and conveyance shall be liable to detention or seizure.
Thus, where the consignor has failed to comply with the requirements, it is the obligation of the consignee to ensure proper compliance so as to avoid the prescribed penalties and losses.
8. It has been observed that as on the date of Audit Report, EPF of some employees has not been deposited due to problems in KYC of employee.



Matters having a significant impact on the implementation of the project
National Rural Livelihood Mission (NRLM)

STATE OBSERVATIONS

BANK DETAIL	OBSERVATION
1. Canara Bank -State Resource Cell (12116) (NRLM)	It has been observed that as on 17-04-2020, amount directly credited in bank Rs. 1,88,142 with respect to ECS CPSMSGENERIC. But the same has still not been recorded in the books yet. SUGGESTION: It is recommended the said amount could not be traced either by bank or by SPMU hence the said amount should be taken as miscellaneous income

DISTRICT OBSERVATIONS:

OBSERVATIONS	DISTRICT
<ul style="list-style-type: none"> • Payment Voucher no.28, Dated- 19/12/2022 • Ref.No.- BRLPS/DPCU/KAI/ ADM/25/RFP- 2021-22 • Contract Price- 8,70,132 • As per the Bid document Goods should be delivered within 45 days after issue of work order. • Work order issue date- 23/-5/2022 • Delivery Challan Issue date- 15/07/2022 • Late delivery- 8 days <p>As per the bid document if late delivery of goods should be occur. Than in this case bill should be deducted 0.05% per week (or) maximum 5%.</p> <p>On our visit to PhulwariSharif Block and on test checking the LCM report of the block following irregularities have been observed:</p> <p>Office order 4454 dated 03.02.2017 Ref No.: BRLPS/Proj/497/14/4454, (i) states that:</p> <p>The VO must be atleast 2 months old before being eligible for the receiving of funds.</p> <p>The VO requesting for the funds should have appointed a bookkeeper and the books of records should be maintained upto the date of filling of the application for fund requisition.</p> <p>Meetings of the VO should have atleast 80% of attendance.</p>	KAIMUR
	PATNA

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Continuation Sheet



However, the noting sheet attached in files number: BRLPS/BTDP/DPCU-PAT/Actt-II/599-2022 (Disbursement of ICF of BPIU Phulwari Sharif) does not even mention the date of formation of the VOs.

Also, the above-mentioned documents were not attached along with the VO applications maintained at the BPIU and VO applications were incomplete:

In the VO application of the LCM dated 30.01.2023:

S.No.	VO Name	Remarks
1.	Jeevan, Ganga Jeevika, Ganga, Vikas VO, Gauri Jeevika Mahila Gram Sangathan, Vikas, Pooja VO	The criteria column of the VO application (which mentions that the above criteria as per Office order 4454 dated 03.02.2017 Ref No.:BRLPS/Proj/497/14/4454has been fulfilled) has been left blank, which shows that the above-mentioned points have not been evaluated before granting the funds.
2.	Bihar VO (MIS ID 1191885), Suraj Jeevika (MIS ID 171762)	The criteria column of the VO application states that the bookkeeper has not been appointed for the mentioned VOs however, the funds have been granted to these.
3.	Ganga Jeevika	The number of SHGs is not mentioned on the VO application also, the details of the SHGs tagged with the VO are only 4.
4.	Bihar VO (MIS ID 1191885)	10 SHGs have been mentioned on the application form of Bihar VO however, only 5 seem to be operational as the other 5 SHGs do not even have a bank account.

Toilet Construction- Advance for Toilet Construction To Raghav Jeevika Mahila gram sangathan had an opening balance of Rs. 10,93,251. The outstanding balance still stands at Rs 10,93,251. We were told that amount was sent by the programme on order by DRDA. No UC has been received against the remaining amount during the financial year 2021-22.

Payment Voucher no.-14, Date- 11/09/2022

It has been observed that during the course of audit Jagriti didi ki rasoi payment made of Rs. 36,973 no TDS deducted u/s 194C on this payment.

SITAMARI II

SIWAN



General Observations across Districts

1. It has been observed that as on the date of Audit Report, EPF of some employees has not been deposited due to problems in KYC of employee.
2. Professional Tax in case of Banka, Katihar and Darbhanga has not been paid in case of few employees.
3. Discrepancies have been observed in E-way compliances bill at both SPMUs and DPCUs
CBIC clarifications and FAQs state that E-way bill is to be generated by the consignor or consignee or the transporter where neither the consignor nor consignee generates the e-way bill and the value of goods is more than Rs.50,000. Moreover, if e-way bills, wherever required, are not issued in accordance with the provisions contained in Rule 138 of the CGST Rules, 2017, the same will be considered as contravention of rules. As per Section 122 of the CGST Act, 2017, a taxable person who transports any taxable goods without the cover of specified documents (e-way bill is one of the specified documents) shall be liable to a penalty as prescribed or tax sought to be evaded (wherever applicable) whichever is greater. As per Section 129 of CGST Act, 2017, where any person transports any goods or stores any goods while they are in transit in contravention of the provisions of this Act or the rules made there under, all such goods and conveyance used as a means of transport for carrying the said goods and documents relating to such goods and conveyance shall be liable to detention or seizure. Thus, where the consigner has failed to comply with the requirements, it is the obligation of the consignee to ensure proper compliance so as to avoid the prescribed penalties and losses
4. Outstanding Demands have been observed on Traces Portal in few cases. Districts in which such demands have been observed-
 - Bhagalpur: Rs. 6790
 - Kaimur: Rs. 157,660
5. It has been observed that as on the date of Audit Report, EPF of some employees has not been deposited due to problems in KYC of employee.
6. Delay has been observed in recovery and settlement of Loans & Advances from Left out / Resigned staff. Steps should be taken to settle/recover the amounts as soon as possible.



**Matters having significant impact on the implementation of the project of
National Rural Economic Transformation Project (NRETP):**

<u>S.no</u>	<u>Districts Observations</u>	<u>District</u>
1.	Mediclaime Liability of Jyoti Kumari CC BRLPS200976 of Rs 28,149 is pending for payment since 13.12.2022.	Darbanga
2.	Ref no.-BRLPS/DPCU-GAYA/Proc./1942/2021-22 <ul style="list-style-type: none"> • Work order issued- 03/04/2022 • Delivery period - 26/04/2022 • Payment made - 02/06/2022 A. As per Bid Document, delivery should be made within 15 days of work order issued, but delivery has not been completed according to the bid document. B. 0.5% deduction must be made in bill amount before passing payment. As per the Bid Documents. C. But no deduction has been made in Final bill Amount. (Payment voucher no. 126, on date 02/06/2022). D. (c) As per Bid document Payment should be made within 15 days from the delivery of goods. But no payment has been made according to the Bid documents.	Gaya
3.	RETENTION SECURITY MONEY OF GAUTAM BROTHERS: A Closing Balance of Rs. 14,703 has been observed. The amount should either be refunded to the vendor if the services provided by the Gautam Brothers was satisfactory or the amount should be treated as income if the Amount is not to be refunded back to the vendor	Muzaffarpur
4.	Other Liabilities: It has been observed that there is a closing balance of Rs. 48,379. As per the explanations provided to us these liabilities have arisen due to excess reversals by the beneficiaries. Steps should be taken to trace the reversals and the liabilities should be cleared as soon as possible.	Muzaffarpur
5.	It was observed that Salary Payable of Sanjay Kumar Mishra is pending for payment of Rs 44,673 from the last F.Y. although the performance reward of Rs 93,319.00 was paid to him.	Saharsha



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Continuation Sheet

Matters having significant impact on the implementation of the project
SatatJeevikoparjan Yojna (SJY)

S. no	Districts Observation	District
1.	On 9 th September LGF 2 nd tranch of Rs.138600 was given to Madan Mohan Jeevika MGS 915161 PIR and in December month UC received of Amount of Rs.138600 and expense booked. In the month of March, Madan Mohan Jeevika MGS 915161 PIR has return 28000 of LGF 2 nd tranch. In our opinion Wrong UC was allowed and adjusted in the December month.	Bhagalpur
2.	During the course of audit it has been observed that TDS Advance is receivable from Vishal Indus Craft Pvt. Ltd of Rs 1894 from 01.04.222.	Jamui
3.	It was observed that building rent of Rs 1,98,240 has been paid to Suman Menson after deducting GST TDS @ 10%.	Katihar

However, the management has taken necessary steps to regularize all of the above mentioned issues to ensure that all the internal controls and checks are in place.

We wish to take this opportunity to thank Project Management for the courtesies and cooperation extended to our auditors.

Thanking You.

Yours truly,

For Amit Ray & Co
Chartered Accountants
FRN 000483C



Abhishek Sharma
Partner
M.No. 403861

Place: Patna
Date: September 16th, 2023

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Continuation Sheet

Bihar Rural Livelihoods Promotion Society
Consolidated Balance Sheet as on 31st March 2023

		(Amount in Rs.)					
Liabilities	Schedule No.	As at 31st March 2023	As at 31st March 2022	Assets	Schedule No.	As at 31st March 2023	As at 31st March 2022
Capital Fund	1	65,62,60,719.33	64,62,42,076.33	Fixed Assets	1	65,62,60,719.33	64,62,42,076.33
Restricted Fund	2	23,35,48,33,811.50	26,53,18,74,497.63	Current Assets, Loans & Advances			
Current Liabilities	3	14,31,62,677.88	9,21,91,686.18	Current Assets	4	1,77,037.00	4,24,149.00
Interest on CSS payable to Funding Agency	6A	27,40,24,158.00	22,94,29,048.01	Cash in Hand	5	14,89,98,26,683.90	18,00,99,79,699.49
				Cash at Bank	8	8,53,12,70,306.85	8,49,84,39,748.85
				Loans & Advances	14	24,21,441.00	2,57,874.00
				TDS Receivable		33,83,25,178.63	34,43,93,760.48
				Receivable from PHED			
Total		24,42,82,81,366.71	27,49,97,37,308.15	Total		24,42,82,81,366.71	27,49,97,37,308.15

Significant Accounting Policies & Notes on Accounts - 17

In terms of our report of even date

For Amit Ray & Co.

(Chartered Accountants)

FRN-000483C

Nishu Kumar

(C.A. Abhishek Sharma, Partner)

M.No.403861

Place : Patna

Date: **16 SEP 2023**



For and on behalf of
Bihar Rural Livelihoods Promotion Society

Ranjit Kumar
(Ranjit Kumar)

Chief Finance Officer



Rahul Kumar

(Rahul Kumar)

Project Director-cum- Chief Executive Officer



Bihar Rural Livelihoods Promotion Society
Consolidated Receipts & Payments Account for the year ended 31st March 2023

Receipts	Sch No.	Total for the year ended 31.03.23	Total for the year ended 31.03.22	Payments	Sch No.	Total for the year ended 31.03.23	Total for the year ended 31.03.22
Opening Balance							
Cash in Hand		4,24,149.00	3,16,612.00	Satlat Jeevikaoparjan Yojana (SUY)	9	1,51,61,42,795.07	75,67,63,569.29
Cash at Bank		18,00,99,79,699.49	16,38,70,65,655.40	National Rural Livelihood Mission (NRLM)	10	21,99,17,21,221.70	16,28,26,19,118.14
				National Rural Economic Transformation Project (NRETP)	11	1,49,74,18,811.76	1,99,76,36,724.76
Loans & Advances		8,49,84,39,748.85	5,47,14,34,837.75	Bihar Transformative Development Project (BTDP)	12	5,29,47,40,463.71	5,29,61,58,593.83
TDS Receivable		2,57,874.00	55,24,519.00	Other Project Expenditure	13	75,59,07,964.17	48,08,74,622.03
Receivable from PHED		34,43,93,760.48	34,43,93,760.48	Fixed Assets purchased under BTDP/NRLM/DDU-GKY/NRETP/SUY	1	97,06,666.00	1,51,05,276.00
Funds Received				Swachh Bharat Mission -Gramin (SBM-G)			
Central Govt.	15	21,70,19,06,233.19	14,99,76,57,757.82	Lohiya Swachhila Yojana (LSY)		7,48,34,67,349.14	40,63,80,218.84
State Govt./Other Deptt. Fund		17,30,27,89,749.46	18,14,71,87,597.22	Ganga Action Plan (GAP)		14,74,84,896.00	7,95,57,373.10
Interest & Other Income				Nirmal Neer Pariyojna (NNP)	16	34,51,57,969.29	2,07,15,693.38
Bank Interest	6	10,74,83,331.78	19,97,14,767.37	SBM- Performance Incentive Grant (PIG)		18,36,043.30	1,49,04,137.11
Miscellaneous Income	7	1,74,82,989.95	67,72,933.80	SBM- Extra Budgetary Resource (EBR)		8,18,65,258.47	44,03,46,972.08
Closing Liabilities	3	14,31,62,677.88	9,21,91,686.18	SBM- Swachh Bharat Kosh (SBK)		3,18,03,12,417.90	73,63,59,371.00
				Fixed Assets purchased under SBM-G/LSY/GAP/PIG/EBR/SBK			
Interest on CSS payable to Funding Agency	6A	27,40,24,158.00	22,94,29,048.01	Opening liabilities	1	9,40,534.00	6,90,965.00
				Unspent Balance Returned to the Funding Agency:		32,16,20,734.19	24,54,13,680.97
				NRLM		600.00	
				Dairy Development Scheme			12,00,000.00
				MKSP-NTFP-TASAR			2,34,67,627.68
				GAP			2,23,00,00,000.00
				Closing Balance	4	1,77,037.00	4,24,149.00
				Cash in hand	5	14,89,98,26,683.90	18,00,99,79,699.49
				Cash at Bank	8	8,53,12,70,306.85	8,49,84,39,748.85
				Loans & Advances	14	24,21,441.00	2,57,874.00
				TDS Receivable		33,83,25,178.63	34,43,93,760.48
				Receivable from PHED			
Total		66,40,03,44,372.08	55,88,16,89,175.03	Total		66,40,03,44,372.08	55,88,16,89,175.03

Significant Accounting Policies & Notes on Accounts 17

For Amit Ray & Co.
(Chartered Accountants)
FRN-000483C

(Signature)
(C.A. Abhishek Sharma Partner)
M.No-463851
Place : Patna
Date: 16 SEP 2023

For and on behalf of
Bihar Rural Livelihoods Promotion Society

(Signature)
(Rahul Kumar)
Chief Finance Officer

(Signature)
(Rahul Kumar)
Project Director-cum- Chief Executive Officer

Bihar Rural Livelihoods Promotion Society
Consolidated Income & Expenditure Account for the year ended 31st March 2023

Expenditure	Schedule No.	For the year ended 31-3-2023	For the year ended 31-3-2022	Income	Schedule No.	For the year ended 31-3-2023	For the year ended 31-3-2022
Salat Jeevikoparjan Yojana (SUY)	9	1,51,61,42,795.07	75,67,63,569.29	Grant Received to the extent utilized during the year		42,18,17,36,068.78	26,32,16,24,933.39
National Rural Livelihood Mission (NRLM)	10	21,99,17,21,221.70	16,28,26,19,118.14	Less: Fixed Assets transferred to Capital Fund Account	1	1,06,47,200.00	1,57,96,241.00
National Rural Economic Transformation Project (NRETP)	11	1,49,74,18,811.76	1,99,76,36,724.76	Total		42,17,10,88,868.78	26,30,58,28,692.39
Bihar Transformative Development Project (BTDP)	12	5,29,47,40,463.71	5,29,61,58,593.83	Miscellaneous Income			
Other Project Expenditures	13	75,59,07,964.17	48,08,74,622.03	Bank Interest	6	10,74,83,331.78	19,97,14,767.37
Expenditure under LSBA	16			Other Income	7	1,74,82,989.95	67,72,933.80
Swachh Bharat Mission -Gramin (SBM-G)		7,48,34,67,349.14	40,63,80,218.84				
Lohiya Swachhila Yojna (LSY)		14,74,84,896.00	7,95,57,373.10				
Ganga Action Plan (GAP)		34,51,57,989.29	2,07,15,693.38				
Nirmal Neer Pariyojna (NNP)		18,36,043.30	1,49,04,137.11				
SBM- Performance Incentive Grant (PIG)		8,18,65,258.47	44,03,46,972.08				
SBM- Extra Budgetary Resource (EBR)		3,18,03,12,417.90	73,63,59,371.00				
SBM- Swachh Bharat Kosh (SBK)							
Add: Fixed Assets Purchased under BTDP/NRLM/SLACC/DDU-GKY/NRETP/SUY	1	97,06,666.00	1,51,05,276.00				
Add: Fixed Assets Purchased under SBM-G/LSY/GAP/NNP		9,40,534.00	6,90,985.00				
Total Expenditure		42,30,67,02,390.51	26,52,81,12,634.56				
Less: Fixed Assets transferred	1	1,06,47,200.00	1,57,96,241.00				
Total		42,29,60,55,190.51	26,51,23,16,393.56	Total		42,29,60,55,190.51	26,51,23,16,393.56

Significant Accounting Policies & Notes on Accounts 17

In terms of our report of even date

For Amit Ray & Co.
(Chartered Accountants)
FRN-000483C

Mishra & Co.
(C.A. Abhishek Sharma Partner)
M.No.403861
Place : Patna
Date: 16 SEP 2023

For and on behalf of
Bihar Rural Livelihoods Promotion Society

Rahul Kumar
(Rahul Kumar)
Chief Finance Officer

Rahul Kumar
(Rahul Kumar)
Project Director-cum- Chief Executive Officer

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 1
Fixed Assets & Capital Fund
(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
BRLP	6,21,27,537.60	-	-	6,21,27,537.60	6,21,27,537.60
BTD	27,31,85,524.99	31,02,068.00	5,86,358.00	27,57,01,234.99	27,31,85,524.99
NRLM	14,05,42,433.24	46,54,214.00	2,200.00	14,51,94,447.24	14,05,42,433.24
NRETP	5,61,89,561.00	16,11,370.00	-	5,78,00,931.00	5,61,89,561.00
SJY	93,68,770.00	3,39,014.00	-	97,07,784.00	93,68,770.00
DDU-GKY	7,80,627.00	-	-	7,80,627.00	7,80,627.00
SLACC	16,18,294.00	-	-	16,18,294.00	16,18,294.00
NRLP	5,22,92,972.15	-	-	5,22,92,972.15	5,22,92,972.15
SBM-G	4,79,37,441.35	9,40,534.00	39,999.00	4,88,37,976.35	4,79,37,441.35
SBM-G-PIG	76,498.00	-	-	76,498.00	76,498.00
LSY	3,09,218.00	-	-	3,09,218.00	3,09,218.00
NNP	18,13,199.00	-	-	18,13,199.00	18,13,199.00
Total	64,62,42,076.33	1,06,47,200.00	6,28,557.00	65,62,60,719.33	64,62,42,076.33

Details of Fixed Assets under BTD as on at 31st March 2023

(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
Air conditioner	3,01,831.00	-	-	3,01,831.00	3,01,831.00
Computer	5,84,42,750.40	3,28,984.00	-	5,87,71,734.40	5,84,42,750.40
Laptops/Tablet	5,25,383.00	-	-	5,25,383.00	5,25,383.00
Fax	16,000.00	-	-	16,000.00	16,000.00
Furniture	2,32,37,474.99	3,46,971.00	-	2,35,84,445.99	2,32,37,474.99
Mobile/Tablet	1,08,808.00	96,999.00	37,999.00	1,67,808.00	1,08,808.00
Intercom	1,77,925.00	-	-	1,77,925.00	1,77,925.00
Vehicle	17,30,143.00	-	-	17,30,143.00	17,30,143.00
Photocopier	20,49,658.00	-	-	20,49,658.00	20,49,658.00
Printer	24,98,422.00	1,00,075.00	8,033.00	25,90,464.00	24,98,422.00
Software	84,809.00	-	-	84,809.00	84,809.00
Other Office Equipments	82,01,446.60	4,03,160.00	-	86,04,606.60	82,01,446.60
Misc. Electronic Installations	1,26,847.00	-	-	1,26,847.00	1,26,847.00
LCD Projector	10,24,97,145.00	-	17,726.00	10,24,79,419.00	10,24,97,145.00
LCD TV	1,23,850.00	-	-	1,23,850.00	1,23,850.00
Digital Camera	5,70,879.00	2,20,928.00	-	7,91,807.00	5,70,879.00
UPS/Inverter	96,69,758.00	12,37,919.00	5,22,600.00	1,03,85,077.00	96,69,758.00
Scanner	57,741.00	-	-	57,741.00	57,741.00
Generator (MP)	-	-	-	-	-
Computer Accessories	1,86,945.00	1,10,460.00	-	2,97,405.00	1,86,945.00
Upgrading of Computer	-	-	-	-	-
System/Office Equipment	56,365.00	8,380.00	-	64,745.00	56,365.00
Cycle(MP)	3,670.00	-	-	3,670.00	3,670.00
Laptop Adaptor	-	-	-	-	-
Fan	6,62,499.00	42,058.00	-	7,04,557.00	6,62,499.00
Sign Board	56,050.00	3,966.00	-	60,016.00	56,050.00
Office Refurnishing	6,05,42,862.00	94,239.00	-	6,06,37,101.00	6,05,42,862.00
Gas Cylinder	23,454.00	-	-	23,454.00	23,454.00
Stabilizer	3,87,308.00	-	-	3,87,308.00	3,87,308.00
Data Card	92,130.00	5,589.00	-	97,719.00	92,130.00
Pen Drive	31,562.00	800.00	-	32,362.00	31,562.00
White Board	50,529.00	-	-	50,529.00	50,529.00
Room Heater	49,478.00	-	-	49,478.00	49,478.00
Telephone set (Walky)	10,620.00	-	-	10,620.00	10,620.00
Heater (Kitchen)	12,750.00	-	-	12,750.00	12,750.00
Water Filter	2,71,512.00	18,550.00	-	2,90,062.00	2,71,512.00
Coolers	1,42,345.00	60,100.00	-	2,02,445.00	1,42,345.00
Bio Matrix	-	-	-	-	-
Transformer	-	-	-	-	-
Speaker set	1,17,795.00	22,890.00	-	1,40,685.00	1,17,795.00
Vehicle (safari strome)	-	-	-	-	-
SHG Training Manual	66,780.00	-	-	66,780.00	66,780.00
Total [Rs]	27,31,85,524.99	31,02,068.00	5,86,358.00	27,57,01,234.99	27,31,85,524.99



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Details of Fixed Assets under NRLM as on at 31st March 2023

(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
Computer	2,02,38,147.60	5,458.00	-	2,02,43,605.60	2,02,38,147.60
Furniture	4,27,93,002.86	12,18,579.00	-	4,40,11,581.86	4,27,93,002.86
Photocopier	1,29,35,626.50	4,84,380.00	-	1,34,20,006.50	1,29,35,626.50
Printer	55,55,789.40	77,170.00	-	56,32,959.40	55,55,789.40
Software	16,28,629.00	2,100.00	-	16,30,729.00	16,28,629.00
Other Office Equipments	34,78,049.88	10,99,994.00	-	45,78,043.88	34,78,049.88
LCD Projector/Pico Projector	1,59,72,952.00	4,990.00	-	1,59,77,942.00	1,59,72,952.00
UPS/Inverter	90,37,300.00	13,91,741.00	-	1,04,29,041.00	90,37,300.00
Computer Accessories	25,37,061.00	88,991.00	-	26,26,052.00	25,37,061.00
Upgrading of Computer System/	12,76,943.00	2,01,749.00	-	14,78,692.00	12,76,943.00
Fan	13,05,648.00	49,941.00	-	13,55,589.00	13,05,648.00
Sign Board	2,66,251.00	10,680.00	-	2,76,931.00	2,66,251.00
Office Refurnishing	2,06,16,550.00	10,066.00	-	2,06,26,616.00	2,06,16,550.00
Gas Cylinder	53,645.00	3,971.00	-	57,616.00	53,645.00
Stabiliser	7,93,624.00	-	-	7,93,624.00	7,93,624.00
Data Card	2,18,043.00	-	2,200.00	2,15,843.00	2,18,043.00
White Board	3,95,643.00	4,404.00	-	4,00,047.00	3,95,643.00
Water Filter	14,39,528.00	-	-	14,39,528.00	14,39,528.00
Total	14,05,42,433.24	46,54,214.00	2,200.00	14,51,94,447.24	14,05,42,433.24

Details of Fixed Assets under NRETP as on at 31st March 2023

(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
Computer/Scanner	4,29,924.00	-	-	4,29,924.00	4,29,924.00
Furniture	22,95,154.00	8,66,558.00	-	31,61,712.00	22,95,154.00
Photocopier	1,07,000.00	47,491.00	-	1,54,491.00	1,07,000.00
Printer	8,30,505.00	43,390.00	-	8,73,895.00	8,30,505.00
Software	6,100.00	-	-	6,100.00	6,100.00
Other Office Equipments/Camera	7,21,094.00	2,70,669.00	-	9,91,763.00	7,21,094.00
LCD Projector	5,00,31,465.00	38,940.00	-	5,00,70,405.00	5,00,31,465.00
UPS/Inverter	7,31,139.00	2,58,394.00	-	9,89,533.00	7,31,139.00
Computer Accessories	5,92,454.00	30,850.00	-	6,23,304.00	5,92,454.00
Upgrading of Computer System/	1,31,250.00	3,893.00	-	1,35,143.00	1,31,250.00
Fan	2,42,504.00	43,411.00	-	2,85,915.00	2,42,504.00
Sign Board	11,035.00	-	-	11,035.00	11,035.00
Office Refurnishing	43,914.00	2,500.00	-	46,414.00	43,914.00
Gas Cylinder	1,924.00	4,724.00	-	6,648.00	1,924.00
Stabiliser	3,100.00	-	-	3,100.00	3,100.00
Data Card	7,499.00	550.00	-	8,049.00	7,499.00
White Board	1,100.00	-	-	1,100.00	1,100.00
Water Filter	2,400.00	-	-	2,400.00	2,400.00
Total	5,61,89,561.00	16,11,370.00	-	5,78,00,931.00	5,61,89,561.00

Details of Fixed Assets under DDU-GKY as on at 31st March 2023

(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
Computer	3,17,720.00	-	-	3,17,720.00	3,17,720.00
Other Office Equipments/Camera	1,15,000.00	-	-	1,15,000.00	1,15,000.00
LCD Projector	84,955.00	-	-	84,955.00	84,955.00
UPS/Inverter/Hard Disk	15,825.00	-	-	15,825.00	15,825.00
Computer Accessories	2,40,727.00	-	-	2,40,727.00	2,40,727.00
Office Refurnishing	6,400.00	-	-	6,400.00	6,400.00
Total	7,80,627.00	-	-	7,80,627.00	7,80,627.00



Details of Fixed Assets under SJY as on at 31st March 2023

(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
Computer	94,376.00	-	-	94,376.00	94,376.00
Furniture	55,35,594.00	3,39,014.00	-	58,74,608.00	55,35,594.00
Printer	30,34,440.00	-	-	30,34,440.00	30,34,440.00
Other Office Equipments	3,31,033.00	-	-	3,31,033.00	3,31,033.00
Office Refurnishing	3,73,327.00	-	-	3,73,327.00	3,73,327.00
Total [Rs]	93,68,770.00	3,39,014.00	-	97,07,784.00	93,68,770.00

Details of Fixed Assets under BRLP as on at 31st March 2023

(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
Air conditioner	25,75,048.93			25,75,048.93	25,75,048.93
Computer	65,63,868.50			65,63,868.50	65,63,868.50
Laptops/Tablet	32,68,713.00			32,68,713.00	32,68,713.00
Fax	2,31,682.00			2,31,682.00	2,31,682.00
Furniture	1,80,98,532.76			1,80,98,532.76	1,80,98,532.76
Mobile/Tablet	1,78,408.98			1,78,408.98	1,78,408.98
Intercom	1,21,939.00			1,21,939.00	1,21,939.00
Vehicle	15,81,106.00			15,81,106.00	15,81,106.00
Photocopier	30,90,726.08			30,90,726.08	30,90,726.08
Printer	22,85,059.00			22,85,059.00	22,85,059.00
Software	8,88,706.00			8,88,706.00	8,88,706.00
Other Office Equipments	59,98,951.50			59,98,951.50	59,98,951.50
Misc. Electronic Installations	8,04,612.75			8,04,612.75	8,04,612.75
LCD Projector	6,59,874.00			6,59,874.00	6,59,874.00
LCD TV	3,92,522.01			3,92,522.01	3,92,522.01
Digital Camera	8,45,682.00			8,45,682.00	8,45,682.00
UPS/Inverter	12,73,513.43			12,73,513.43	12,73,513.43
Scanner	3,32,512.00			3,32,512.00	3,32,512.00
Generator (MP)	1,17,079.00			1,17,079.00	1,17,079.00
Computer Accessories	19,24,113.00			19,24,113.00	19,24,113.00
Upgrading of Computer System/t	16,66,886.66			16,66,886.66	16,66,886.66
Cycle(MP)	93,310.00			93,310.00	93,310.00
Laptop Adaptor	22,600.00			22,600.00	22,600.00
Fan	4,70,724.00			4,70,724.00	4,70,724.00
Sign Board	1,20,221.00			1,20,221.00	1,20,221.00
Office Refurnishing	24,35,822.00			24,35,822.00	24,35,822.00
Gas Cylinder	72,574.00			72,574.00	72,574.00
Stabilizer	13,16,807.00			13,16,807.00	13,16,807.00
Data Card	99,646.00			99,646.00	99,646.00
Pen Drive	57,542.00			57,542.00	57,542.00
White Board	95,320.00			95,320.00	95,320.00
Room Heater	97,146.00			97,146.00	97,146.00
Telephone set (Walky)	39,783.00			39,783.00	39,783.00
Heater (Kitchen)	56,782.00			56,782.00	56,782.00
Water Filter	3,43,397.00			3,43,397.00	3,43,397.00
Coolers	3,70,614.00			3,70,614.00	3,70,614.00
Bio Matrix	5,59,516.00			5,59,516.00	5,59,516.00
Transformer	3,04,140.00			3,04,140.00	3,04,140.00
Vehicle (safari strome)	26,72,057.00			26,72,057.00	26,72,057.00
Total [Rs]	6,21,27,537.60	-	-	6,21,27,537.60	6,21,27,537.60



Details of Fixed Assets under SLACC as on at 31st March 2023

(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
Computer	3,96,476.00			3,96,476.00	3,96,476.00
Laptop	12,21,818.00			12,21,818.00	12,21,818.00
Total	16,18,294.00	-	-	16,18,294.00	16,18,294.00

Details of Fixed Assets under NRLP as on at 31st March 2023

(Amount in Rs.)

Particulars	Balance as on 01-04-2022	Addition during the year	Deletion During the year	Balance as on 31-03-2023	Balance as on 31-03-2022
Computer	1,93,99,759.20		-	1,93,99,759.20	1,93,99,759.20
Fax	67,925.00		-	67,925.00	67,925.00
Furniture	1,64,86,881.95		-	1,64,86,881.95	1,64,86,881.95
Intercom	29,653.00		-	29,653.00	29,653.00
Photocopier	38,77,991.00		-	38,77,991.00	38,77,991.00
Printer	24,56,869.00		-	24,56,869.00	24,56,869.00
Software	2,58,370.00		-	2,58,370.00	2,58,370.00
Other Office Equipments	26,40,098.00		-	26,40,098.00	26,40,098.00
Misc. Electronic Installations	1,96,266.00		-	1,96,266.00	1,96,266.00
LCD Projector	12,70,896.00		-	12,70,896.00	12,70,896.00
Digital Camera	6,40,062.00		-	6,40,062.00	6,40,062.00
UPS/Inverter	11,54,887.00		-	11,54,887.00	11,54,887.00
Scanner	1,49,119.00		-	1,49,119.00	1,49,119.00
Computer Accessories	14,55,513.00		-	14,55,513.00	14,55,513.00
Upgrading of Computer System/d	2,68,338.00		-	2,68,338.00	2,68,338.00
Cycle(MP)	65,538.00		-	65,538.00	65,538.00
Fan	6,56,633.00		-	6,56,633.00	6,56,633.00
Sign Board	1,13,442.00		-	1,13,442.00	1,13,442.00
Office Refurnishing	1,28,465.00		-	1,28,465.00	1,28,465.00
Gas Cylinder	57,767.00		-	57,767.00	57,767.00
Stabiliser	2,36,735.00		-	2,36,735.00	2,36,735.00
Data Card	1,03,394.00		-	1,03,394.00	1,03,394.00
Pen Drive	22,973.00		-	22,973.00	22,973.00
White Board	2,51,654.00		-	2,51,654.00	2,51,654.00
Room Heater	17,005.00		-	17,005.00	17,005.00
Water Filter	2,86,738.00		-	2,86,738.00	2,86,738.00
Total	5,22,92,972.15	-	-	5,22,92,972.15	5,22,92,972.15

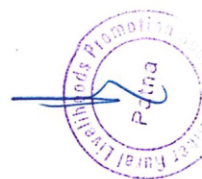


BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2022-23)
Schedule 2

Restricted Fund	BTDP	Integrated Poultry Development Scheme (IPDS)	Integrated Goat & Sheep Development Scheme (IGSDS)	WDC-Gram Varta	Unicef Swabhiman project	BSEC	NEERA	CSR Activities	NRETP Innovative Project
Opening Balance as on 01-04-2022	2,87,56,85,885.65	29,72,12,266.70	11,57,000.00	1,97,79,946.00	8,35,502.00	84,831.00	3,78,16,814.92	8,00,00,000.00	28,26,688.00
Fund Received from Central Government									
Fund Received from State Government/other Department Fund	3,12,00,00,000.00	4,68,95,900.00	4,73,12,100.00		27,34,294.00	99,99,000.00		7,40,30,000.00	
SGSY									
Bank Interest	4,59,86,327.78	7,15,603.00							
Other receipts	68,83,579.11								
Transfer to /from Liability									
Total (A)	6,04,85,55,792.54	34,48,23,769.70	4,84,69,100.00	1,97,79,946.00	35,69,796.00	1,00,83,831.00	3,78,16,814.92	15,40,30,000.00	28,26,688.00
Amount Returned to the Funding Agency									
Net Fund Balance (B)	6,04,85,55,792.54	34,48,23,769.70	4,84,69,100.00	1,97,79,946.00	35,69,796.00	1,00,83,831.00	3,78,16,814.92	15,40,30,000.00	28,26,688.00
Less: Expenditure incurred during the year	5,29,78,42,531.71	12,61,37,335.95			36,65,807.00	28,66,833.00	2,52,62,008.72	2,79,83,840.00	
Total Expenditure (C)	5,29,78,42,531.71	12,61,37,335.95	-	-	36,65,807.00	28,66,833.00	2,52,62,008.72	2,79,83,840.00	-
Restricted Fund as on 31/03/2023 (B-C)	75,07,13,260.83	21,86,86,433.75	4,84,69,100.00	1,97,79,946.00	(96,011.00)	72,16,998.00	1,25,54,806.20	12,60,46,160.00	28,26,688.00



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2022-23)
Schedule 2

Restricted Fund	Credit Risk Fund (CRF) under NRETP	NRETP	NRLM	RSETI	SVEP	CFT	CFP	Mukyanantri Kosi Mulberry Yojna	DDU-GKY
Opening Balance as on 01-04-2022	-	58,74,18,605.32	6,60,91,09,210.56	5,25,80,344.00	14,75,90,137.60	(99,99,922.74)	-	11,05,17,068.05	4,72,00,82,297.44
Fund Received from Central Government	25,00,000.00	72,31,50,000.00	12,83,22,86,000.00		3,61,90,000.00				
Fund Received from State Government/other Department Fund		48,21,00,000.00	6,85,79,00,000.00		2,41,26,000.00	7,27,30,000.00			
SGSY			(5,04,611.35)						
Bank Interest						14,05,271.00			
Other receipts		21,55,400.24	82,97,416.60						50,000.00
Transfer to /from Liability									
Total (A)	25,00,000.00	1,79,48,24,005.56	26,30,70,88,015.81	5,25,80,344.00	20,79,06,137.60	6,41,35,348.26	-	11,05,17,068.05	4,72,01,32,297.44
Amount Returned to the Funding Agency			600.00						
Net Fund Balance (B)	25,00,000.00	1,79,48,24,005.56	26,30,70,87,415.81	5,25,80,344.00	20,79,06,137.60	6,41,35,348.26	-	11,05,17,068.05	4,72,01,32,297.44
Less: Expenditure incurred during the year		1,49,90,30,181.76	21,99,63,75,435.70	5,14,02,870.00	4,29,25,827.00	1,29,45,804.00	27,730.00	13,54,177.00	43,84,46,152.50
Total Expenditure (C)	-	1,49,90,30,181.76	21,99,63,75,435.70	5,14,02,870.00	4,29,25,827.00	1,29,45,804.00	27,730.00	13,54,177.00	43,84,46,152.50
Restricted Fund as on 31/03/2023 (B-C)	25,00,000.00	29,57,93,823.80	4,31,07,11,980.11	11,77,474.00	16,49,80,310.60	5,11,89,544.26	(27,730.00)	10,91,62,891.05	4,28,16,86,144.94



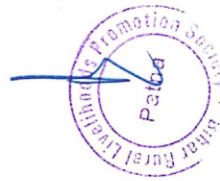
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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2022-23)

Schedule 2

Restricted Fund	Social Audit Society	NRO	PM-FME	NRO LoKOS	FDRVC-CBBO	NABARD	MKSP-ASA	Satat Jeevikoparjan Yojana
Opening Balance as on 01-04-2022	88,78,953.64	5,75,757.00	1,36,35,724.00	-	-	75,000.00	3,19,15,975.94	1,23,20,01,976.43
Fund Received from Central Government				1,40,20,000.00	10,00,000.00			-
Fund Received from State Government/other Department Fund			17,79,93,300.00					2,00,00,00,000.00
SGSY								
Bank Interest			8,06,021.00	3,08,230.00			8,76,782.00	1,90,81,560.00
Other receipts								60,001.00
Transfer to /from Liability					27,50,000.00			
Total (A)	88,78,953.64	5,75,757.00	19,24,35,045.00	1,43,28,230.00	37,50,000.00	75,000.00	3,27,92,757.94	3,25,11,43,537.43
Amount Returned to the Funding Agency								
Net Fund Balance (B)	88,78,953.64	5,75,757.00	19,24,35,045.00	1,43,28,230.00	37,50,000.00	75,000.00	3,27,92,757.94	3,25,11,43,537.43
Less: Expenditure incurred during the year	15,22,473.00	12,16,946.00	1,87,33,430.00	6,73,190.00	7,43,540.00			1,51,64,81,809.07
Total Expenditure (C)	15,22,473.00	12,16,946.00	1,87,33,430.00	6,73,190.00	7,43,540.00	-	-	1,51,64,81,809.07
Restricted Fund as on 31/03/2023 (B-C)	73,56,480.64	(6,41,189.00)	17,37,01,615.00	1,36,55,040.00	30,06,460.00	75,000.00	3,27,92,757.94	1,73,46,61,728.36



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2022-23)
Schedule 2

Restricted Fund	SBM-G	NNP/LIS	LSY	SBM-PIG	SBM-EBR	GAP	Total
Opening Balance as on 01-04-2022	2,22,91,75,949.56	21,43,635.68	87,81,66,756.94	16,55,16,026.96	5,58,00,41,906.00	85,70,50,160.98	26,53,18,74,497.63
Fund Received from Central Government	8,09,03,13,000.00	-	-	-	-	-	21,89,94,59,000.00
Fund Received from State Government/other Department Fund	4,38,71,71,000.00	-	-	-	-	-	17,30,29,91,594.00
SGSY							(5,04,611.35)
Bank Interest		569.00	2,77,68,357.00			1,05,34,611.00	10,74,83,331.78
Other receipts	15,911.00			400.00		20,282.00	1,74,82,989.95
Transfer to /from Liability							27,50,000.00
Total (A)	14,70,66,75,860.56	21,44,204.68	90,59,35,113.94	16,55,16,426.96	5,58,00,41,906.00	86,76,05,053.98	65,66,15,36,802.01
Amount Returned to the Funding Agency							600.00
Net Fund Balance (B)	14,70,66,75,860.56	21,44,204.68	90,59,35,113.94	16,55,16,426.96	5,58,00,41,906.00	86,76,05,053.98	65,66,15,36,202.01
Less: Expenditure incurred during the year	7,48,44,07,883.14	18,36,043.30	14,74,84,896.00	8,18,65,258.47	3,18,03,12,417.90	34,51,57,969.29	42,30,67,02,390.51
Total Expenditure (C)	7,48,44,07,883.14	18,36,043.30	14,74,84,896.00	8,18,65,258.47	3,18,03,12,417.90	34,51,57,969.29	42,30,67,02,390.51
Restricted Fund as on 31/03/2023 (B-C)	7,22,22,67,977.42	3,08,161.38	75,84,50,217.94	8,36,51,168.49	2,39,97,29,488.10	52,24,47,084.69	23,35,48,33,811.50



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

**Schedule 3
Current Liabilities**

Amount in Rupees		
Particulars	As at 31st March 2023	As at 31st March 2022
BTD	6,28,44,006.60	2,46,21,043.50
MKSP	24,285.00	24,285.00
SJY	74,19,602.00	8,62,522.00
NRLM	5,55,26,736.83	5,07,04,811.08
NRETP	53,10,593.46	33,37,285.61
SBM-G	1,03,28,982.19	1,08,91,378.19
LSY	15,59,244.00	15,59,244.00
GAP	72.00	72.00
NNP	-	-
SBM-PIG	1,49,155.80	1,91,044.80
SBM-EBR	-	-
SBM-SBK	-	-
Total	14,31,62,677.88	9,21,91,686.18

**Schedule 4
Cash in Hand**

(Amount in Rs.)		
Particulars	As at 31st March 2023	As at 31st March 2022
Satat Jeevikoparjan Yojana	-	8,117.00
BTD	80,361.00	2,63,770.00
NRLM	72,457.00	55,547.00
NRETP	24,219.00	96,715.00
SBM-G	-	-
LSY	-	-
GAP	-	-
NNP	-	-
Total	1,77,037.00	4,24,149.00

**Schedule 5
Cash at Bank**

Particulars	As at 31st March 2023	As at 31st March 2022
Satat Jeevikoparjan Yojana	1,12,75,76,465.80	93,14,13,635.79
BTD	89,01,36,145.17	2,56,26,95,369.62
MKSP	3,25,45,712.94	2,91,75,899.94
NRETP	27,01,30,735.72	45,89,37,083.77
NRLM	4,45,01,21,980.79	6,56,78,46,712.42
DDU-GKY	1,21,51,28,457.15	1,55,73,19,528.55
SBM-G	5,85,87,05,621.21	1,80,22,83,752.23
LSY	76,02,62,507.94	87,97,38,000.94
GAP	26,02,13,137.48	34,56,11,358.51
NNP	11,846.38	21,247.38
SBM-PIG	81,72,580.89	6,97,87,804.34
SBM-EBR	2,68,21,492.43	2,80,51,49,306.00
Total	14,89,98,26,683.90	18,00,99,79,699.49



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

**Schedule 6
Bank Interest**

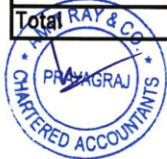
Particulars	As at 31st March 2023	As at 31st March 2022
	-	
BTDP	4,59,86,327.78	5,43,39,083.89
Integrated Poultry Development Scheme	7,15,603.00	2,67,655.00
PM-FME	8,06,021.00	-
Satat Jeevikoparjan Yojana	1,90,81,560.00	97,71,733.00
CFT	14,05,271.00	7,66,160.00
MKSP-ASA	8,76,782.00	10,80,169.00
NRO-LoKoS	3,08,230.00	-
SBM-G		
NNP/LIS	569.00	1,153.00
LSY	2,77,68,357.00	3,13,18,396.50
GAP	1,05,34,611.00	10,21,70,416.98
SBM-PIG	-	-
SBM-EBR	-	-
SBM-SBK	-	-
Total	10,74,83,331.78	19,97,14,767.37

**Schedule 6A
Bank Interest on Central Sponsored Scheme (Payable to Funding Agency)**

Particulars	As at 31st March 2023	As at 31st March 2022
NRLM	9,33,52,213.00	9,96,00,935.52
DDU-GKY	4,08,90,797.00	6,83,56,275.00
RSETI	9,52,300.00	2,63,890.00
SVEP	31,74,365.00	29,47,374.00
NRETP	54,50,923.00	1,16,47,168.96
SBM (G)	8,26,40,083.00	64,30,209.53
SBM (G)-EBR	4,66,54,594.00	3,85,88,805.00
SBM (G)-PIG	9,08,883.00	15,94,390.00
Total	27,40,24,158.00	22,94,29,048.01

**Schedule 7
Miscellaneous Income**

Particulars	As at 31st March 2023	As at 31st March 2022
BTDP	68,83,579.11	32,74,173.00
NRLM	82,97,416.60	23,86,406.00
SJY	60,001.00	-
DDU-GKY	50,000.00	3,50,000.00
NRETP	21,55,400.24	7,27,376.80
SBM-G	15,911.00	30,800.00
LSY		-
NNP/LIS		-
GAP	20,282.00	200.00
SBM-PIG	400.00	3,978.00
SBM-EBR	-	-
SBM-SBK	-	-
Total	1,74,82,989.95	67,72,933.80



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule -8

Loans & Advance:

Project	Employee Advance		Advance under Poultry Development Scheme		Advance under Integrated Goat & Sheep Development Scheme		Advance unde NEERA		Mukhyamantri Mulberry Yojana Advance	
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months
BTDP+	11,01,146.00	28,59,493.72	66,64,255.00	70,01,336.22	20,00,746.26	54,42,109.21	3,14,547.90	23,76,622.44	-	-
IKSP+										
NRLM+ (Excluding DDU-GKY)	2,19,13,092.76	60,26,639.09	1,19,16,875.00	1,06,73,177.50	1,38,31,243.85	63,94,616.06	40,82,861.58	4,68,107.00	-	1,614.00
DDU-GKY										
NRETP	56,34,530.27	20,04,560.54	45,25,370.00	79,19,073.00	1,16,000.00	16,39,297.00				
Satat Jeevikoparjan Yojana										
SBM-G										
LSY										
NNP										
GAP										
SBM-PIG										
SBM-EBR										
Total	2,86,48,769.03	1,08,90,693.35	2,31,06,500.00	2,55,93,586.72	1,59,47,990.11	1,34,76,022.27	43,97,409.48	28,44,729.44	-	1,614.00



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule - 8

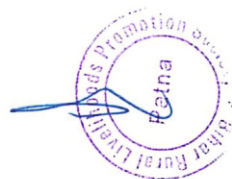
Loans & Advance:

(Amount in Rs.)

Project	SVEP Advance		Advance under Resource Cell		Others		Advance under-LSBA	Total As on 31st March 2023	As at 31st March 2022
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months			
BTDP+	-	-	-	-	7,28,28,822.93	13,24,19,195.58		23,30,08,275.26	64,11,48,608.33
MKSP+						27,64,361.00		27,64,361.00	27,64,361.00
NRLM+ (Excluding DDU-GKY)	34,92,632.00	68,01,752.20	14,88,288.00	5,44,33,958.00	20,29,92,398.65	12,94,86,330.75		47,40,03,586.44	49,98,63,927.82
DDU-GKY					21,00,02,501.83	2,89,95,64,911.96		3,10,95,67,413.79	3,24,82,46,135.72
NRETP					4,42,82,449.86	3,66,42,071.13		10,27,63,351.80	21,31,53,906.81
Salat Jeevikoparjan Yojana					56,48,60,895.66	16,77,19,675.85		73,25,80,571.51	36,71,40,079.41
SBM-G							1,16,21,92,444.10	1,16,21,92,444.10	14,60,73,331.00
LSY							-	-	-
NNP							2,86,345.00	2,86,345.00	21,22,388.30
GAP							21,91,63,329.10	21,91,63,329.10	46,83,29,731.14
SBM-PIG							7,53,26,328.40	7,53,26,328.40	9,69,55,874.32
SBM-EBR							2,41,96,14,300.45	2,41,96,14,300.45	2,81,26,41,405.00
Total	34,92,632.00	68,01,752.20	14,88,288.00	5,44,33,958.00	1,09,49,67,068.93	3,36,85,96,546.27	3,87,65,82,747.05	8,53,12,70,306.85	8,49,84,39,748.85



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 9
Expenditure related to Satat Jeevikoparjan Yojna
(Amount in Rs.)

Particulars	As at 31.03.2023			As at 31.03.2022		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Capacity Building	37,94,66,933.59	3,39,014.00	37,91,27,919.59	27,62,17,180.41	45,13,980.00	27,17,03,200.41
Community Investment Fund	1,13,70,14,875.48	-	1,13,70,14,875.48	48,50,60,368.88	-	48,50,60,368.88
Partnership & Convergence	-	-	-	-	-	-
Total	1,51,64,81,809.07	3,39,014.00	1,51,61,42,795.07	76,12,77,549.29	45,13,980.00	75,67,63,569.29



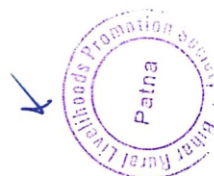
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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 10
Expenditure related to NRLM
(Amount in Rs.)

Particulars	As at 31.03.2023			As at 31.03.2022		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Institution & Human Capacity Building	29,79,442.00		29,79,442.00	12,88,553.00		12,88,553.00
State Rural Livelihoods Mission	27,01,12,032.69	20,26,776.00	26,80,85,256.69	19,89,97,883.27	7,60,541.00	19,82,37,342.27
Institutional Building and capacity Building	3,22,27,63,673.18	24,87,650.00	3,22,02,76,023.18	1,25,65,99,619.10	16,05,241.00	1,25,49,94,378.10
Community Investment Support	18,17,91,76,160.45	-	18,17,91,76,160.45	14,09,29,24,476.53		14,09,29,24,476.53
Infrastructure & Marketing	8,65,16,262.11	-	8,65,16,262.11	2,96,396.00		2,96,396.00
Project Implementation Support	47,88,185.27	1,39,788.00	46,48,397.27	20,30,249.00		20,30,249.00
Innovation & Partnership support	2,04,11,605.00	-	2,04,11,605.00	1,92,13,447.00		1,92,13,447.00
Interest Subvention	20,96,28,075.00		20,96,28,075.00	71,36,34,276.24		71,36,34,276.24
Total	21,99,63,75,435.70	46,54,214.00	21,99,17,21,221.70	16,28,49,84,900.14	23,65,782.00	16,28,26,19,118.14



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 11
Expenditure related to NRETP
(Amount in Rs.)

Particulars	As at 31.03.2023			As at 31.03.2022		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
State Rural Livelihood Mission	33,18,67,287.75	9,37,739.00	33,09,29,548.75	29,98,77,349.33	12,61,534.00	29,86,15,815.33
Institutional Building and Capacity Building	1,04,92,06,669.69	6,73,631.00	1,04,85,33,038.69	1,10,08,77,501.59	5,53,648.00	1,10,03,23,853.59
Community Investment Support	10,77,63,689.32		10,77,63,689.32	57,07,49,569.32	-	57,07,49,569.32
Special Programme	2,40,000.00		2,40,000.00		-	-
Project Implementation Support	99,52,535.00		99,52,535.00	83,02,070.00	-	83,02,070.00
Dedicated Fund:						
Dairy Value chain Development	-		-	(7,00,68,585.88)	-	(7,00,68,585.88)
Ease Of Living Survey	-		-	8,97,14,002.40	-	8,97,14,002.40
Total	1,49,90,30,181.76	16,11,370.00	1,49,74,18,811.76	1,99,94,51,906.76	18,15,182.00	1,99,76,36,724.76



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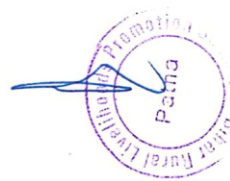
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 12
Expenditure related to BTDP
(Amount in Rs.)

<u>Particulars</u>	As at 31.03.2023			As at 31.03.2022		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Community Institution Development	1,24,34,16,657.27	11,93,099.00	1,24,22,23,558.27	2,14,73,44,818.32	23,56,382.00	2,14,49,88,436.32
Community Investment Fund	3,00,52,30,463.61		3,00,52,30,463.61	2,21,23,84,857.20	-	2,21,23,84,857.20
Access to Health Nutrition and Sanitation	30,68,57,447.81		30,68,57,447.81	17,24,05,250.74	-	17,24,05,250.74
Innovation, Partnership and Technical Assistance	20,66,47,644.33		20,66,47,644.33	7,62,16,456.58	-	7,62,16,456.58
Project Management Unit	53,56,90,318.69	19,08,969.00	53,37,81,349.69	69,40,84,728.99	39,21,136.00	69,01,63,592.99
Total	5,29,78,42,531.71	31,02,068.00	5,29,47,40,463.71	5,30,24,36,111.83	62,77,518.00	5,29,61,58,593.83



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 13
Expenditure related to Other Projects
(Amount in Rs.)

<u>Particulars</u>	As at 31.03.2023	As at 31.03.2022
	Total Expenditure	Total Expenditure
UNICEF-Swabhiman Project	36,65,807.00	66,43,074.00
Integrated Poultry Development Scheme(IPDS)	12,61,37,335.95	2,07,38,843.00
Integrated Goat and Sheep Development Scheme (IGSDS)	-	(16,59,271.60)
NEERA	2,52,62,008.72	21,98,334.00
CSR Activities	2,79,83,840.00	-
BSBC	28,66,833.00	-
RSETI	5,14,02,870.00	1,40,60,800.00
SVEP	4,29,25,827.00	4,54,72,365.00
CFT	1,29,45,804.00	1,80,57,074.80
CFP	27,730.00	-
MKMP	13,54,177.00	38,75,481.00
Social Audit Society	15,22,473.00	2,96,78,462.00
NRO	12,16,946.00	15,85,313.00
PM-FME	1,87,33,430.00	2,42,69,100.00
NRO-LOKOS	6,73,190.00	-
FDRVC	7,43,540.00	-
MKSP-NTFP-TASAR	-	2,57,33,023.00
Total (A)	31,74,61,811.67	19,06,52,598.20



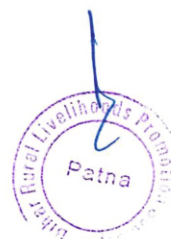
BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 14
TDS Receivable
(Amount in Rs.)

Particulars	Balance as at 31.03.2023	Balance as at 31.03.2022
BTDP	18,72,584.00	2,57,874.00
NRLM	260.00	-
SJY	5,48,597.00	-
SBM-G	-	-
LSY	-	-
Total	24,21,441.00	2,57,874.00



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BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 15
Fund Received

(Amount in Rs.)

S.N.	Particulars	FY 2022-23			FY 2021-22
		Central Share	State Share/Other Department Fund	Total	Total
1	Satat Jeevikoparjan Yojana	-	2,00,00,00,000.00	2,00,00,00,000.00	1,40,00,00,000.00
2	BTDP	-	3,12,00,00,000.00	3,12,00,00,000.00	6,04,98,00,000.00
3	NRLM	12,83,22,86,000.00	6,85,79,00,000.00	19,69,01,86,000.00	21,44,24,57,000.00
4	SGSY	(3,02,766.81)	(2,01,844.54)	(5,04,611.35)	78,29,283.04
5	NRETP	72,31,50,000.00	48,21,00,000.00	1,20,52,50,000.00	2,89,58,69,100.00
6	RSETI	-	-	-	6,44,10,000.00
7	SVEP	3,61,90,000.00	2,41,26,000.00	6,03,16,000.00	3,00,00,000.00
8	Social Audit Society	-	-	-	1,83,82,725.00
9	NRO-LOKOS	1,40,20,000.00	-	1,40,20,000.00	-
10	PM-FME	-	17,79,93,300.00	17,79,93,300.00	3,79,04,824.00
11	FDRVC- CBBO	37,50,000.00	-	37,50,000.00	-
12	Fund From Unicef Swabhiman	-	27,34,294.00	27,34,294.00	74,87,735.00
13	CSR Activities	-	7,40,30,000.00	7,40,30,000.00	8,00,00,000.00
14	Integrated Poultry Development Scheme (IPDS)	-	4,68,95,900.00	4,68,95,900.00	-
15	Integrated Goat & Sheep Development Scheme (IGSDS)	-	4,73,12,100.00	4,73,12,100.00	-
16	BSBC	-	99,99,000.00	99,99,000.00	-
17	CFT	-	7,27,30,000.00	7,27,30,000.00	-
18	NRETP	25,00,000.00	-	25,00,000.00	-
19	NRETP-Innovative project	-	-	-	28,26,688.00
20	SBM-G	8,09,03,13,000.00	4,38,71,71,000.00	12,47,74,84,000.00	1,10,78,78,000.00
21	SBM-Performance Incentive Grant (PIG)	-	-	-	-
22	SBM-Extra Budgetary Resource (EBR)	-	-	-	-
	Total	21,70,19,06,233.19	17,30,27,89,749.46	39,00,46,95,982.65	33,14,48,45,355.04

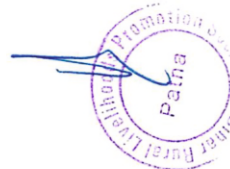


BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule-16- Expenditure under LSBA

Particulars	Expenditure Under SBM-G		Expenditure Under LSY		Expenditure Under GAP		Expenditure Under SBM-PIG		Expenditure Under SBM-EBR		Expenditure Under NNP-LIS-SLWM	
	FY 2022-23	FY 2021-22	FY 2022-23	FY 2021-22	FY 2022-23	FY 2021-22	FY 2022-23	FY 2021-22	FY 2022-23	FY 2021-22	FY 2022-23	FY 2021-22
Expenditure												
Incentive for IHHL	6,50,05,44,000.00	5,86,13,080.00	38,52,000.00	2,22,96,000.00	13,44,000.00	66,60,000.00	8,48,000.00	19,91,500.00	8,44,56,000.00	55,35,36,000.00	-	-
Community Sanitation Comp.	2,14,26,917.00	14,40,000.00	-	-	-	-	8,10,16,660.47	43,82,33,077.68	8,71,32,549.00	18,28,23,371.00	-	-
Programme Exp.-SWM	32,21,82,726.18	-	-	-	12,98,31,533.75	3,38,604.00	-	-	1,29,11,75,097.39	-	-	-
Programme Exp.-LWM	25,69,83,809.91	-	-	-	20,33,57,386.49	-	-	-	1,70,14,39,213.07	-	-	-
Programme Exp.-PWM	1,25,28,010.12	-	-	-	-	-	-	-	13,61,900.70	-	-	-
Programme Exp.-Gobardhan	79,71,204.00	-	-	-	-	-	-	-	14,88,984.50	-	-	-
Programme Exp.-SLWM	-	-	-	-	-	-	-	-	-	-	-	-
Programme Exp. - IEC	17,86,28,927.60	7,86,91,335.00	41,700.00	4,503.00	14,74,425.40	-	-	-	1,31,83,628.24	-	18,30,388.64	62,11,727.36
Capacity Building & Training	34,15,457.00	36,94,492.00	-	-	-	15,000.00	-	-	-	-	4,032.00	47,67,590.00
Project Management & Admin cost	17,97,86,297.33	26,39,41,311.84	14,35,91,196.00	5,72,56,870.10	91,50,623.65	1,37,02,089.38	598.00	1,22,394.40	75,045.00	-	1,612.66	39,24,819.75
Miscellaneous Expense etc	-	-	-	-	-	-	-	-	-	-	-	-
Total (A)	7,48,34,67,349.14	40,63,80,218.84	14,74,84,896.00	7,95,57,373.10	34,51,57,969.29	2,07,15,693.38	8,18,65,258.47	44,03,46,972.08	3,18,03,12,417.90	73,63,59,371.00	18,36,043.30	1,49,04,137.11
Fixed Assets(B)	9,40,534.00	6,14,467.00	-	-	-	-	-	76,498.00	-	-	-	-
Grand Total(A+B)	7,48,44,07,883.14	40,69,94,685.84	14,74,84,896.00	7,95,57,373.10	34,51,57,969.29	2,07,15,693.38	8,18,65,258.47	44,04,23,470.08	3,18,03,12,417.90	73,63,59,371.00	18,36,043.30	1,49,04,137.11



(Signature)





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Rural Development Department, Government of Bihar

Bihar Rural Livelihoods Promotion Society State Rural Livelihoods Mission, Bihar



3rd Floor, Vidyut Bhawan-II, Bailey Road, Patna - 800 021; Ph.: +91-612-250 4980; Fax: +91-612-250 4960, Website : www.brlps.in

Date:-

To,
M/s Amit Ray & Co,
Chartered Accountants,

Sub.: Management Assertion Letter

Sir,

This assertion letter is provided in connection with your audit of the financial statements of the **Bihar Rural Livelihoods Promotion Society (BRLPS)** for the year ended 31st March 2023. We acknowledge our responsibility for the fair presentation of the financial statements in accordance with the cash basis of accounting followed by the Government of India, and we confirm, to the best of our knowledge and belief, the following representations made to you during your audit:

- The project financial statements are free of material misstatements, including omissions.
- Project funds have been used for the purposes for which they were provided.
- Project expenditures are eligible for financing under the Loan/Credit agreement.
- Except some reported cases where in action have been taken as per rules, there have been no irregularities involving management or employees who have a significant role in internal control or that could have a material effect on the project financial statements.
- Procurement procedures as prescribed for the project have been followed.
- We have made available to you all books of account and supporting documentation relating to the project.
- The project has complied with the conditions of all relevant legal agreements, including the Financing Agreement, the Project Agreement, the Project Appraisal Document, and the Project Implementation Plan.


Chief Finance Officer
BRLPS




Chief Executive Officer
BRLPS



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY (BRLPS)

Schedule-17

Significant Accounting Policies and Notes to Accounts

1. Overview of organization

Bihar Rural Livelihoods Promotion Society (BRLPS) is a non-profit organization registered under the Societies Registration Act, 1860 and is promoted by the Government of Bihar to address rural poverty in the state of Bihar in joint collaboration with the World Bank. The Society has implemented the following projects / activities during the financial year 2022-23:

- a) National Rural Livelihoods Mission (NRLM)
- b) National Rural Economic Transformation Project (NRETP)
- c) Bihar Transformative Development Project (BTDP)
- d) Satat Jeevikoparjan Yojana (SJY)
- e) MahilaKisanSashaktikaranPariyojana (MKSP)
- f) Lohiya Swachh Bihar Abhiyan-Swachh Bharat Mission (Gramin) (SBM-G)
- g) Lohiya Swachh Bihar Abhiyan-LohiyaSwachhYojna (LSY)
- h) Lohiya Swachh Bihar Abhiyan-Ganga Action Plan (GAP)
- i) Lohiya Swachh Bihar Abhiyan-Performance Incentive Grant-NAARS
- j) Lohiya Swachh Bihar Abhiyan-Swachh Bharat Mission (Gramin)-Extra Budgetary Resource.(EBR)
- k) Lohiya Swachh Bihar Abhiyan-Nirmal Neer Priyojana (LIS)-SLWM

2. Basis of Preparation of Financial Statements

The Financial Statements have been maintained on double entry system adopting cash basis of accounting. Financial Statements are prepared in accordance with the Generally Accepted Accounting Principles including Accounting Standards followed in India to the extent applicable.

Preparation of the financial statements are in conformity with the Generally Accepted Accounting Principles requires the management to make estimates and assumptions that affect the reported amount of assets and liabilities on the date of financial statements and reported amount of revenues and expenses for the year. Estimates are based on assumptions that management believes are reasonable under the circumstances.

3. Fixed Assets and Depreciation

Fixed Assets acquired have been valued at cost including all direct costs i.e., purchase price, transportation expenses, installation charges and other expenditure incurred for bringing the fixed assets in working condition, including expenditure incurred prior to its first use. Memorandum records are maintained to exercise physical control over the assets.

No depreciation has been charged on the fixed assets in the financial statements.



4. **Revenue Recognition**

BRLPS received funds from the Rural Development Department/Other Department Government of Bihar and Ministry of Rural Development (MoRD) for specified purpose.

Funds received have been recognized as income to the extent of the revenue expenditure made during the year after considering bank interest earned (except MoRD sponsored schemes) and miscellaneous Income and the unutilized balance is shown as a part of the Restricted Fund. For expenditure incurred on Fixed Assets, a corresponding amount has been transferred to the Capital Reserve Fund.

In case of Interest earned on bank deposits with respect to MoRD schemes during the project period has been treated as project liability toward government. Gross interest earned has been disclosed as "Bank Interest" and TDS deducted thereon has been shown as "TDS Receivable".

5. **Common Expenses**

The Society has been implementing various projects. Expenditure directly related to a particular project is allocated to the concerned project. Moreover, certain common expenditures have been incurred by the SPMU for the projects. In the financial year 2022-23, Society has apportioned common expenditure in the nature of Community Institution Development and Project Management in the ratio of 300:145:89 between BTDP, NRLM and NRETP respectively.

6. **Valuation of Stocks**

Materials and office supplies acquired for the program are charged as expenditure at the time of payment. Memorandum Stock Register is maintained to control over the store item.

7. **Expenditure Incurred by Technical Service Agencies and Support Organizations**

MOUs/ Agreements have been entered with the Technical Service Agencies and Support Organizations. Payments against such contracts which are output based are charged to expenditure since these are linked to completion of pre-determined milestones.

8. **Accounting of Fund Disbursed to SHGs**

Funds released to Self Help Groves (SHGs) under Community Investment Fund/Support (CIF/CIS) are charged to the Income & Expenditure Account by the Society. As per Project Implementation Plan the said disbursed amount will be considered as loan. Moreover, SHGs will return the said amount to the CLFs/ BLFs through concerned VOs and no transaction will be held between SHGs and the Society at the time of refund of loan and rotation. Hence, the Society has charged the amount under Income & Expenditure during the year of disbursement.



9. Fund transferred for livelihood activates as Advance to Village Organizations (VOs) and expenditure has been booked on adjustment of such advances on the basis of Utilization Certificates submitted.
10. **Unrecorded Future Liability:**
As reported, there is no such unrecorded future liability.
11. Previous year's figures have been regrouped where necessary to conform to this period's classifications.

For Amit Ray & Co
Chartered Accountants
FRN:-000483C



CA Abhishek Sharma
MR No.403861



For and on behalf of
Bihar Rural Livelihood Promotion Society



(Rajit Kumar)
Chief Finance Officer



(Rahul Kumar)
Chief Executive Officer





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Bihar Rural Livelihoods Promotion Society

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