Rural Development Department, Government of Bihar

JEEVIKA ANNUAL REPORT 2024 - 2025



















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.

Contents

Executive Summary	01
Social Mobilization and Inclusion	06
Financial Inclusion	12
Livelihoods Promotion	17
Skill Development & Placement	32
Health, Nutrition and Sanitation	36
Social Development	41
Satat Jeevikoparjan Yojana	51
Lohiya Swachh Bihar Abhiyan	55
Resource Cell	58
Project Management	64
Progress at a Glance	80
Statutory Audit Report	81



Executive Summary

JEEVIKA over the years has strengthened its institutional architecture and governance by including left-out households into the SHG (Self-Help Group) fold. Gradual development in CBO (Community Based Organization) formation has led to the formation of over 10.64 Lakh SHGs, 71,677 VOs (Village Organizations), and 1,684 CLFs (Cluster Level Federations).

Further, the CBO structure was strengthened with the formation of Model CLFs (MCLFs) and the registration of CLFs/MCLFs as Primary Level Co-operative Societies. In total, 830 Model CLFs were formed till year-end. 578 CLFs and 518 MCLFs were registered as Primary Level Co-operative Societies under the BISSCOS Act 1996. CLFs were further strengthened with the disbursement of Viability Gap Funds to 679 CLFs, ensuring uninterrupted operational self-sufficiency.

Capacity building efforts throughout the year were driven by the community owned and managed 26 Training and Learning Centers and 53 Community Managed Training Centers. These centers provided essential training to SHG members, CBO leaders and cadres, significantly reducing reliance on external agencies.

Under Micro-Finance, significant progress was made with a credit disbursement of over ₹13,833 crores among 3.43 lakh SHGs this financial year. Cumulatively till March 2025, 24.34 lakh SHGs have been credit-linked (multiple times credit linkages of SHGs) for a total amount worth ₹55,576 crores. To promote women entrepreneurship, Women-Led Individual Financing was sanctioned to 4,453 SHG members through banks.

The micro-insurance initiative provided a crucial security net to SHG members with the enrolment of 76.73 lakh SHG members under the Pradhan Mantri Jeevan Jyoti Bima Yojana and 85.52 lakh SHG members under the Pradhan Mantri Suraksha Bima Yojana.

Rural banking was expanded with the opening of 720 new Customer Service Points (CSPs) to provide essential banking services to rural communities. By year-end, 6,331 Bank Sakhi-run CSPs have been operational in Bihar.

To enhance production and improve incomes, farmers adopted improved agricultural practices. By March 2025, 14.72 lakh SHG members undertook paddy cultivation through SRI (System of Rice Intensification), DRS (Direct Seeded Rice), seed replacement, etc. Further, 12.45 lakh SHG members cultivated wheat, 10.78 lakh SHG members did vegetable cultivation, and 17.76 lakh SHG members undertook kitchen gardening through improved package of practices, resulting in enhanced agriculture production. These initiatives were rolled out by trained cadres and further supported by 520 Custom Hiring Centers (CHCs), providing access to essential machinery at affordable rates, and agri-inputs through 5,302 Agri Entrepreneurs (AEs) across Bihar.

JEEVIKA's Livestock interventions continued to strengthen rural livelihoods and women's economic empowerment through sustainable models across goat rearing, poultry, dairy, and fisheries. Under the Goat Rearing Intervention, 2,093 new *Pashu Sakhis* were trained, providing services to over 2.6 lakh new households this year and facilitating extensive livestock health and infrastructure development. Producer enterprises like the *Seemanchal Jeevika Goat Producer Company* and *Mesha Mahila*



Bakaripalak Producer Company achieved strong financial growth, enhancing value chain integration and market access for rural women.

The *Integrated Poultry Development Scheme* expanded to 2.1 lakh members statewide, while a new *Poultry Producer Company* became operational, creating organized market linkages. In dairy, collaboration with *COMFED* and the *Kaushikee Mahila Milk Producer Company* benefited over 1.22 lakh households and scaled daily milk procurement. Meanwhile, the *Fishery Intervention* expanded across 32 districts, promoting income diversification and sustainable resource use among SHG members.

JEEVIKA's Non-Farm initiatives have significantly diversified rural livelihoods and strengthened women's entrepreneurship. The *Didi Ki Rasoi* units expanded to 222 canteens across government institutions, providing dignified employment to SHG women, while cleanliness and laundry services were launched in residential schools and health care institutions, engaging over 2,000 households.

Enterprise development initiatives saw remarkable progress — the *Micro Enterprise Development (MED)* program financed 2,737 new women-led enterprises, and the *One Stop Facility (OSF)* supported 7,298 enterprises with 32.55 crore disbursed and strong repayment performance. The *Incubation Program* supported 150 enterprises, 80% of which recorded over 15% revenue growth, while *SVEP* facilitated over 25,000 micro-enterprises across multiple phases. Innovative models like *AGEY* and *S.T.R.E.E.* expanded women's mobility and green entrepreneurship through rural transport and e-cycle initiatives.

JEEVIKA's skill development and employment initiatives through DDU-GKY, RSETIs, and Direct Placement Programs have significantly advanced rural youth empowerment and livelihood diversification in Bihar. During FY 2024–25, 1700 candidates were trained and 3082 placed under

DDU-GKY, with major contributions from high-growth sectors such as Retail, IT-ITES, Healthcare, and Apparel. Complementing this, 38 RSETI centers trained 41,900 candidates, with 31,787 youth successfully settled in self-employment ventures through both self and bank financing. Additionally, JEEVIKA's Direct Placement initiative organized 141 job fairs, mobilizing over 1.1 lakh youth, extending 32,096 job offers, and facilitating 11,670 successful placements.

Health, Nutrition & Sanitation (HNS) initiatives made significant progress in enhancing rural health and well-being by integrating preventive healthcare, nutrition, and sanitation with livelihood programs. The integration of HNS with the *Satat Jeevikoparjan Yojana (SJY)* in five districts ensured comprehensive support for ultra-poor households through NCD screening, family planning, and Ayushman Bharat linkages. The *Family Diet Diversity Campaign (FDDC)* reached over 7.3 lakh households, improving dietary diversity, maternal health, and child nutrition. The *Family Planning Initiative* mobilized 1.73 lakh couples, promoting delayed pregnancy, healthy spacing, and reproductive health awareness.

Across Bihar, 72.45 lakh SHG members were enrolled under *Ayushman Bharat*, expanding access to affordable healthcare. *Health Help Desks* operational in 45 hospitals assisted 18.17 lakh patients, providing hospital navigation and scheme linkage support. The *PMBJK centers* in three districts recorded 2.22 crore in sales, reducing medicine costs for rural families through access to quality generic medicines. Additionally, through the *HNS Enterprise Fund*, 2,305 women entrepreneurs established health, nutrition, and sanitation-based enterprises, strengthening local access to essential products while advancing women's economic empowerment.

Noticeable progress was made in advancing gender equality, social inclusion, community resilience, and environmental sustainability, reinforcing its vision of building an equitable and empowered rural society. A major milestone was the statewide operationalization of 210 Didi Adhikar Kendras (DAKs) across all 38 districts—community-led centers promoting women's rights, entitlements, and redressal for gender-based violence. Over 789 staff, 168 coordinators, and 620 Gender CRPs were trained, institutionalizing gender governance across SHG platforms. The *Nayi Chetna 3.0* campaign mobilized over 2.2 lakh citizens, and *Gender Samvaad 2024* positioned Bihar as a national frontrunner in gender integration under NRLM.

To strengthen social protection during this FY, the Vulnerability Reduction Fund (VRF) disbursed 200.3 crore to 13,648 Village Organizations, providing timely support to ultra-poor and marginalized households. JEEVIKA deepened inclusion by integrating 1.57 lakh Persons with Disabilities (PwDs) into SHGs and forming 11,615 PwD-exclusive SHGs, in collaboration with CRC-Patna and Sightsavers India for entitlements, certification, and livelihoods.

Through *Harit JEEVIKA Harit Bihar campaign*, women-led plantation and nursery enterprises achieved 67 lakh saplings planted and 25 crore income from 987 Didi Ki Nurseries, significantly contributing to Bihar's greening efforts.

Education inclusion expanded through 100 Didi Ki Libraries benefiting 1.1 lakh rural youth (63% girls), alongside partnerships with *Pratham, Turn the Bus,* and *I-Saksham* for literacy and career support.

The *Satat Jeevikoparjan Yojana (SJY)* made steady progress in identifying and supporting the state's most vulnerable households. Through targeted endorsement drives, especially for families affected by the prohibition on toddy tapping and country liquor, a cumulative total of *2,01,218 ultra-poor*



households were identified and included under the program for focused livelihood support. Financial assistance remained a key pillar of SJY's strategy. In 2024–25, *1,893 households* received the *Livelihood Investment Fund (LIF)* or *Special Investment Fund (SIF)*, *4,666* received the second tranche of LIF, and *4,996* benefited from the *Livelihood Gap Assistance Fund (LGAF)*. Altogether, over *1.91 lakh households* have been supported through these funds, enabling asset creation and livelihood enhancement.

These interventions have led to tangible outcomes—*31,514 households* successfully graduated from the program, with *26% now earning above 8,000 per month*. With nearly *95% of SJY households* engaged in enterprise or livestock-based livelihoods, the program continues to support economic resilience and self-reliance among the ultra-poor.

The *Lohiya Swachh Bihar Abhiyan (LSBA)* under *Swachh Bharat Mission–Gramin (SBM-G) Phase II* strengthened Bihar's progress toward sustainable sanitation. A total of 6,08,022 Individual Household Latrines (IHHLs) were constructed. Additionally, 34,946 villages were declared ODF Plus, reflecting major progress in sanitation infrastructure and hygiene practices. Solid and Liquid Waste Management (SLWM) was expanded across 2,410 Gram Panchayats, with door-to-door waste collection initiated in 27,078 wards and 19 Gobardhan units completed to convert organic waste into useful resources.

Behaviour change and community participation remained central to LSBA's approach. The *Har Ghar Shauchalay* campaign targeted 60,000 Mahadalit Tolas for 100% toilet coverage, while *Swachhta Hi Seva 2024* mobilized communities statewide for cleanliness drives.

The Resource Cell of BRLPS, as a recognized *National Resource Organization (NRO)* by MoRD, continued to provide strategic support to multiple SRLMs under *FNHW* and *LokOS* initiatives. Four MoUs were signed with SRLMs (Sikkim, Uttarakhand, Gujarat, and Mizoram) for FNHW interventions, operational across 19 blocks, with deployment of C-PRPs, ToTs, and baseline evaluations completed. Under LokOS, BRLPS trained over *260 e-MTs* and supported transaction rollouts in *six SRLMs*, strengthening CBO digitization and transparency. The Cell also facilitated large-scale *immersion and exposure programs* for government officers and SRLM teams, reinforcing knowledge exchange and



best practices in rural livelihoods promotion.

In 2024–25, JEEVIKA continued to strengthen its foundation by investing in people, systems, and innovation. The year saw new energy in the organization with the induction of Young Professionals, filing of new positions, greater digital transformation through tools like the AI-powered *Smart Didi* chatbot and the AAP-MIS application, and stronger connections with communities through campaigns such as *Harit Jeevika Harit Bihar* and *SVEEP*. Vibrant events like *SARAS Mela* and the *CM Pragati Yatra* showcased the spirit and enterprise of rural women across Bihar. At the same time, extensive process monitoring across districts and improved procurement and HR systems reinforced transparency and efficiency.

These collective efforts continue to strengthen JEEVIKA's role in empowering rural communities and building a more inclusive and self-reliant Bihar.

Social Mobilization and Inclusion

The project's strategy for socio-economic empowerment is rooted in a robust framework for Institutional Building and Capacity Building. Significant progress made during the year in establishing and strengthening Community-Based Organizations from the grassroots for ensuring their sustainability and empowering them with the skills and digital tools for collective action.

1. Social Mobilization and CBO Formation

The formation of CBOs under the JEEVIKA initiative follows a strategic three tiered approach that empowers women to build sustainable platforms for collective action and economic empowerment. The structured layering of Self-Help Groups, Village Organizations and Cluster Level Federations is instrumental in building collective bargaining power and promoting large-scale socio-economic transformation across both rural and urban areas.

National Rural Livelihoods Mission Achievements

Under the National Rural Livelihoods Mission (NRLM), the project has successfully scaled its efforts in rural Bihar for strengthening community governance structures at every level.

- **Self-Help Groups :** A cumulative 1,064,021 SHGs have been formed and mobilized over 1.35 crores households. This expansion marks a crucial step towards social inclusion for diverse communities.
- **Village Organizations:** Building on the foundation of SHGs, the cumulative formation of 71,677 VOs has further strengthened grassroots structures, which serve as vital coordinating bodies for livelihoods generation and social action.
- **Cluster Level Federations :** At the highest tier of the community architecture, 1684 CLFs have been formed to provide higher-level governance, financial Inclusion, livelihood generation enterprise promotion, market linkages and convergence with government schemes

Urban National Urban Livelihoods Mission Achievements

Under the National Urban Livelihoods Mission (NULM), the project has made notable progress in mobilizing urban communities. A total of 36,019 urban SHGs formed cumulatively, with 542 new urban CBOs established during the year. The formation of these urban institutions demonstrates the project's successful presence in marginalized urban populations.

2. Strengthening and Digital Governance of Community Institutions

Building on the foundation of CBO formation, a key focus has been on strengthening the institutional and governance structures, particularly for CLFs. These efforts, combined with technological interventions, enhance the long-term sustainability and accountability of these community-owned platforms.

a. Strengthening CLFs as Cooperatives

A significant progress made in strengthening CLFs by facilitating them cooperative identities under the Bihar Self Supporting Societies (BISSCOS) Act, 1996. This allows CLFs to engage in profit-making ventures, enhancing their sustainability. Over the year, the project has seen remarkable progress in both the registration of CLFs and their adherence to statutory compliance.

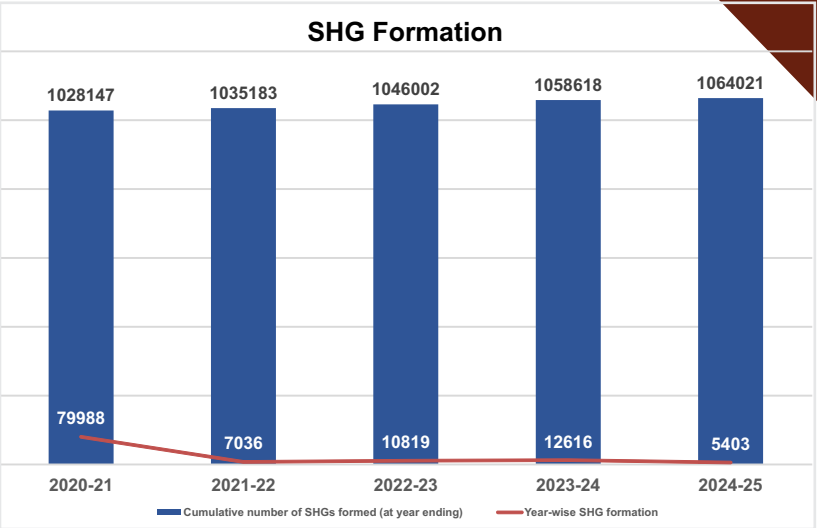
Table 1: Status on registration of CLFs/ MCLFs

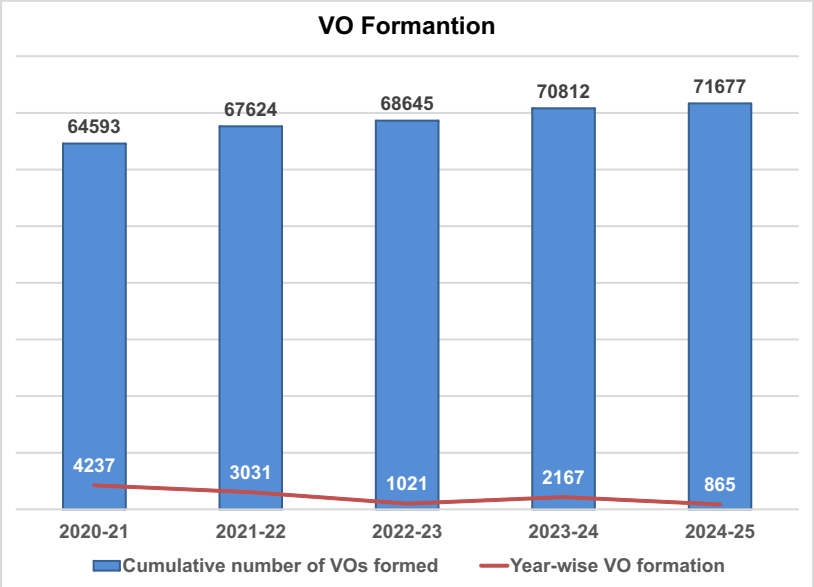
Particulars	Cumulative Progress (till March 2025)
CLFs Registered	578
Model CLFs Registered	518

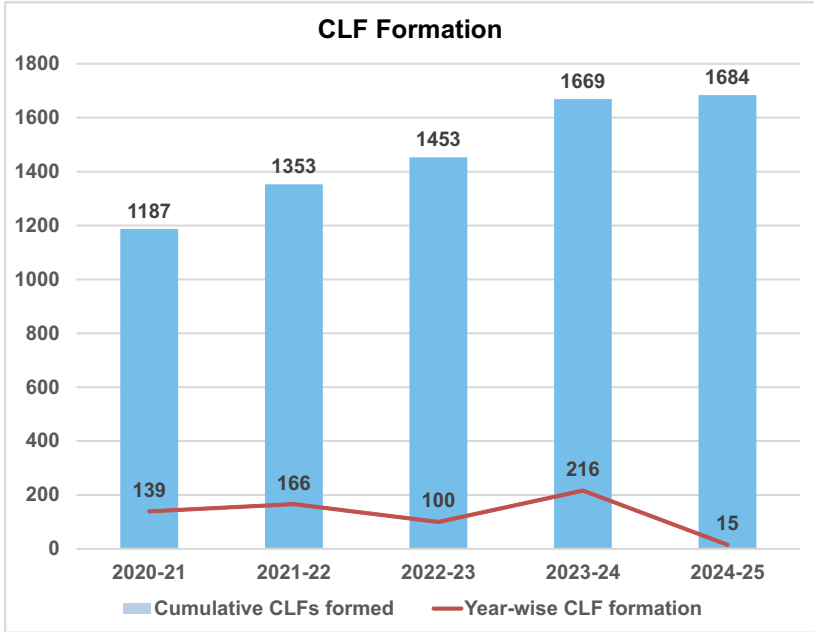
This cooperative identity is complemented by statutory compliance, 357 registered CLFs successfully completed their Board of Directors (BOD) elections and a total 511 CLFs holding their Annual General Meetings (AGMs) to promote transparency. Over 14.32 lakh eligible SHG members have taken membership with these registered primary cooperative societies.

b. Strengthening CLFs as Model CLFs

The strengthening of CLFs into self-reliant Model CLFs (M-CLFs) is a central part of the project's strategy. This year, 300 new NRLM CLFs were









designated as Model CLFs, bringing the cumulative to 830. This was followed by a comprehensive visioning process completed in 830 MCLFs, which led to the preparation of Annual Action Plans (AAPs) and Business Development Plans (BDPs) for 542 Model CLFs.

This strategic planning is supported by several other key initiatives: 41 MCLFs has identified and selected Coordinators to ensure statutory compliance, 96 MCLFs received infrastructure fund for essential items. A grading exercise was conducted for 616 MCLFs to assess their performance.

3. Digital Governance of Community Based Institutions

To ensure real-time data capture and monitoring, a key initiative of digitization of CBOs' monthly reports, or Masik Prativedan rolled out. The program's support system, trains staff and community professionals, led to a significant progress:

- 93% of CLF monthly reports have been digitized.
- 71% of VO monthly reports have been digitized.
- 71% of SHG monthly reports have been digitized.

This digitization effort is supported by the upgradation of the Community-Based MIS (CB-MIS) and the development of a state-level dashboard, which provides comprehensive insights into these initiatives.

4. Capacity Building and Human Resource Development

The project has prioritized consistent training and capacity development for CBO members and project for maintaining the quality and sustainability of community institutions.

a. Modular and Refresher Training for CBOs

The program delivered a range of modular and refresher trainings to over 106,500 CBO members, empowering them with enhanced communication and leadership skills. The table below summarizes these achievements.

Table 2: Modular Training/ Refresher Training for SHGs, VOs and CLFs

Particulars	Participants	Total CBOs Mimbers trained (FY 2024-25)
SHG Modular Training / Refresher Training	SHG members	101,916
VO Modular Training (M1-M3) / Refresher Training	VO RGB members	1,593
VO Modular Training (M4-M5) / Refresher Training	VO RGB members	1,492
CLF Modular Training (M1-M3) / Refresher Training	CLF RGB members	206
CLF Modular Training (M4-M5) / Refresher Training	CLF RGB members	194
CLF Modular Training (M6-M9) / Refresher Training	CLF RGB members	169
Governance & CBOs Quality	CLF & VO OB members	692
Governance, Community HR & Office Management	CLF BoD members	287
Total		**106,549**

b. Training for Staff and Community Cadres

To ensure effective project implementation, specialized training sessions were conducted for 10672 project staff and community cadres on essential topics such as CBO concepts, management and quality standards.

Table 3: Training for Staff and Community Cadres

Sl.	Particulars	Participant Profile	Total Participants
1	SHG Concept and Management / Refresher	Community Mobilizers (CM)	4,786
2		CC & AC	756
3	VO Concept and Management / Refresher	VO Book keepers (BK)	1,294
4		CC & CC	1,999
5	CLF Concept and Management / Refresher	Community Facilitators (CF)	993
6		CC & AC	844
	Total		**10,672**

c. State-Level Training and Resource Pool Development

To ensure the sustainability of capacity-building efforts, a resource pool of 1298 resource person has been developed through targeted Training of Trainers (ToT) sessions. These Resource persons are now equipped to facilitate key processes within Model CLFs. A pool of resource persons were also

trained to facilitate Visioning and Grading exercises for MCLFs.

Table 4: State-Level Training and Resource Pool Development for Model CLFs

Sl.	Training Subject	Total Batches	Number of participants
1	MCLF Governance and Leadership (ToT)	4	140
2	Subcommittee	2	63
3	CBO HR	1	33
4	MCLF Immersion Site (ToT)	2	63
5	AAP & BDP (ToT)	4	133
6	MCLF Coordinator on Model CLF	1	26
7	MCLF Pre-visioning & visioning (ToT)	5	170
8	MCLF Grading	2	61
9	ToT project staff on web application	20	609
10	Total	41	1298

5. Training and Learning Centers

Training and Learning Centers (TLCs) serve as dedicated community-managed platforms for strengthening the institutional and capacity-building ecosystem under JEEVIKA. Designed to function as residential and non-residential training hubs, TLCs provide high-quality infrastructure and resources for conducting training of SHG members, cadres, community leaders and staffs. These centers play a key role in enhancing governance, leadership, financial management and thematic skills across the community institutions.

Currently, 26 TLCs are operational across Bihar, complemented by 53 Community Managed Training Centers (CMTCs) functioning as sub-centers to extend outreach. Together, they form the backbone of JEEVIKA's capacity-building architecture at the grassroots level.

- **Training Delivery & Outreach:** In financial year 2024-25 TLCs organized 1,966 training programs across 26 districts, with an extensive utilization of 4,992 occupancy days. These trainings benefitted over 67,400 participants, including CBO members, cadres and staff, facilitated by trained community resource persons and thematic experts.
- **Capacity Building of TLC Leaders:** A two-day Training of Trainers on the Annual Capacity-Building Calendar was conducted, enabling leaders from districts to strengthen governance and functionality of TLCs. Additionally, thematic trainings on MCLF governance, leadership and planning tools (AAP & BDP) were facilitated through TLCs.
- **Institutional Strengthening:** To enhance sustainability, audits of 23 TLCs were completed and followed by AGMs, ensuring statutory compliance.

Table 5: Annual Performance of Training and Learning Centre (FY 2024–25)

Sl.	Particulars	Achievement
1	Units of Training Conducted	1,966
2	Total Occupancy Days	4,992
3	Participants Trained	67,400



6. Community Managed Training Centers

Community Managed Training Centers (CMTCs) have been established under the DAY-NRLM framework as decentralized, community-driven hubs owned and operated by members of SHG federations. Functioning as local resource centers, CMTCs provide affordable and accessible training that strengthens the governance, financial management and operational efficiency of Community-Based Organizations. These centers play a vital role in empowering community leaders and members to manage their institutions sustainably, thereby reducing dependency on external agencies.

During FY 2024–25, significant progress was made in expanding and operationalizing CMTCs. 13 new CMTCs were established across 13 districts, reaching count of 53 CMTCs in the state. Each center supported with infrastructure setup, community-led procurement, staff training, business plans development and training calendars.

The training performance of CMTCs reflects the contribution to capacity building at the grassroots level. As of March 2025, CMTCs had conducted 491 training programs, benefitted 14,965 participants. In FY 2024–25 alone, 288 training programs were organized, training 674 participants. Cumulatively, CMTCs have now delivered 779 training programs, strengthening the skills of 15,639 participants across Bihar.

Table 6: CMTC Training Achievements

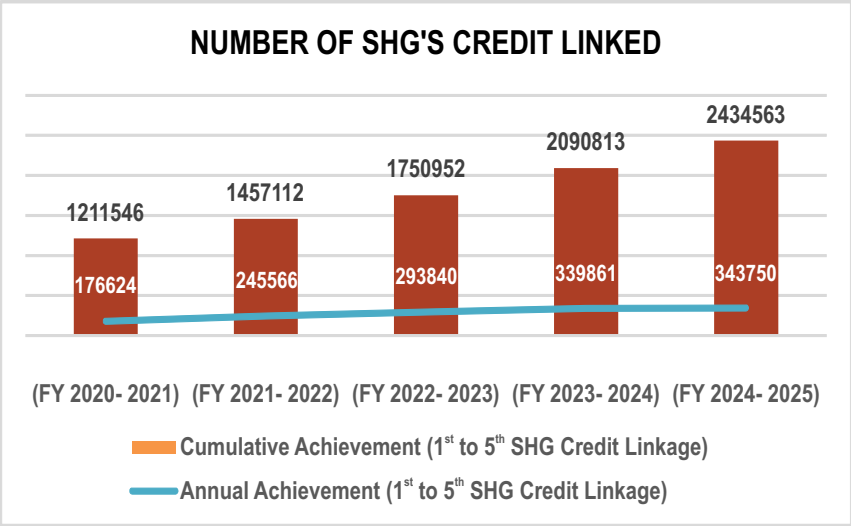
Sl.	Particulars	FY 2024–25
1	Units of Training Conducted	288
2	Total Occupancy Days	674
3	Total Participants Trained	8641

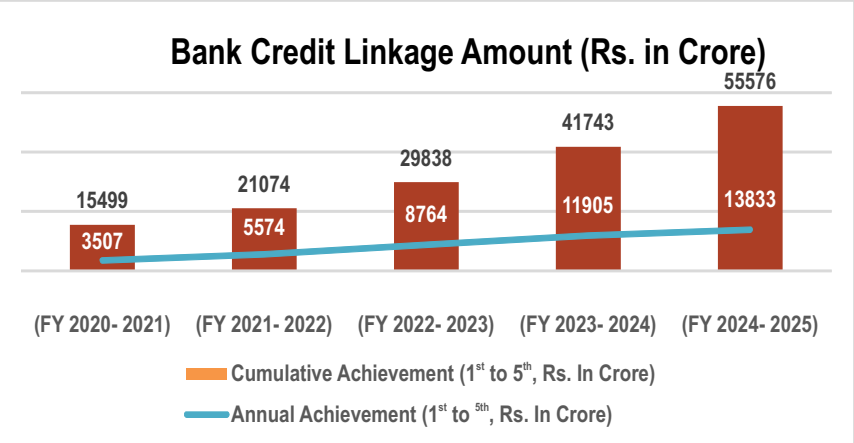
Financial Inclusion

The project's financial inclusion strategy is designed to empower women in both rural and urban communities by providing them access to formal and informal financial services. This year, significant progress was made in deepening credit linkages, enhancing financial management through digital platforms and expanding access to vital services like insurance and alternate banking.

A. MICRO-FINANCE AND BANK LINKAGES

- The financial year 2024-25 was a landmark year for micro-finance, with a strong focus on strengthening the bank linkages of Self-Help Groups and ensuring a high rate of credit disbursement. Through continuous engagement with mainstream banks, the project successfully expanded credit access to empower community members for sustainable livelihoods and household needs





1. Credit Disbursement and Linkages

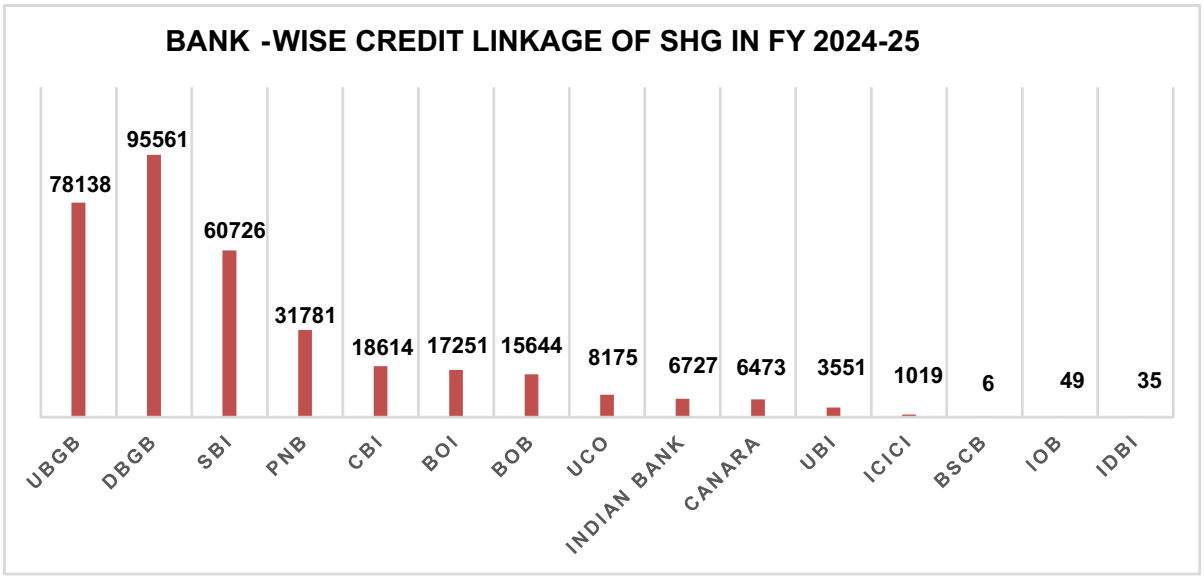
A total of 3,43,750 SHG received credit linkage amount of Rs 13833 crore and disbursement of Rs. 11935 crores during the FY-24-25 from banks, as per the NRLM Bank Linkage portal. Cumulatively, 24,34,563 SHGs credit linkage and disbursement of 55,576 crore has been done by the end of March 2025. 14,636 new SHG savings accounts has been opened during the year. The high volume of disbursement was facilitated by dedicated Help Desk teams, FI-Nodal and FI-CRPs. More than 4500 FI-CRPs were trained to support the Block level team on document preparation and other aspects of Financial Inclusion theme. SPMU-FI team has rigorously followed with all the Banks to provide the Saving and credit linkage documents. These blank documents were given to trained FI-CRPs for document preparation. More than 4 Lakhs document were prepared with the support of FI-CRPs and submitted in respective branches of the Banks.

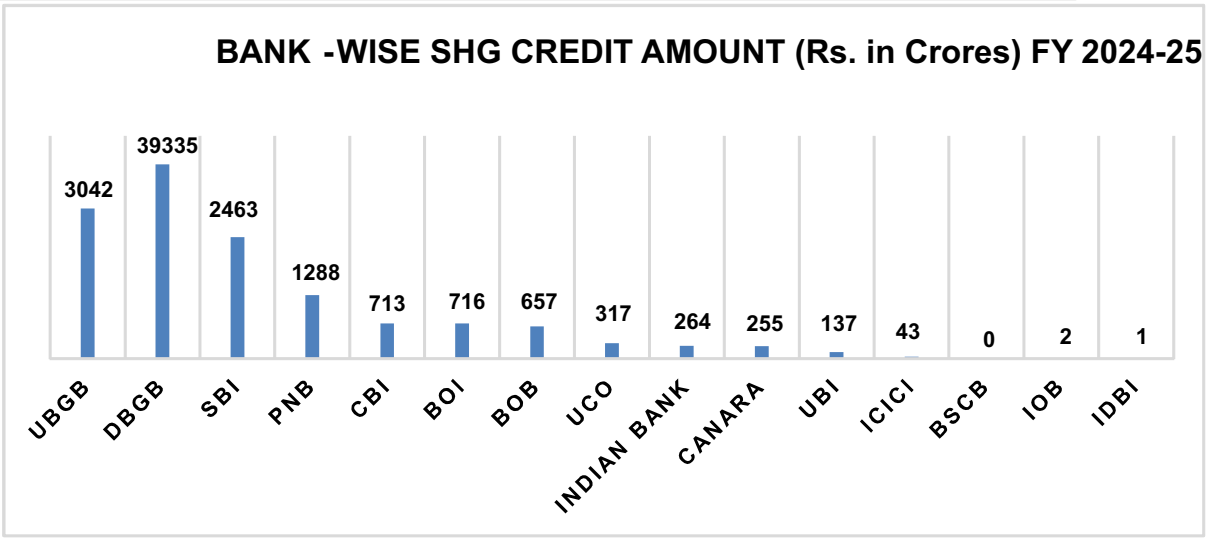
2. Prompt Repayment

A core focus was on promoting a culture of timely repayment. SMU-FI team has rigorously followed with all the Banks to share their SHG NPA and PNPA case by 5th of every month, with SMUFI team. These NPA and PNPA cases were analyzed and analyzed data were shared with all the districts and subsequently with all the staffs of the project for its timely repayment. A Community Based Recovery Mechanism (CBRM) team was formed in all the branches of the Banks, the purpose of the CBRM team was to ensure month repayment of all the SHGs. Several Bankers Workshop and training was organized to strengthen the system of repayment. Through the "Bank Samvaad" campaign and continuous support from project teams, the initiative achieved a remarkable annual repayment rate of 98.77% by the end of March 2025.

Table 7: SHG Bank Linkage Progress in FY 2024–25

Bank Name	Savings Account Opening	Total Credit Linkage	Credit Amount (in Crores)
Bank of Baroda	820	15,644	657
Bank of India	957	17,251	716
Bihar State Cooperative Bank Ltd.	8	6	0
Canara Bank	277	6,473	255
Central Bank of India	1,028	18,614	713
Dakshin Bihar Gramin Bank	2,649	95,561	3,935
ICICI Bank	35	1,019	43
IDBI Bank	0	35	1
Indian Bank	402	6,727	264
Indian Overseas Bank	1	49	2
Punjab National Bank	1,040	31,781	1,288
State Bank of India	2,108	60,726	2,463
UCO Bank	725	8,175	317
Union Bank of India	277	3,551	137
Uttar Bihar Gramin Bank	4,309	78,138	3,042
Total	**14,636**	**3,43,750**	**13,833**





3. Women-Led Individual Financing

To support established entrepreneurs, the project expanded its Women-Led Individual Financing initiative to 70 blocks across 14 districts. As the Women Led individual enterprise financing was a new initiative, special focus was given to system development and for ensuring the same training of more than 400 staffs were trained at district level through SMUFI team. This program resulted in 6,253 applications generation, with 4,453 successfully sanctioned by banks. Complementing this, internal Community-Based Organization funds provided 285.75 crore to 63,500 SHGs, demonstrating a dual-funding approach that directly supports grassroots entrepreneurship.



B. COMMUNITY FINANCE AND DIGITAL GOVERNANCE

The project has prioritized the digital and operational strengthening of community-based institutions to ensure transparency and self-sufficiency. This was driven by the adoption of the LokOS digital platform and robust audit systems.

1. LokOS: A Digital Platform

The LokOS application is instrumental in digitizing community financial management. A total of 16,350 project staff and 95,666 cadres were trained on its use, leading to the approval of a significant number of CBO profiles.

Table 8: CBOs Approved in LokOS

Particulars	Number of Profiles Approved
Self-Help Group (SHG)	9,53,635
Member	92,67,614
Village Organization (VO)	70,118
Cluster Level Federation (CLF)	1,661

2. CBO Audits

Strengthening financial transparency was a major focus. Internal audits were successfully completed for 1654 CLFs, 43,952 VOs and 1,94,636 SHGs. It demonstrate a robust internal control system from the top to down. A high compliance rate of 1564 reports from the audited CLFs shows a proactive approach to address financial issues. The statutory audit process was also initiated for 503 registered CLFs and 720 registered VOs, ensuring adherence to legal requirements.

3. Viability Gap Funding (VGF)

To support the financial sustainability of Model CLFs, the project disbursed Viability Gap Fund. This year, 479 Model CLFs received their first tranche of VGF and the 200 NRETP Model CLFs from last year received their second and third tranches, ensuring uninterrupted support for operational self-sufficiency.

4. Training on Books of Records

To support these efforts, a continuous training program was conducted for staff and community members. This includes training for 2374 Community Mobilizers on SHG books of record, 777 Book Keepers on VO books of record and 201 Master Book Keepers on CLF books of record. An additional 1253 Master Book Keepers were trained on preparing Bank Reconciliation Statements (BRS), ensuring accurate financial record-keeping at every level.

C. INSURANCE AND ALTERNATE BANKING

The project's financial inclusion efforts extend beyond credit to social security and expanded access to banking services, particularly for rural communities.

1. Micro-Insurance

The Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and Pradhan Mantri Suraksha Bima Yojana (PMSBY), are two government back micro insurance product which provide crucial safety net for SHGs members. A key focus was on sustained enrollment and timely claim settlement as both are critical for building community trust.

Table 9: SHG Member Enrollment under Insurance Program

Scheme	New Enrollment (FY 2024–25)	Renewal of Members (FY 2024–25)	Cumulative Enrollment (Till March 2025)
PMJJBY	16,58,548	60,15,147	76,73,695
PMSBY	18,78,771	66,73,494	85,52,265

The project also made significant progress in claim settlements, which reinforces confidence in the schemes.

Table 10: Insurance Claim Settlement Status

Particulars	Annual Achievements (FY 2024–25)	Cumulative Achievements (Till March 2025)
Claims Reported	910	11,352
Claims Settled	926	9,929
Claim Amount (in Lakhs)	1,852	12,541.70

2. Alternate Banking

The Bank Sakhi model has been a crucial initiative, acting as a bridge to provide essential banking services directly to rural communities. This year, 720 new Bank Sakhis were onboarded, expanding the reach of formal banking services.

Table 11: Progress under Alternate Banking

Parameter	Annual Achievement (FY 2024–25)	Cumulative Achievement (Till March 2025)
Bank Sakhis Onboarded	720	6,331
IIBF Certification	751	6,337
2-Day Refresher Training	1,064	1,331
Accounts Opened	1,54,670	11,17,773
No. of Transactions (in Lakhs)	80.1	372.66
Volume of Transactions (in Lakh)	4,26,897	16,88,421
Commission Earned (in Lakh)	1074.28	4,122.79

Livelihoods Promotion

A. FARM

In the financial year 2024-25, the Farm Theme's initiatives were very successful. By focusing on increasing productivity, promoting organic practices, and empowering farmers through local groups, the project greatly improved the lives of rural families. The results show a clear move toward modern, efficient, and eco-friendly farming, which has also strengthened community support and helped farmers become more financially independent.

1. Productivity Enhancement in Crops

The productivity enhancement initiatives in the agricultural sector made remarkable progress through targeted interventions during the Rabi and Kharif seasons. The key strategies involved capacity building, the promotion of agro-ecological practices, and the adoption of modern farming techniques. These efforts resulted in a substantial increase in the number of households adopting sustainable agricultural methods, improved crop yields, and enhanced food and nutrition security at the community level.

Agro-Ecological Practices

A total of 38.26 lakh households adopted agro-ecological practices during the cropping (Rabi/Kharif) seasons this financial year, reflecting a strong shift toward sustainable and environmentally friendly farming. The Kharif season focused on foundational planning, capacity building, and the promotion of key agricultural practices. The engagement of 42,081 Village Organizations and the active role of VRPs and Skilled Extension Workers were instrumental in facilitating farm livelihood activities. The promotion



of SRI and DSR techniques for rice cultivation and the widespread adoption of the Seed Replacement method contributed significantly in improving overall crop productivity and resilience.

The Rabi season saw significant progress in productivity enhancement, with a strong focus on crop intensification and diversification. The adoption of SWI by over 12.45 lakh farmers for wheat cultivation and intercropping for maize demonstrated a successful shift toward resource-efficient and high-yield farming methods. The widespread practice of kitchen gardening among 17.76 lakh farmers was a key achievement, indicating a strong move toward local food security.

Table 12: Cumulative Progress Under Farm-Based Productivity Enhancement Activities

Sl.	Particulars	Progress
1	Number of Households covered under farm-based productivity enhancement activities	38,26,457
2	Number of Farmers adopted System of Rice Intensification (SRI)	14,72,390
3	Number of Farmers adopted Direct Seeded Rice (DSR)	1,48,075
4	Number of Farmers adopted Seed Replacement Method	21,95,686
5	Number of Farmers undertook wheat cultivation (SWI)	12,45,752
6	Number of Farmers engaged in vegetable production	10,78,258
7	Number of Farmers practiced kitchen gardening	17,76,321
8	Number of Farmers undertook maize cultivation	5,84,153
9	Number of Farmers cultivated pulses	2,10,719

The training initiatives were instrumental in enhancing farm livelihood interventions. During the 2024-25 financial year, a total of 16,346 Community Mobilizers and 12,519 Village Resource Persons (VRPs) were trained during the cropping seasons. These individuals were actively engaged on the ground, providing crucial support to farmers.

To further strengthen the efforts, 572 Skilled Extension Workers (SEWs) were trained and deployed as Master Resource Persons. They played a pivotal role in leading farm-based interventions throughout the cropping season, ensuring the successful implementation of agricultural programs.

2. Organic Farming Intervention

The Organic Farming Intervention is designed to transition farmers toward sustainable, chemical-free agriculture, empowering them with the knowledge and resources to cultivate organic produce. A total of 6,876 farmers have been successfully mobilized for organic farming and through establishment of 174 Local Groups (LGs) across nine districts. These groups underwent physical verification and received C-3 certification endorsements, building on the initial C-2 endorsement phase. This development signifies their adherence to rigorous organic standards.

Regular training and capacity-building sessions were conducted at both the Village Organization and LG levels to ensure the sustainability of these practices. During the year, all 6,876 farmers were trained, focusing on critical preparatory work and best practices. To support market linkages, all 174 LGs

received support with the packaging, labeling, and branding of their products. Furthermore, to maintain quality and integrity, residue analysis was conducted for two farmers from each LG, with 200-gram samples collected for testing. These efforts have established a strong foundation for a thriving organic farming ecosystem.



Table 13: Progress on Organic Farming Intervention

Sl.	Particulars	Cumulative Progress till March 2025
1	Farmers Mobilized for Organic Farming	6,876
2	Functional Local Groups (LGs)	174
3	Districts Covered	9
4	Certification Status	C-3 Certification Endorsed
5	Farmers Trained for Rabi Season	6,876
6	Local Groups Receiving Branding Support	174

3. Integrated Farming Cluster Intervention

The Integrated Farming Cluster (IFC) initiative is designed to enhance, intensify, and integrate diversified livelihood activities for rural households. Its core objective is to create a self-sustaining ecosystem that generates a significant positive impact on the income of each participating household. During the financial year 2024-25, the IFC intervention established a strong foundation for its

operations. A total of 31 IFCs were identified and implemented across 7 districts and 14 blocks, reaching 9,300 farmers. Each cluster, designed to cover 2-3 adjoining villages, supports 250-300 households by improving 3 to 4 farm and non-farm livelihoods with robust backward and forward linkages.

To ensure effective implementation, a dedicated team of human resources was deployed, with Cluster Level Federations serving as the implementing agencies. The deployment included 62 Community Resource Persons, 30 Senior CRPs, and 22 Anchor Persons for implementation of the intervention.

4. Agri-Entrepreneurs Intervention

The Agri-Entrepreneur (AE) model trained and empowered a total of 5,302 SHG members, transforming them into entrepreneurs who provide a wide range of essential agricultural services. The project's reach is impressive, with 4,510 AEs actively engaged in business activities that serve over 10.68 lakh registered farmers across 38 districts in Bihar.

The AEs have diversified their business ventures to include high-quality input supply, digital banking services, nursery management, collective marketing, and specialized enterprises like mushroom cultivation and machinery rentals. The cumulative transaction value from these activities reached to Rs. 611.93 crore. This strong financial performance highlights the economic viability and positive impact of the AE model on local economies and farmer livelihoods.

The entire intervention is supported by the AE Mobile App, which facilitates seamless data recording and analysis. This digital tool has been instrumental in ensuring the sustainability and efficiency of the service centers operated by these entrepreneurs.

Table 14: Progress under AE Intervention

Sl.	Particulars	Cumulative Progress till March 2025
1	Number of Agri-Entrepreneurs Trained	5,302
2	Number of Agri-Entrepreneurs Registered	4,977
3	Number of Agri-Entrepreneurs Active in Business	4,510
4	Number of Farmers Served	10,68,909
5	Cumulative Transaction Value (in Rs. crore)	611.93

5. Custom Hiring Centers

The Custom Hiring Centers (CHCs) intervention played a crucial role in agricultural mechanization. The network of CHCs expanded to 520 centers across 38 districts, providing farmers with access to essential machinery. The streamlined operations, facilitated by a dedicated mobile application, helped address the scarcity of manual labor during peak seasons. Cumulatively till March 2025, the CHCs served a cumulative total of 86477 farmers. This included 17,005 farmers who used the centers during the Kharif season and 13,279 reaped the services during the Rabi season. The consistent and growing use of these centers demonstrates their effectiveness in providing timely and affordable access to modern farm equipment, thereby boosting the efficiency and output of agricultural activities.



6. Women Farmer Producer Companies

The Women Farmer Producer Companies (WFPCs) intervention under the Farm Theme is a strategic initiative by JEEVIKA to address the challenges faced by small and marginal farmers, particularly women. By establishing sustainable, farmer-owned institutions, the project aims to maximize the benefits for its members through collective action.

WFPCs serve as powerful collective platforms that empower women farmers by aggregating their produce, streamlining the supply of agricultural inputs, and improving access to markets. These companies support a wide range of activities, including the aggregation and marketing of key crops such as maize, wheat, paddy, vegetables, makhana, mustard, lentils and tea. They also facilitate the distribution of essential inputs like seeds and fertilizers. By providing access to multiple buyers, WFPCs ensure secure, cashless transactions, which translates into higher returns and reduced production costs for the producers.

By the end of the financial year 2024-25, a total of 61 WFPCs were operational across various districts of Bihar. These companies have demonstrated significant success, achieving a collective turnover of Rs. 233 crore by March 2025. In FY the companies turnover was Rs. 54.3 crore. They are playing a pivotal role in strengthening agricultural value chains by engaging in the trading and processing of a diverse range of crops.

A notable achievement is that 15 of these WFPCs were promoted under the "10K FPO Scheme" and have been operational for two years. Their continued success highlights the effectiveness of this model in expanding reach and impact, ensuring a sustainable future for women farmers in the region.

B. Livestock

JEEVIKA's livestock theme is a multifaceted initiative designed to empower rural communities and enhance household incomes through a range of sustainable interventions. By focusing on key areas like goat rearing, poultry, dairy and fisheries, the program creates comprehensive support systems for villagers. These interventions are built on a foundation of community-based cadres, such as Pashu Sakhis and Matsya Sakhis, who provide essential services and technical knowledge. The establishment of producer companies further strengthens these efforts by organizing members, improving value chains and providing market linkages, ultimately transforming traditional livestock activities into profitable enterprises for the SHG members.

1. Goat Rearing Intervention

a. Pashu Sakhi Service Model

The Pashu Sakhi model of JEEVIKA is an initiative that trains SHG members to become community-based livestock management service providers. These SHG members, known as "Pashu Sakhis," offer a range of services to households, including goat rearing techniques, vaccination, deworming, and assistance with infrastructure development like sheds and feeders. The model aims to create a sustainable livelihood for the Pashu Sakhis while improving the health and productivity of livestock for the entire community. It has successfully generated employment for thousands of rural women and contributed to the economic empowerment of Self-Help Group households.

During this FY, the number of trained Pashu Sakhis increased by 2,093, bringing the cumulative total to 7,031 and they now provide services to 262,797 new households this year. The Pashu Sakhis provided various goat rearing services to rural communities to improve animal health and husbandry.

Table 15: Progress under Pashu Sakhi Service Model

Sl.	Indicators	Achievement in FY 2024-25	Cumulative achievement Till March 2025
1	Number of Pashu Sakhi developed	2093	7031
2	Households covered by Pashu Sakhi	262797	727490
3	Number of inseminations done by inducted bucks	207	101561
4	Number of azolla pit developed (Inc. green fodder)	11163	48649
5	Number of machan/shed constructed	300	21837
6	Number of feeders installed	156	104359
7	Number of castrations done	499	364969
8	Total quantity of dana mishran produced (in kg)	439	284206
9	Number of deworming doses provided	2711464	4537456
10	Number of vaccination doses given	733849	1963608

b. Goat Producer Company



- **Seemanchal Jeevika Goat Producer Company Limited**

Incorporated by JEEViKA, the Seemanchal Jeevika Goat Producer Company was created to empower goat rearers in the Purnea, Araria and Katihar districts, with the primary objective of enhancing the value chain for members. The company continued to provide vital value chain services to 19,956 mobilized members across Purnea, Araria and Katihar districts. With 17 demo-cum-collection centers, the company's business activities, including the sale of inputs and live goat trading, led to a total turnover of Rs. 488.28 Lakh for the financial year. This brought the company's cumulative turnover to Rs. 924.31 Lakh. The "Seemanchal Jeevika Meat Outlet" in particular demonstrated strong performance, achieving a turnover of Rs. 38,20,725 from the sale of 6,054.74 kg of meat by the end of the year.

- **Mesha Mahila Bakaripalak Producer Company Limited**

A significant development during the year was the emergence of the Mesha Mahila Bakaripalak Producer Company Limited, incorporated in August 2023 in partnership with Aga Khan Foundation. Commencing business in December 2023, the company quickly gained momentum, achieving a turnover of Rs. 197.09 Lakh for the 2024-2025 financial year, with cumulative turnover of Rs. 205.39 Lakh. This new collective enterprise is focused on providing comprehensive goat health management support to women goat rearers in the Muzaffarpur district.

c. Partnership Support in Goat Intervention (Aga Khan Foundation)

The collaboration with the Aga Khan Foundation (AKF) proved highly effective, particularly in the Muzaffarpur district under the Mesha project. The partnership focuses on rural entrepreneurship and empowering women through employment generation. By the end of the financial year, 324 Pashu Sakhis had been developed and were serving 55,203 households organized into 477 Goat Rearing Groups across seven blocks of the district. AKF's support included rigorous community engagement and training. Throughout the year, the AKF team conducted numerous community-level meetings and demonstrations to improve goat rearing practices.

2. Poultry Intervention

a. Integrated Poultry Development Scheme (IPDS)

The Integrated Poultry Development Scheme continued to expand its reach and impact throughout the financial year. The program, which distributes 45 chicks to beneficiaries in two batches, has now benefitted a cumulative total of 212,757 members by March 2025 across the state. This year alone,

13102 new members were brought into the fold and a total of 596,567 chicks were distributed. The program's success is built on a robust protocol for chick rearing and disease prevention. Day-old chicks are first reared for 28 days at a Mother Unit (Poultry Farm), where they receive essential feed, care and a schedule of vaccinations: Ranikhet on day 7, Lasota on day 14 and Gambro on day 21. A certificate of Marek's disease prevention is also secured from the supplier to ensure the health of the flock.

Table 16: Progress on Integrated Poultry Development Scheme

Sl.	Indicators	Achievement in FY 2024-25	Cumulative Progress till March 2025
1	Number of Blocks	6	316
2	Number of members benefitted	13102	212757
3	Number of Chicks distributed	596567	10705448

b. Poultry Value Chain Development

The "Nari Shakti Jeevika Mahila Poultry Producer Company Limited" was incorporated in December 2022. The company commenced its operations in November 2024 in the Dobhi block of Gaya district. This FPC, which will benefit 7,500 households across four blocks, in districts of Gaya and Nalanda. The Foundation for Development of Rural Value Chains (FDRVC) will act as technical support agency.

By the end of the financial year, 707 members had been mobilized, with 232 becoming shareholders. Additionally, 46 members received a total of 5,099 birds by March 2025. This initiative is a key step in creating a structured, sustainable and profitable poultry value chain for rural women.

3. Dairy Intervention

a. COMFED

JEEVIKA, in collaboration with COMFED, is focused on mobilizing cattle-rearing Self-Help Group members to existing Dairy Cooperative Societies (DCS) and organizing new women's DCS. This partnership's main objective is to link members to an organized milk marketing system, providing them with better prices and a stable income. By the end of the financial year, total of 92,446 households have been linked to DCSs and 1,044 women's DCSs have been formed.



b. Kaushikee Mahila Milk Producer Company (KMMPCL)

The Kaushikee Mahila Milk Producer Company, which began in December 2017, has significantly grown and is now a key player in the organized dairy sector. The company's objective is to empower women milk producers by providing them with a collective enterprise for better market access. By the

end of the year, KMMPCL had 736 operational milk pooling points (MPPs) and 29,335 enrolled members. It has installed 14 Bulk Milk Coolers (BMC) and is procuring an average of 77,050 liters of milk per day. The company's cumulative turnover stands at Rs. 462.45 crore. The "Kaushikee Dahi" brand is also now available in the markets of Saharsa, Supaul and Madhepura.

4. Fishery Intervention

The fishery intervention is a crucial part of the Jal-Jeevan-Hariyali Abhiyaan, which leverages water bodies for sustainable economic development and environmental well-being. By allocating identified ponds to Village Organizations of JEEVIKA, the program empowers Self-Help Group members to undertake fishery activities, creating new livelihood opportunities and promoting collective enterprise. The process of identification, allotment and operationalization of ponds was a key focus throughout the financial year across various districts. The program's efforts throughout the year resulted in the successful allocation and operationalization of ponds, leading to significant harvests. The table below outlines the cumulative achievements of the fishery intervention.

Table 17: Progress on Fishery Intervention

Sl.	Indicators	Cumulative Progress till March 2025
1	Number of Districts covered	32
2	Number of Blocks covered	109
3	Number of Workable ponds	126
4	Number of Ponds with fish Stocking	106

A total of 43,106 kg of fish was harvested from 89 ponds, demonstrating the program's capacity to generate significant produce and income for the SHG members involved. Furthermore, the intervention successfully mobilized 106 Fish Producer Groups (FPGs) with the assistance of 86 Matsya Sakhis, strengthening community-based organizations and promoting the sustainable use of natural resources.



C. NON-FARM INTERVENTION

JEEVIKA's non-farm interventions have played a pivotal role in diversifying rural livelihoods and empowering communities across Bihar. Through strategic partnerships, capacity building and market linkages, these programs have created sustainable enterprises and employment opportunities.

1. JEEVIKA - Didi Ki Rasoi

The Didi Ki Rasoi initiative is a key component of JEEVIKA's strategy to create sustainable non-farm livelihoods for SHG members in Bihar. By establishing and managing community-based canteens, the program provides a source of income for women from Self-Help Groups while ensuring the availability of hygienic and high-quality food in public institutions. The initiative has seen significant expansion and success throughout the financial year.

The Didi Ki Rasoi initiative made notable progress during the year, expanding its reach and demonstrating its capacity to handle large-scale catering services. The total number of functional DKRs grew from 200 at the beginning of the year to 222 by the end of March 2025. This expansion includes the launch of new units in minority residential schools in Kishanganj and Darbhanga, as well as a unit at Nalanda Medical College and the Bihar Police Academy. The DKRs are strategically located across a diverse range of institutions, as detailed in the table below:

Table 18 : Progress under DKR

Sl.	Type of Institution	Number of DKRs
1	SC/ST Residential Schools	91
2	Health Institutions	98
3	Other Government and Public Offices (Banks, Hostels, DM Offices, Registry Offices, etc.)	33
	Total	222

2. Cleanliness and Laundry Services

JEEVIKA has expanded its non-farm livelihood initiatives by providing essential cleanliness and laundry services in public institutions, creating employment opportunities for thousands of SHG members. This initiative is a result of strategic partnerships and a strong focus on capacity building.

Throughout the financial year, JEEVIKA signed two key Memorandums of Understanding (MoUs) that enabled the rapid expansion of these services:

- **SC/ST Residential Schools:** An MoU signed with the SC/ST Welfare Department in December 2023 led to the launch of cleanliness services in 91 residential schools, mobilizing over 636 households.



- **Healthcare Institutions:** Following an MoU with the Health Department in February 2024, JEEVIKA introduced cleanliness services in 42 healthcare institutions and laundry services in 40 healthcare facilities. This initiative ensures a supply of fresh, sanitized linens for patients and staff, a critical component of infection control.



A core element of this initiative is the extensive training provided to SHG members. Over 2,000 SHGs households have been mobilized to participate in these services. To ensure high standards of hygiene and safety, Master Trainers received specialized training from the State Health Society on hospital and infection control protocols. They, in turn, equipped the SHG members with the necessary skills to maintain sanitation standards and prevent infections, empowering them to deliver professional-level services.

3. Micro Enterprise Development

The Micro Enterprise Development (MED) program is a key initiative focused on supporting women from Self-Help Groups of establish micro-enterprises in the non-farm sector. The program provides financial support and comprehensive handholding through specialized Community Resource Persons - Enterprise Promotion (CRP-EPs).

The MED program saw significant expansion and progress in supporting new enterprises. The MED program, initially approved for 13 blocks in 5 districts, received approval from the National Rural Livelihoods Mission (NRLM) on October 3, 2024, to expand into 21 new blocks across 11 districts. A total of 2,737 enterprises were successfully financed during the year.

The program achieved a high rate of digital adoption, with 96.33% of enterprises (2,737 out of 2,841) successfully onboarded onto the MED MIS (Management Information System) for continuous monitoring. Repayment by MED enterprises has shown strong performance, with an average repayment rate of 72% against the cumulative demand. This indicates the sustainability and financial viability of the micro-enterprises supported by the program.

4. One Stop Facility

The One Stop Facility (OSF) is designed to support nano-enterprises with growth potential. Functioning as a business facilitation and incubation center, the OSF provides a single-window model for assistance, including access to finance, markets, mentorship, branding and packaging services. The program is currently operational in 50 blocks across 12 districts.

The OSF program made progress in developing rural entrepreneurship. A total of 7,298 enterprises were funded with a total disbursement of over 32.55 crore. These enterprises are diverse in nature, with 3,426 in trading, 1,706 in services and 1,322 in manufacturing.

The program has demonstrated strong financial health, with 6,454 enterprises beginning their repayment and a total of over 6.88 crore received.

JEEVIKA's Business Development and Support initiatives have been crucial to the success of the One

Stop Facility (OSF) program. A dedicated pool of 285 Business Development Service Providers (BDSPs) actively worked at the field level, facilitating OSF activities and providing on-the-ground support to entrepreneurs. Their efforts resulted in 1,745 enterprises being officially registered under various government schemes, including Udyog Aadhaar, FSSAI, and GST. Additionally, to facilitate individual loan financing, the team successfully submitted more than 5,106 enterprise documents to various banks. A significant number of supported businesses are generating stable income, with 2,146 enterprises achieving monthly sales between 40,000 and 50,000.

NRLM-OSF Program Expansion

In an effort to further extend its reach, the NRLM-OSF PH- 1 &2 program has been approved for expansion into 23 new blocks in 13 districts under NRLM OSF. To support this growth, new guidelines have been approved and rolled out, and district teams are currently engaged in groundwork to implement the program. 117 BDSP selection process Completed and training process initiated in OSF PH-2 blocks. Total 90 BDSPs are onboarded in OSF PH- 1 districts and currently 641 enterprises are promoted in this period. Mentor and functional expert selection process is ongoing.

5. Incubation Program

The Incubation Program aims to scale rural, women-led enterprises through expert mentorship and financial support. Partnering with IIM Calcutta Innovation Park, the program rigorously evaluated and selected 150 enterprises for an 18-month incubation journey. A total of 5 crore in soft loans and grants was provided, with the second tranche approved for 47 enterprises that demonstrated effective fund utilization.

The program has been a significant success, with over 80% of the incubated enterprises showing a revenue growth trajectory of more than 15%, and some even achieving revenues exceeding lakhs. To support this growth, JEEVIKA partnered with GUDDCAUSE and SARAL for specialized support in branding and market access. The program also facilitated crucial market linkages, including onboarding enterprises onto e-commerce platforms like Amazon and Meesho and connecting them with institutional buyers such as Taneira and Fab India. Additionally, entrepreneurs participated in 41 fairs and exhibitions across India, significantly enhancing their market reach.

6. Start-Up Village Entrepreneurship Programme

The Start-Up Village Entrepreneurship Programme (SVEP) is a flagship initiative under the NRLM, designed to promote rural entrepreneurship by providing financial support, capacity building and mentorship. In Bihar, the program has expanded in phases, creating a robust ecosystem for rural entrepreneurs.

The SVEP has made significant progress across all of its phases during the financial year. The Phase I and II blocks have successfully completed their four-year program period and are now self-sustaining. To date, a total of 27,087 enterprise business plans has been prepared, and 25,189 enterprises have received funding, demonstrating a strong foundation of sustainable micro-enterprises.

In the Phase III blocks, a total of 7.40 crore has been expended, and the program has trained 266 cadres who provide crucial last-mile enterprise support. So far, 8,514 enterprise business plans have been prepared and 4,509 enterprises have been funded.
The program's most recent expansion, Phase IV, saw the approval of 8 new blocks in August 2024, extending its reach to districts like Vaishali, Saran, Purnea, Supaul, Aurangabad, Kaimur and Katihar.

To support this growth, orientation programs for new staff were completed in January 2025 and baseline surveys and training for Community Resource Persons - Enterprise Promotion (CRP-EPs) have been successfully completed in all new blocks and DPR of all 8 SVEP PH- 4 blocks is submitted to NRLM in May Month.

7. Pradhan Mantri Formalization of Micro Food Processing Enterprises

The Pradhan Mantri Formalization of Micro Food Processing Enterprises (PMFME) scheme, launched by the Ministry of Food Processing Industry (MoFPI) as part of the Aatmanirbhar Bharat Abhiyan, aims to support the micro food processing enterprises in the unorganized sector. The scheme focuses on enhancing the capability of groups involved in agri-food processing, including Farmers Producer Organizations, SHGs, and Producer Cooperatives.

In FY 2024-25, a total 356 SHG members have ben benefitted by this program and cumulatively till March 2025, altogether 22625 members have been benefitted.

8. Stitching Intervention

The Stitching Intervention under the fold of JEEViKA has been a key initiative to create an employment opportunity and quality service to the partner government institution's beneficiary inclusive development among SHG members, focusing on their social and economic empowerment within the local Area. This success has been made possible through the establishment of 17 state-of-the-art Stitching-cum-Training Centres spread across various districts of Bihar with aim of employment for more than 1250 Jeevika didi.

During FY 2024–25, JEEViKA received various stitching orders from departments such as BMSICL (for in-patients), SC & ST Residential Schools, OBC Residential Schools, Minority Residential Schools, along with several in-house orders of JEEViKA Didi's — including uniforms for Jeevika Didi Ki Rasoi, cleanliness, and laundry units.

This inclusive development approach has not only ensured the socio-economic upliftment of SHG members but also guaranteed quality uniforms for in-patients, school students, and other SHG members.. The training centres act as learning hubs, providing practical skill development and employment linkages for rural youth and women. This economic development has resulted in the generation of more than 7.45 crore in revenue during this financial year, with the production of over 1.25 lakh dress uniforms.

The intervention has created a network of trained rural women who are now becoming capable of fulfilling institutional garment demands at scale The model has emerged as one of the most scalable livelihood interventions under JEEViKA, with strong potential for replication in other states.

Table 19 : Progress under stitching Intervention

Sl.	Department	No. of Institutional Units
1	BMSICL	All DH and SDH
2	SC ST Welfare Department	91 Schools
3	BIMHAS	01 Unit
4	In-house – DKR, Housekeeping & Laundry	450 Units

9. Aajeevika Grameen Express Yojana

The Aajeevika Grameen Express Yojana (AGEY), launched in FY 2017–18, is a crucial initiative under DAY-NRLM that provides an alternative livelihood for women from Self-Help Groups. By facilitating community-monitored public transport services, the scheme not only generates income but also ensures safe, affordable connectivity for remote rural areas to essential amenities like markets, healthcare and educational institutions.



The program is currently operational in 17 blocks across six districts, where a total of 92 vehicles has been approved with a cumulative budget of ₹ 8.16 crore. To make this possible, the Cluster Level Federation or Nodal Village Organization provides interest-free loans of up to ₹ 8 lakh to eligible SHG members, which they repay over a six-year period in 72 monthly installments.

In addition to its current operations, the program received approval for a major expansion. The second phase of AGEY will extend to 23 new districts, covering 60 blocks, with the allocation of 60 new vehicles. The orientation program for this new phase has been successfully completed, and fund disbursement is scheduled to begin in the next quarter.

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

The Sustainable Transport for Rural Entrepreneurs through E-Cycles (S.T.R.E.E.) program, a pilot initiative with CESL, provides eco-friendly electric cargo cycles to women from Self-Help Groups (SHGs). This initiative, supported by an ADB-GEF Grant, aims to address transportation challenges and empower rural women to expand their businesses, aligning with the "Lakhpati Didis" vision. The initial distribution of 50 e-cycles to designated Energy Champions was completed by February 2025. The program also prepared for its next phase by sharing the list of the remaining 450 beneficiaries with CESL and initiating the payment process for the full delivery of e-cycles. This demonstrates a strong start to providing sustainable transport solutions for rural entrepreneurs.

11. Beekeeping Intervention

JEEVIKA's beekeeping interventions promote sustainable livelihoods by supporting rural households in honey production and related activities. Through comprehensive training, the provision of beekeeping equipment, and the establishment of market linkages, the initiative helps communities generate income from honey and other hive products like beeswax and propolis. This program not only boosts rural entrepreneurship but also contributes to



agricultural pollination and environmental sustainability.

The total annual honey production for FY 2024–25 reached an impressive 720 metric tons (MT), with a total turnover of approximately ₹ 8 crore. These figures highlight the success of beekeeping as a viable and profitable non-farm livelihood for rural communities, contributing to both economic empowerment and ecological health.

12. Bag Cluster Unit, Muzaffarpur

The Bag Cluster in the Bela Industrial Area of Muzaffarpur is a successful example of a public-private partnership in Bihar. This collaborative initiative, supported by the Department of Industries, JEEVIKA, and corporate partners like M/s Highspirit and M/s RTD Global, has created a robust bag manufacturing ecosystem. Operating on a plug-and-play model, the cluster has empowered 42 JEEVIKA entrepreneurs and created employment for over 1,100 trained workers.

The cluster has demonstrated strong performance, produced a total of 22.42 lakh bags and generated a cumulative revenue of ₹ 11.84 crore by March 2025. The total annual production of bags for FY 2024-25 was 10.82 lakhs with revenue of ₹ 5.7 crore. Furthermore, the program is leveraging technology and financial support to enhance its efficiency and growth. This interventions highlights the success in creating sustainable livelihoods and contributing to the local economy through a strong collaborative model.

13. Art & Craft Intervention

JEEVIKA's art and craft interventions aim to empower rural women artisans by providing support in finance, training, and marketing. The initiative has successfully mobilized over 4,100 artisans into 121 producer groups across 20 districts of Bihar.

A key part of this effort is the Shilpgram Mahila Producer Company Limited, established in 2018, which has over 500 women artisans as stakeholders. This company plays a crucial role in enhancing the financial stability of its members.

The program has created multiple avenues for market access, both offline and online. Products are sold through physical outlets like the Avsar sale counter at Patna airport, the Khadi Mall in Patna and the Wellness Mall in Darbhanga. Online sales are facilitated via shop.brlps.in, Amazon and Flipkart. These efforts have led to significant business growth, with Shilpgram achieving a business worth of ₹ 7.78 crore by March 2025. The program's success demonstrates its effectiveness in fostering entrepreneurship and promoting Bihar's cultural heritage.



Skill Development & Placement

JEEVIKA's skill development and employment initiatives, including DDU-GKY and Rural Self-Employment Training Institutes (RSETIs), have created a strong framework for rural youth skill development & employment. By focusing on both wage and self-employment, JEEVIKA has successfully provided training, job opportunities and employment support to thousands of young people across Bihar. This comprehensive approach highlights a commitment to promoting long-term, sustainable livelihoods.

1. Deen Dayal Upadhyaya Grameen Kaushalya Yojana

The Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY) is a flagship program of the Ministry of Rural Development, with JEEVIKA serving as the nodal agency for implementation of the program in Bihar. During FY 2024-25, JEEVIKA worked with 12 Project Implementation Agencies (PIAs) to implement the program, which is aimed at empowering rural youth by equipping them with skills and providing job opportunities.

The program successfully trained 1700 candidates and appointed 2389 within the 2024-25 financial year. By March 2025, a total of 84,489 candidates have been trained, 61,649 of them got appointed. This includes placements under DDU-GKY and the Roshni project (a specialized initiative for youth in Left-Wing Extremism (LWE) affected districts).

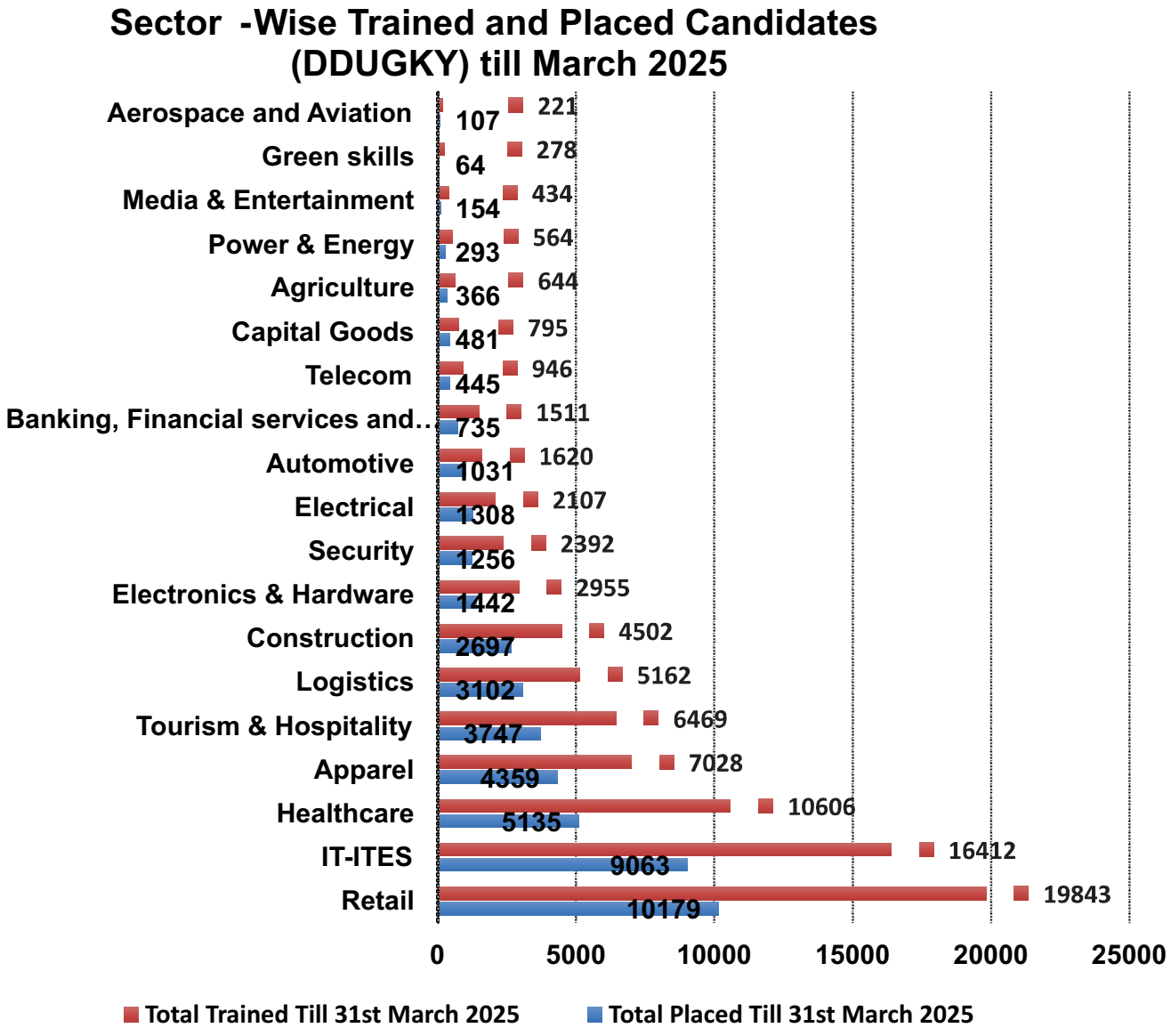


Table 20: Progress on DDU-GKY Program

Sl.	Particulars	Progress in Financial Year 2024–25	Cumulative Achievement till March 2025
1	Number of Candidates Trained	1,700	84,489
2	Number of Candidates Appointed	2,389	61,649
3	Number of Candidates Placed	3,082	45,964
4	Number of Candidates Assessed	1,419	78,418
5	Number of Candidates Certified	1,406	66,568

2. Sectoral Analysis on Training and Placement under DDU-GKY

A study was conducted in June 2024 and evaluated sector wise training and placement trends under the DDU-GKY program in Bihar. Sample of 84,489 trained candidates from 129 Project Implementing Agencies (PIAs) across four phases, with a focus on 19 major sectors were taken. Placements were defined as per DDU-GKY program guidelines as continuous employment for a minimum of three months at a specific wage based on course duration. Detailed placement analysis is given below.



a. Sector - Wise Training Share

The study showed a clear concentration of trained candidates in key sectors. The Retail sector lead with 19,843 trained candidates, followed by IT-ITES with 16,412. The Healthcare sector was also a significant area of training, with 10,606 trained individuals. Other sectors included Apparel (7,028), Tourism & Hospitality (6,469) and Logistics & Supply Change Management (5,162). In contrast, sectors such as Aerospace and Aviation (221) and green skills (278) has the lowest number of trained candidates.

b. Sector - Wise Placement Status

The DDU-GKY program made noticeable progress in placing trained candidates across various sectors. The highest placement are observed in the Retail Sector (10,179) followed closely by IT-ITES (9,063) & Other sectors with notable placement numbers included Healthcare (5,135) & Apparel (4,359). Sectors such as Aerospace and Aviation (107) and green skills (64) has the lowest number of candidates placed.

Table 21: DDUGKY Sector-Wise Training and Placement Status

Sl.	DDU-GKY (NCVT + SSC Sector)	Total Trained Till 31st March 2025	Total Placed Till 31st March 2025	Placement %
1	Aerospace and Aviation	221	107	48
2	Agriculture	644	366	57
3	Apparel	7028	4359	62
4	Automotive	1620	1031	64
5	Banking, Financial services and Insurance (BFSI)	1511	735	49
6	Capital Goods	795	481	61
7	Construction	4502	2697	60
8	Electrical	2107	1308	62
9	Electronics & Hardware	2955	1442	49
10	Green skills	278	64	23
11	Healthcare	10606	5135	48
12	IT-ITES	16412	9063	55
13	Logistics	5162	3102	60
14	Media & Entertainment	434	154	35
15	Power & Energy	564	293	52
16	Retail	19843	10179	51
17	Security	2392	1256	53
18	Telecom	946	445	47
19	Tourism & Hospitality	6469	3747	58
	Grand Total	**84489**	**45964**	**54**

3. Rural Self-Employment Training Institutes

The Rural Self-Employment Training Institutes (RSETIs) are a crucial part of rural youth empowerment. These district-level institutions, managed by lead banks, provide skill development and entrepreneurship training. JEEVIKA serves as the nodal agency, supporting the implementation of RSETI programs and ensuring rural youth can access training in 61 approved trades. A key feature of the program is on credit linkages to help trainees start their own businesses after completing their training.

RSETIs have significantly contributed to self-employment in Bihar. The 38 operational RSETI centers trained a total of 41900 candidates and settled over 31787 in self-employment ventures this FY.

Table 22: Progress under RSETI program

Sl.	Particulars	Achievement FY 2024-25	Cumulative Achievement till March 2025
1	Number of trainings conducted	1323	10703
2	Number of candidates trained	41900	4,31,299
3	Number of youths settled	31787	2,55,504
4	Number of youths settled- self funding	23522	171432
5	Number of youth settled- bank financing	8265	61647

4. Direct Placement

JEEVIKA has made significant progress in employment opportunities for rural youth through its direct placement intervention program. By organizing job fairs and direct placement drives, the initiative successfully connected job seekers with potential employers, resulting in a substantial number of placements throughout the year.



Table 23: Direct Placement Annual Performance

Sl.	Particulars	Annual Achievement (FY 2024–25)
1	Job Fairs Organized	141
2	Total Youth Mobilization in Job Fair & Community Mobilization Drive	11,033
3	Total Job Offers Extended	32,096
4	Candidates Accepted offers and Joined Jobs	11,670

Job Fairs and Youth Mobilization Drives (YMDs)/ Community Mobilization Drive (CMD) served as key tools for direct recruitment, bypassing traditional, often lengthy, hiring processes. A total of 141 job fairs/ CMDs were organised mobilizing over eleven thousand youths and extending job offers to 32,096 candidates of which 11,670 finally joined various companies.

Health, Nutrition and Sanitation

In 2024–25, JEEVIKA's Health, Nutrition & Sanitation (HNS) initiatives strengthened rural well-being by integrating preventive health, nutrition and sanitation interventions with livelihood programs. From improving dietary diversity and maternal-child health to expanding access to affordable medicines, hospital navigation and government health schemes, the initiatives reduced health-related economic shocks and promoted informed health choices. Women-led community enterprises ensured last-mile delivery, creating sustainable pathways to healthier, more resilient households across Bihar.

1. Health, Nutrition & Sanitation Integration with Satat Jeevikoparjan Yojana

The Satat Jeevikoparjan Yojana (SJY) is a flagship program of the Government of Bihar implemented through BRLPS–JEEVIKA to support the ultra-poor in transitioning towards sustainable livelihoods. While economic asset creation and skill development have yielded significant gains, recurring health and nutrition challenges often threaten these achievements. Illness and medical expenses have, in some cases have forced beneficiary households to liquidate livelihood assets, reversing their progress.

To address this, JEEVIKA's Health, Nutrition & Sanitation theme was integrated into the SJY program in 2024–25 across five intensive blocks (one block each in district of Bhojpur, Nalanda, Patna, Samastipur and Vaishali). A survey of 1,168 SJY households revealed that 91% had at least one member are at risk of a Non-Communicable Disease (NCD), 17% pregnant women or children under two years and 25% required family planning support.

The integration focused on two key intervention areas:

(I) Access to Basic Health Services, including toilet construction/ usage promotion and safe drinking water practices; and
(ii) Access to a Health Safety Net, through Ayushman Bharat enrollment and NCD screening for individuals aged 30 years and above, with linkage to medicines, tele consultations and six-monthly follow-ups.



By the end FY 2024, all targeted households had received at least one HNS intervention. 202 beneficiaries were covered under

1000 days, 1060 individuals were screened for NCDs and 298 families gained access to family planning. This integration has reduced distress asset sales for medical expenses.

2. Family Diet Diversity Campaign

The Family Diet Diversity Campaign (FDDC) is a key initiative under JEEVIKA's Health, Nutrition & Sanitation theme, aimed at improving dietary diversity and nutritional intake across all age groups, with special focus on pregnant women, lactating mothers, and children from 6 months to 2 years. The campaign promotes both the quality and quantity of food intake, recognizing that diverse diets are essential for preventing malnutrition and ensuring healthy growth. Three major areas of intervention are pursued through structured home visits:



i. **Diet Diversity Visits** – Ensuring vulnerable household members, particularly pregnant and lactating women and children, consume balanced diets from multiple food groups.

ii. **Antenatal Check-up Visits** – Supporting timely antenatal care, identifying high-risk pregnancies and ensuring early interventions.

iii. **Child Growth Monitoring Visits** – Tracking the growth of children, especially those of lactating mothers with infants older than five months and ensuring corrective measures when required.

During 2024–25, JEEVIKA conducted extensive outreach, completing 7,35,365 home visits for diet diversity in against of 9,45,673 line-listed, 36,856 visits for antenatal check-ups, 33,244 visits for child growth monitoring and 71,528 lactating women were identified for special nutritional support. By strengthening household-level counselling and follow-ups, FDDC has played a pivotal role in improving nutrition practices and early detection of maternal and child health risks across Bihar.

3. Balahaar – Promoting Child Nutrition through Local Production

Balahaar, a traditional nutritional supplement developed under JEEVIKA's nutrition initiative, is designed to support healthy child growth by providing essential vitamins and minerals. Produced using locally sourced ingredients, the formulation is scientifically balanced, with green gram (*moong dal*) serving as a key source of iron. Two plants have been operational in Samastipur and Bhagalpur. Their production, sales & revenue details are as follows:

Table 24: Progress under Balahaar intervention

Particulars	Bhagalpur	Samastipur
Total Production (Kg)	3,985	2,898
Total Balahar sold (Kg)	3,545	2,736
Total Revenue Generated (in Rs)	8,32,700	6,10,640

The initiative plays a dual role—improving complementary feeding practices for infants and toddlers while creating livelihood opportunities for rural women.

4. JEEVIKA Family Planning Initiative



The Family Planning Initiative promotes delayed pregnancy to improve maternal health, enhance child outcomes, and support women's empowerment. By encouraging young couples to wait before their first child, the program reduces health risks such as maternal mortality, low birth weight, and neonatal complications, while enabling women to recover between pregnancies. Operational in five districts—Aurangabad, Jehanabad, Lakhisarai, Sheikhpura and Sheohar—this initiative has mobilized 1,73,860 eligible couples, linked 78,191 couples with ASHA workers and successfully supported 73,828 couples in adopting modern contraceptive methods. This approach provides not only safeguards health but also fosters better educational and economic opportunities for families.



5. Ayushman Bharat Card Preparation Campaign

In May 2024, JEEVIKA launched a state-wide intensive campaign to prepare Ayushman Bharat Cards for all Community-Based Organization members, with a focus on Self-Help Group women. One trained operator from each Village Organization was equipped with a smart phone linked to Aadhaar and a bank account to facilitate e-KYC and card generation, with incentives provided for each successful card within one financial year, JEEVIKA achieved remarkable results across all 38 districts, 72.45 lakhs SHG members got Ayushman cards. This initiative has significantly expanded healthcare access for rural women and their families, enabling them to avail free treatment benefits of up to 5 lakh annually under the Ayushman Bharat scheme.

6. Health Help Desk – Health, Nutrition & Sanitation



The JEEVIKA Health Help Desk, implemented in partnership with the Health Department, GoB has emerged as bridge between rural communities and healthcare services. Operational in 35 Sadar hospitals and 10 medical colleges across the state, the Help Desk ensures that patients receive accurate information and guidance on hospital services, covering both Outpatient Department (OPD) and Inpatient Department (IPD) needs.

Deployment of 134 Swasthya Mitra Didis, the Help Desks operate in two shifts to provide in-person and telephonic assistance. Services include navigation support within hospitals, information available facilities, and guidance for availing entitlements such as Ayushman Bharat benefits. The initiative is supported by a decentralized mobile application that systematically record patient visits and service delivery. In 2024–25, the Health Help Desks assisted 18,17,538 patients—16,01,898 OPD and 2,15,640 IPD—and responded to 48,763 phone calls, ensuring timely and comprehensive support. By making hospital services more accessible and patient-friendly, this initiative is significantly enhancing healthcare utilization and satisfaction, especially for rural and marginalized populations.

7. JEEVIKA PMBJK – Affordable Healthcare Access through Generic Medicines



The JEEVIKA–Pradhan Mantri Bhartiya Janaushadhi Kendra (PMBJK) initiative has emerged as a cost-effective healthcare solution for rural Self-Help Group households by promoting the use of quality generic medicines. Operating in partnership with the Health Department, PMBJK centers in Gopalganj, Nalanda and Sitamarhi districts are managed through Cluster Level Federations, enabling collective procurement to enhance affordability and availability of medicines.

The initiative not only reduces healthcare expenses for rural communities but also leverages digital platforms for awareness generation, ensuring informed choices about generic medicine usage. Between April 2024 and March 2025, the three operational centers recorded a total sales of 1.35 crore, with margins of 29.63 lakh—directly translating into cost savings for thousands of rural families.

Table 25: Progress under PMBJK

District	Sales (April 2024–Mar 2025) (Rs.)	Margin (April 2024–Mar 2025) (Rs.)	Cumulative Sales	Cumulative Margin
Gopalganj	6417745	1411904	10520156	2314434
Nalanda	3758295	826825	6208607	1365894
Sitamarhi	3293087	724479	5487521	1207255
Total	**13469127**	**2963208**	**22216284**	**4887582**

The PMBJK model continues to demonstrate its effectiveness in bridging rural healthcare gaps by ensuring affordable access to essential medicines, while also generating income for community institutions.

8. Enterprise Development – Women-led Health, Nutrition & Sanitation Enterprises

To strengthen rural women's economic empowerment while improving access to essential health, nutrition and sanitation products, JEEVIKA has initiated the HNS Enterprise Fund. This fund was provided directly to the A grade 89 CLFs to promote both individual and group enterprises, creating a sustainable ecosystem for availability of Food, Nutrition, Health and WASH (FNHW) products at community level.



Health, Nutrition & Sanitation based Enterprises include Nutri Snack Production Units, Green Grocery Shops, Nutri Shops, Egg Shops and Carts, Nutrition-Sensitive Integrated Farming Systems and other models designed to enhance both income generation and community access to affordable, nutritious food and health-related products. These enterprises aim to enhance access to nutritious food, health, and hygiene products at the community level while generating sustainable livelihoods for rural women. Till March 2025, in total 2305 entrepreneurs have received loans from HNS enterprise fund and started enterprises.

Social Devlopment

JEEVIKA's approach to social development in FY 2024-25 was characterized by a strong commitment to gender equality, social inclusion, Climate and Disaster Resilience and community empowerment. The organization's initiatives, including the establishment of Didi Adhikar Kendras, the integration of Persons with Disabilities (PwDs), the management of the Vulnerability Reduction Fund (VRF) and large-scale Plantation highlights its holistic strategy. Through institutional platforms for justice, promoting inclusivity and strengthening community-led support systems, JEEVIKA has not only addressed systemic vulnerabilities but has also nurtured a more equitable and resilient society in Bihar.

1. Gender Integration

Gender Integration: Strengthening Institutional Mechanisms for Women's Rights



Gender equality and women's empowerment remained at the core of JEEVIKA's agenda in FY 2024–25. A landmark achievement was the statewide rollout of Didi Adhikar Kendras community-led grassroots justice and support centers, designed to strengthen women's access to rights, entitlements, and Gender Based Violence (GBV) redressal. By the end of the year, 210 Kendras were operational across 38 districts, with one CLF in each block serving as the nodal CLF for oversight and all other CLFs in its jurisdiction acting as operational arms. This structure ensures that gender justice is anchored within JEEViKA's own institutions, making the approach community-owned.

Each Kendra is managed by a trained Didi Adhikar Kendra Coordinator (DAK Coordinator) and supported by Gender Community Resource Persons (CRPs)/ Sakshma Didi, creating a network of local women leaders as change agents. These centers act as safe spaces for dialogue and collective action while functioning as referral hubs for government schemes, legal counseling and psychosocial support.

In FY 2024–25, JEEVIKA prioritized gender equality and women's empowerment as central pillars of social development, embedding them within community institutions to ensure lasting impact, with major achievements across institutional mechanisms, capacity building, ecosystem strengthening, mass mobilization, advocacy and impact outcomes.

Mass mobilization efforts under Nayi Chetna creating widespread awareness on gender issues. The

Component Achievement

Institutional Mechanisms	• 210 Didi Adhikar Kendras (DAKs) operational across 38 districts
	• One nodal CLF per block for oversight; others act as operational arms
Capacity Building	• 789 JEEViKA Staff Trained (348 BRPs, 76 DRPs)
	• 168 DAK Coordinators Trained
	• 620 Gender CRPs Trained
	• 162 CLFs Trained on Gender
	• 324 SAC Members Trained
	• 8,625 Gender Point Persons Identified
Institutional Ecosystem Strengthening	• Gender Forums at GP & Block levels with PRIs & frontline departments
	• Sanchalak Samitis for DAK performance review
	• Digital tracking tools & dashboards under development
Mass Mobilization – Nayi Chetna 3.0	• 56,000 participants at launch events
	• 164,344 Gender Champions recognized
	• 38 Internal Complaints Committees (ICCs) formed
	• 220,000+ people engaged via social media
Advocacy & Thought Leadership	• Showcased at Gender Samvaad (5th edition, Sept 2024)
	• Grassroots women leaders shared field innovations
	• Bihar positioned as frontrunner in gender integration under NRLM
Impact Outlook – Cases	Entitlements: 4,305 reported → 3,099 resolved
	Violence Against Women: 151 reported → 75 resolved
Specific Gender Issues	• Child Marriages Abolished – 12
	• Widow Remarriages Supported – 5
	• Dowry Case Resolved – 1
	• Trafficking & Education Interventions – 2

Gender Samvaad 2024 further showcased Bihar's leadership in gender integration under NRLM.

Overall, through systematic reforms, grassroots mobilization and convergence, JEEVIKA has transitioned gender initiatives from issue-based interventions to a sustainable, institutionalized governance model, laying a strong foundation for women's rights, justice, social security and community empowerment in Bihar.

2. Vulnerability Reduction Fund

The Vulnerability Reduction Fund (VRF) is a key social inclusion initiative under DAY-NRLM, designed to support poor and vulnerable households in coping with risks related to food insecurity, health, education, gender-based issues, natural calamities and emergencies. Each Village Organization is provided with a corpus fund of up to 1.5 lakh to extend affordable credit to ultra-poor and marginalized households, ensuring timely assistance and reducing dependence on distress borrowing. In Bihar, VRF has been streamlined by integrating the earlier Food Security Fund and Health Risk Fund into a single unified mechanism. The fund is managed at both VO and Cluster Level Federation, helping communities build resilience, meet emergency needs and address systemic vulnerabilities collectively.

During FY 2024–25, significant progress has been made under VRF, with Rs. 200.3 crore disbursed as corpus fund to 13648 Village Organisations across the state. This has enabled VOs to provide timely support to vulnerable families, strengthen community resilience and collectively address systemic risks and emergencies.

3. Social Inclusion: Integrating Persons with Disabilities

JEEVIKA continues to strengthen its commitment to building inclusive community institutions by actively integrating Persons with Disabilities (PwDs) into the fold of SHGs across the state. By the end of FY 2024–25, a total of 1,57,866 PwDs had been mobilized into SHGs, including 27859 new members added during the year. More than 11615 PwD-exclusive SHGs have been formed and nurtured, creating a supportive ecosystem for their social and economic empowerment.

To deepen outreach and ensure effective service delivery, JEEVIKA has partnered with the Composite Regional Centre (CRC), Patna, under the Department of Empowerment of Persons with Disabilities, Ministry of Social Justice & Empowerment, Government of India. Together, awareness and disability certification camps were organized in 13 Aspirational Districts, providing PwDs with access to entitlements, services and government schemes. In addition, a collaboration framework is being finalized with CRC to provide continued support in assessment, intervention, skill development, and assistive device distribution.

JEEVIKA and Sightsavers India have signed a Memorandum of Understanding (MoU) to promote social inclusion and sustainable livelihoods for Divyang jan in Bihar. Through this partnership the project aims to empower individuals and community-led institutions via capacity building, technical assistance, and on-ground support — fostering a future where inclusivity drives lasting impact.

Capacity building has been a critical component of this initiative. Over 580 staff and community leaders participated in virtual orientations and on-ground training sessions focused on social inclusion, 21 type of disabilities and Jeevika DPG policy. As part of the global observance of the International Day of Persons with Disabilities (IDPD) was celebrated across the districts on December 3rd 2024 under theme “Amplifying the Leadership of Persons with Disabilities for an Inclusive and Sustainable Future. And to create broader impact, the first week of December was celebrated as Persons with Disabilities Inclusion week across Bihar. The initiative aimed to raise awareness, celebrate the achievements of persons with disabilities (PwDs), and promote their full and equal participation in society.

4. Harit JEEVIKA Harit Bihar Abhiyan : Greening Bihar through Women-led Plantation and Nursery Growers

Harit JEEVIKA Harit Bihar is JEEVIKA’s flagship initiative, for enhancing Bihar's green cover while generating sustainable women-led livelihoods. By mobilizing SHG women in plantation and nursery enterprises, it combines environmental conservation with income empowerment, making significant contributions to the state's afforestation drive.

Table 26: Key Performance Highlights under Plantation

Sl.	Key Indicators	Target (FY-2024-25)	Achievement (FY- 2024-25)	% Achievement	Cumulative Achievement
1	Plantation	80 Lakh	67 Lakh	83.75	4.25 Cr (including self-plantation)

During FY 2024–25, JEEVIKA achieved remarkable progress by planting 67 lakh saplings against a target of 80 lakh under the Harit JEEVIKA Harit Bihar Abhiyaan. With this, the cumulative plantation total has reached 4.25 crore saplings, making a significant contribution to the state government's larger target of planting 5 crore saplings. These plantation drives are crucial in addressing Bihar's low forest cover of just 7.76% and mitigating the environmental pressures arising from high population density.

Women Led Nurseries Enterprises

To ensure the availability of quality saplings and provide sustainable income opportunities for SHG members, JEEViKA has scaled up its "Didi ki Nursery (Didi ki Paudhsala)" initiative. By the end of the year, 987 women-led nurseries were established across the state, including 310 in partnership with the Department of Forest, Environment & Climate Change (DoFECC) and 677 through convergence with MGNREGA. Approval has also been sought to expand Didi ki Nursery to every block across 38 districts in FY 2025–26.

Table 27: Cumulative Plantation and Profit status till FY 2024-25

Year	Number of Didi's Nursery - Forest Department	Number of Didi's Nursery – MGNREGA	Total Didi's Nursery	Total Saplings Sold	Achievement (in Rs.)
2024-25	310	677	987	37 Lakh	25 crore

Financial and Social Impact

- Jeevika Didis sold 37 Lakh saplings, earning 25 crore in profit during FY 2024-25
- These Nurseries function as community-based enterprises, supplying-high quality saplings for afforestation drives and providing consistent income for women SHG Members.

Harit Jeevika exemplifies the integration of women's empowerment and environment sustainability.



Ek Ped Maa k Nam

The "Ek Ped Maa Ke Naam" campaign is a significant environmental initiative in Bihar promoting tree plantation in the name of mothers as a mark of respect and commitment to nurture the environment. Under this program, 74 lakhs of trees have been planted against the Target of 77 Lakhs across the state, supported by government schemes such as the Van Mitra Yojana for tree care. The campaign aims not only to honor mothers but also to build a greener and more sustainable future by increasing green cover, improving air quality and contributing to climate change mitigation.

Jeevika has contributed to this initiative by supplying saplings through its nurseries and mobilizing community participation at the block and village levels for large-scale plantation drives. Jeevika's involvement helped integrate environmental sustainability with rural livelihoods, ensuring community ownership and maintenance of planted trees. This aligns with Bihar's broader goals of ecological conservation and empowerment of rural communities through active participation in the "Ek Ped Maa Ke Naam" campaign.

5. J-WiRES: Empowering Women through Renewable Energy Enterprises

Launched in 2020, JEEVIKA Women Initiative for Renewable Energy and Solutions (J-WiRES) is creating sustainable, women-led renewable energy enterprises across Bihar. By the end of FY 2024–25, 382 Solar Marts were established in seven districts, managed by women energy entrepreneurs providing solar lighting, clean cooking solutions, and other renewable products to rural communities. With an ambitious plan to scale up to 3,500 Solar Marts statewide, J-WiRES is emerging as a model for women's participation in the clean energy transition.



Under the Selco-JEEVIKA Entrepreneurship Project, Development of 100 micro-enterprises and 3 macro-enterprises and 45 Solar Mart have been Proposed, while 16 S-Mart received branding and marketing support to strengthen their Solar Marts and 65 Micro and 1 Macro Enterprise have been promoted. J-WiRES is also an empaneled vendor under the PM Surya Ghar Muft Bijli Yojna, with 12 solar rooftop installations completed. To expand clean cooking, a pilot eCooking project was launched in partnership with Finovista and Shell Foundation, engaging 550 street food vendors.

Table 28: J-WiRES Collaborative Projects – Key Achievements

Indicator	Achievement
TERI–JEEViKA Clean Energy Access Project (IDES)	350 IDES unit installations completed in 4 districts (Saharsa, Kishanganj, Katihar, Nalanda)
IIT Bombay's Electric Cooking Supply Chain Activation Project	Reached 3,500 households in Gaya & Aurangabad; generated demand for 1,500+ units; sold 1,500 induction cooktops with utensils
Clean Energy Access Expansion	5 new distributorships created and sales of over 6.2 lakh clean energy products facilitated, enhancing rural access

6. Education Initiatives: Didi Ki Library (Community Library & Career Development Centers)



To expand access to education and career opportunities for rural youth, JEEVIKA has established 100 Community Library and Career Development Centers (CLCDCs), popularly known as Didi Ki Library, across 32 districts. These centers act as nurturing spaces that combine academic resources, digital learning and career guidance, with a strong focus on girls and first-generation learners from SHG households.

With a seating capacity of over 6,000 learners and a cumulative enrollment of 1.1 lakh youth (63% girls), the centers record a daily footfall of 6,000–7,000 learners. Managed by Cluster-Level Federations with the support of Vidya Didi's, the CLCDCs function as one-stop hubs offering educational, skilling, entrepreneurial incubation and career development support.

Other Key Partnership Initiatives for educational inclusion:

In partnership with Pratham Education Foundation, The Mothers Awareness Initiative (MAI) program was implemented in two phases across 77 CLFs in 51 blocks of 8 districts under which 31,370+ Community Mobilizers who then collaborated and conducted 8-10 rounds of meetings with mothers of SHG groups to enhance awareness about improving children's learning reaching more than 3,35,880 mothers in 40000+ SHGs.

Second Chance for Drop Out: 421 dropout SHG members and their wards were supported to enroll in class 10th through BBOSE & NIOS under Second Chance program for 2024-25 session.

In partnership with Turn the Bus, a total 56,560 learners of 10th and 12th (Arts, Science and Commerce) students of Bihar Board enrolled in the Turn The Bus App in FY 2024-25.

In partnership with I-Saksham Education and Learning Foundation, 850 young daughter of JEEVIKA Didi's onboarded in 2 years *Edu-leader Fellowship program* to augment the educational & career development initiatives of CLFs impacting 42,500 children & adolescents' girls along with their parents. A total 100 adolescents girl group formed and facilitated by the Edu Leaders

In partnership with Earth Care Foundation, a total 758 learners were mobilized to enroll in NEET, JEE, SSC, Banking, NDA, CDS, Air Force, CUET-UG courses by Physics Walla. Personality Development and English Speaking by Orbit Skilling

7. Disaster Risk Reduction and Community Resilience

As per the DRR Roadmap 2015–2030, JEEVIKA has prioritized disaster preparedness and mitigation by strengthening grassroots resilience, recognizing Bihar's high exposure to floods, droughts and earthquakes. The focus is on capacity building of SHG, VO and CLF members along with project staff. A

key element is its training program, which equips community leaders and personnel with skills for effective preparedness and response. Under this, refresher trainings (Module-1) were conducted for 38 District SD Managers and 534 Block Project Managers, followed by Area Coordinators, ensuring knowledge flows effectively to the field through a cascading model. JEEVIKA provides disaster preparedness training to SHG, VO and CLF members, especially in flood-prone areas. Master trainers play a key role in cascading this knowledge to CLFs across districts. Till March 2025, nearly 26.83 lakh SHG members have been trained on Disaster Management Modules, enabling communities to take proactive and effective measures during emergencies.

Table 29: State level training participants summary

District Name	No. of BPMs Participated	No. of AC/CC Participated	No. of SD Managers Participated
Bihar (State Total)	534	534	38

8. Project Vishwas

In response to the Balasore train accident, JEEVIKA's Project Vishwash demonstrated a compassionate and comprehensive approach to victim support, reflecting its commitment under the DRR Roadmap 2015–2030. Along with preparedness, JEEVIKA's efforts also focus on identifying various disasters and extending timely assistance to communities in the aftermath. The project conducted a household survey and shared the data with the Bihar State Disaster Management Authority (BSDMA) to ensure affected individuals received necessary support. In Bihar, a total of 157 impacted families received assistance through JEEVIKA. The support provided went beyond immediate relief and focused on long-term recovery. It included linking victims to social security schemes like the Pradhan Mantri Ayushman Bharat Yojana and PM-Awas Yojana.

9. JEEVIKA - MGNREGA Convergence

The convergence of JEEVIKA with the Mahatma Gandhi National Rural Employment Guarantee Act (MGNREGA) is a strategic initiative aimed at strengthening rural livelihoods and infrastructure in Bihar. By leveraging the networks of Self-Help Groups, Village Organizations and Cluster Level Federations, the program promotes community participation, transparency and economic empowerment, particularly for women.

a. Empowering Women as MGNREGA Mates

A significant achievement of this collaboration is the initiative to empower SHG members as Mahila Mates (worksite supervisors). This program not only provides rural women with dignified work and income opportunities but also increases their participation in the governance and execution of village-level public works.

Over 99,000 SHG women have been registered as Mahila Mates. Of these, 95,045 have been trained, and 29,278 have been deployed, representing a 39% deployment rate. This initiative ensures a structured and transparent selection process through a three-member committee, with special provisions for SHG members to promote inclusivity.

Table 30: Progress under MGNREGA

Mahila Mates	Numbers	% achievement
Total SHG women registered as Mahila Mates	99,000+	100% (base)
Trained Mahila Mates	95,045	~96% of registered
Deployed Mahila Mates	29,278	39% of trained
Deployment Rate	-	39%

This approach not only strengthens the implementation of community development programs but also enhances women's visibility, participation and decision-making at the grassroots level.

By acting as supervisors, these women bring a new level of accountability and efficiency to MGNREGA projects, ensuring fair wages and proper work execution. The program has a potential to substantially impact rural unemployment by empowering an estimated 80,000 SHG members as Mates.

b. Village Organization Office Buildings

In partnership with the Rural Development Department and MGNREGA, JEEVIKA has initiated the construction of 534 Village Organization office buildings across Bihar. This project serves a dual purpose: it creates essential rural infrastructure while generating employment.

The initiative, with an investment of approximately 80 crore, has allocated 32 crore specifically for MGNREGA wage employment. This directly contributes to poverty alleviation and skill enhancement for the rural workforce. To date, 652 land parcels have been identified, with 243 NOCs (No Objection Certificates) provided. Construction has started on 204 buildings and 176 have been completed. These buildings provide a physical space for VOs, symbolizing their empowerment and strengthening grassroots governance. They act as hubs for community engagement, promoting participatory decision-making and collective action for local development.

10. Alcohol Prohibition

The Bihar Jeevika program has played a crucial role in supporting the alcohol prohibition policy in Bihar. Jeevika, through its extensive network of women's self-help groups, has been instrumental in promoting awareness, motivating communities and providing alternatives to those engaged in the illegal liquor trade.

Key roles of Bihar Jeevika in alcohol prohibition include:

- **Awareness and Mobilization:** Jeevika women volunteers actively participated in awareness campaigns about the prohibition law, helping communities understand its benefits and encouraging compliance.
- **Social Empowerment:** The Community Based Institutions (SHGs, VOs, CLFs) helped empower



women financially and socially, strengthening their roles within households and communities, which contributed to reduced alcohol consumption-related violence.

- **Pilot Initiatives:** Pilot alcohol prohibition drives were conducted in 31 districts of Bihar, with Jeevika women in Nalanda taking a leading role to make villages liquor-free through continuous community drives, earning government recognition and rewards for their success.
- **Linking with Other Government Initiatives:** Jeevika helped connect people affected by liquor prohibition to SJY and other government schemes like MNREGA, skill development and district industry centers to foster dignified employment opportunities.

Overall, Jeevika's extensive grassroots presence and focus on women's empowerment have made it a game changer in the successful implementation of Bihar's alcohol prohibition, addressing both enforcement and socio-economic aspects of the ban.

11. JEEVIKA initiative in SVEEP (Systematic Voters' Education and Electoral Participation) campaign in Bihar

SVEEP (Systematic Voters' Education and Electoral Participation) is a flagship program of the Election Commission of India to promote voter education and participation in elections. Jeevika, a rural livelihoods program in Bihar, integrated SVEEP activities to enhance voter awareness and participation among its beneficiaries. By incorporating voter education sessions and outreach programs, Jeevika effectively promoted electoral literacy and encouraged community



engagement in the democratic process. This event is held in various forms of activities.

Table 31: SVEEP Activity Report

Sl.	Activities	Particualrs	Achievement
1	**District details**	Total assembly constituencies	243
2		Total number of blocks	534
3	**Rally**	Total number of rally organised till date	300239
4	**Pledge campaign**	Total number of pledge campaign per VO level conducted in SHG till date	300239
5	**Rangoli work**	Total number of rangoli activity per SHG conducted till date	1054578
6	**Mehandi work**	Total number of mehandi activity SHG conducted till date	913568
7	**Household visit**	Total number of household visited till date	17881613
8	**Others**	Total activities	49604

Table 32: SVEEP Meeting Report

Sl.	Particulars	Achievement
1	Total assembly constituency	243
2	Total number of block	534
3	Total number of meetings conducted at CLF level till March 2025	4335
4	Total number of meeting conducted at VO level till March 2025	289631
5	Total number of meeting conducted at SHG level till March 2025	1686575

12. Village Prosperity Resilience Plan under PRI–CBO Convergence

The Village Prosperity Resilience Plan is a participatory planning exercise under the PRI–CBO convergence approach, where Self-Help Groups, Village Organizations and Gram Panchayats collectively prepare annual development and resilience plans. It enables communities to articulate their needs, integrate them into the Panchayati Raj Institutions' (PRI) planning process and strengthen local governance.

FY 2024–25 Achievements (Bihar):

- 8 lakh+ SHGs submitted their Village Prosperity Resilience Plans.
- 50000+ Village Organizations contributed structured plans.
- 3600+ Gram Panchayats (GPs) finalized and submitted consolidated plans.

Satat Jeevikoparjan Yojna

The Satat Jeevikoparjan Yojana has concluded another year of impactful work, making significant progress in its mission to uplift ultra-poor households. The program's holistic approach, which integrates capacity building, financial assistance and strategic partnerships, has been instrumental in transitioning beneficiaries from poverty to economic self-sufficiency.

1. Identifying and Empowering the Ultra-Poor

The foundation of the SJY's success lies in its ability to accurately identify and support the most vulnerable households. This year, special endorsement drives were conducted to identify Ultra-Poor Households (UPHHs) who were severely affected by the prohibition on toddy tapping and country liquor in Bihar. This careful and targeted approach has been crucial, ensuring that the program's resources are directed to those who need them most. By March 2025, the program had successfully endorsed a total of 2,01,218 UPHHs, providing a clear path to empowerment for these families.

2. Cultivating Confidence and Skills for Sustainable Livelihoods

A cornerstone of the SJY project is its emphasis on comprehensive training and mentorship. The program recognizes that sustainable livelihoods are built not just on financial aid, but on skills and confidence. This year, 9,586 households received CB training, bringing the total to 1,99,905. Delivered by dedicated Master Resource Persons (MRPs), this training is designed to inspire UPHHs to believe in their potential and confidently select viable livelihood activities.



A total of 23,854 households participated in Capacity Building and Enterprise Development (CBED) Training, which equips them with the practical skills needed for enterprise development and risk management. The cumulative number of beneficiaries who have received this vital training is now 1,89,952.

The ultimate goal of the program is to ensure beneficiaries can sustain their livelihoods independently. This year, 35,335 UPHHs completed Graduation Training, a critical step that prepares them for post-program economic stability. This brings the cumulative total to 1,10,463.

Table 33: Training and Capacity building of SJY households

Sl.	Training Program	Achievement in 2024-25	Cumulative Achievement
1	Number of SJY HHs received Confidence Building (CB) Training	9,586	1,99,905
2	Number of SJY HHs received Capacity Building and Enterprise Development (CBED) Training	23,854	1,89,952
3	Number of SJY HHs received Graduation Training	35,335	1,10,463

To ensure the quality and reach of these trainings, a dedicated pool of trainers, including Area Coordinators and Livelihood Specialists, were developed. These professionals conducted extensive sessions, providing beneficiaries with the expertise needed to thrive.

3. Strategic Financial Assistance: Fueling Growth and Asset Creation

The SJY provides targeted financial support to enable ultra-poor households to build assets and improve their quality of life. These funds act as a catalyst, helping beneficiaries transition from a state of financial instability to one of stability.



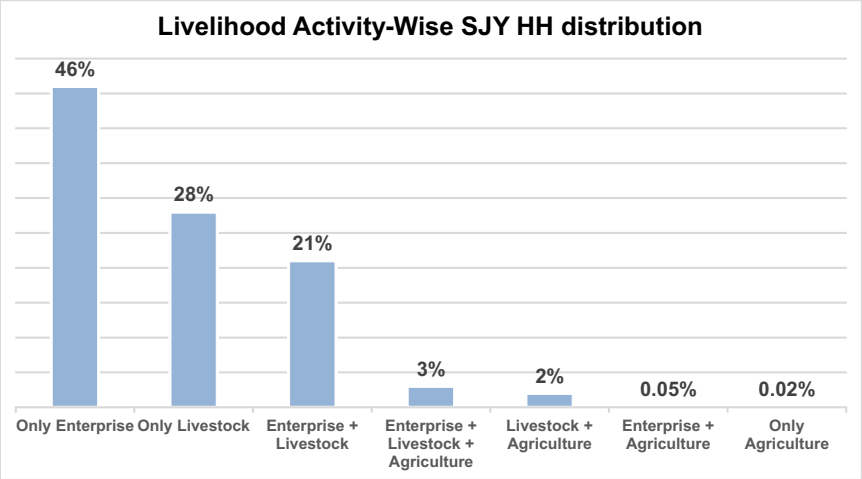
- **Livelihood Investment Fund (LIF) and Special Investment Fund (SIF):** The LIF, which can be up to ₹ 2 lakh, supports the creation of productive assets. The SIF, a one-time grant of ₹ 10,000 (Rural) and ₹ 15,000 (Urban), provides crucial initial capital. This year, 1,893 households received either LIF (Tranche-1), SIF or both, bringing the cumulative total to 1,91,164. Additionally, 4,666 households received the second tranche of LIF, boosting their capacity for sustained growth, bringing the cumulative total to 73,361.
- **Livelihood Gap Assistance Fund (LGAF):** During the financial year 2024-25, 4,996 households received LGAF, which provides ₹ 1,000 per month for seven months to help bridge short-term financial gaps. The cumulative number of households receiving this support is now 1,91,164.

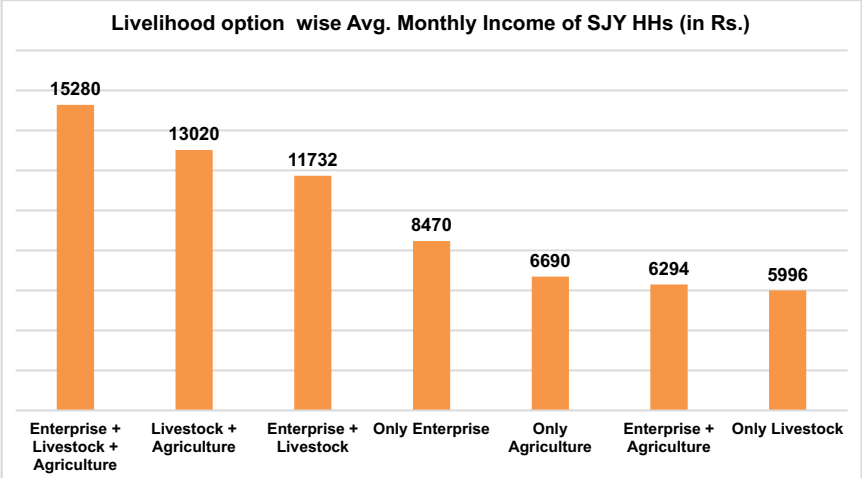
4. Graduating to Success: The Rise of "Lakhpati Didi"

This year, a total of 31,514 households successfully graduated from the program, a evidence to the effectiveness of the SJY model. The most remarkable outcome is the income distribution among these graduates. The report proudly highlights that over 26% of participants are now earning a monthly income exceeding 8,000, a milestone that has earned them the empowering title of "Lakhpati Didi."

5. Livelihood Patterns of Ultra-Poor SJY Households

The beneficiaries of the SJY scheme are largely ultra-poor and landless, which makes agriculture an insignificant source of income. This is reflected in the very small share of households engaged exclusively in agriculture (0.02%) or in combination with enterprise (0.05%) and livestock (2%). Even those diversifying across all three activities make up only 3%, showing that farming contributes little to overall livelihoods. Most households earn their income from enterprise and livestock-based activities. Nearly half (46%) depend solely on enterprise, while 28% rely only on livestock. A further 21% combine enterprise and livestock, demonstrating the importance of these two sectors in sustaining the landless poor. In total, about 95% of households are engaged in non-agricultural activities, showing adoption of enterprises and livestock as the primary sources of income.





6. The Master Resource Persons: The Backbone of the Program

The success of the SJY is deeply rooted in the tireless efforts of its Master Resource Persons (MRPs). These dedicated individuals serve as mentors and guides, with one MRP assigned to every 30-35 households. As of March 2025, there are 5731 active MRPs across 534 blocks. They provide hands-on guidance on everything from asset maintenance and micro-enterprise development to social education topics like nutrition and family planning. Their modular training ensures they are well-equipped to support beneficiaries at every stage of their journey.

7. Expanding Reach: The SJY Urban Initiative



The SJY-Urban program has successfully expanded its footprint, operating across 261 Urban Local Bodies (ULBs). The program is driven by a community-led approach, identifying ultra-poor households through Area Level Federations (ALFs). This initiative provides intensive handholding support for 24 months and focuses on creating sustainable livelihoods within the unique urban context.

- **Urban Household Identification:** The program has endorsed 12,358 households in urban areas, with a strong focus on marginalized communities; 46% of endorsed households belong to the Scheduled Caste (SC) category and 41% to the Extremely Backward Caste (EBC) category.
- **Innovative Livelihood Ecosystem:** The SJY-Urban team has made significant strides in creating innovative livelihood opportunities. Collaborations with the Patna Municipal Corporation (PMC) have led to the engagement of ultra-poor women in waste segregation and potential roles in the PMC control room and park management.
- **Specialized Training and Livelihoods:** This year, 95 urban households received skill development training in mushroom cultivation and garment manufacturing. Additionally, the program saw an SJY household integrated into the Bharat Petroleum Corporation Limited (BPCL) micro-agency model, where they now earn approximately 8,000 per month, providing doorstep gas cylinder services.

8. Convergence and Entitlements: A Shield of Social Security

A key factor in the long-term sustainability of the SJY is its strategic convergence with various government programs. This ensures that beneficiaries gain access to essential entitlements that provide a crucial safety net. The program has achieved 100% saturation in providing beneficiaries with Aadhaar cards and bank accounts. By March 2025, a significant number of households had also gained access to essential services, including safe homes, drinking water and insurance. This comprehensive approach ensures that families are not only economically empowered but also socially secure.



Lohiya Swachh Bihar Abhiyan

In FY 2024–25, the Lohiya Swachh Bihar Abhiyan (LSBA), implemented under the Swachh Bharat Mission–Gramin (SBM-G) Phase-II, continued its mission to sustain Bihar's Open Defecation Free (ODF) status and advance towards ODF Plus certification for all villages. The program's focus extended beyond toilet construction to building a culture of safe sanitation practices, improving waste management and bringing behaviour change at the household and community levels.

1. ODF and ODF Plus Activities

Following the state's achievement of ODF status, the project prioritized ODF-Sustainability measures, ensuring regular toilet usage, proper maintenance and safe hygiene practices. Solid and Liquid Waste Management remained at the core of the ODF Plus strategy, with districts implementing solutions for solid waste, liquid waste, plastic waste and fecal sludge management, alongside initiatives like Gobardhan and menstrual hygiene management.

During this financial year, 6,08,022 Individual Household Latrines (IHHLs) had been constructed, and 6,52,212 households received payments for completed units. On the ODF Plus front, 34,946 villages were officially declared compliant, reflecting progress in sanitation infrastructure, waste management, and community participation.

2. Expanding Access through Community Sanitary Complexes

For households without adequate space for individual toilets—particularly in Mahadalit Tolas and marginalized habitations—the project facilitated the construction of 92 Community Sanitary Complexes (CSCs) during the year. These shared facilities have become vital sanitation hubs for for community members not having access to toilets.



3. Strengthening Solid & Liquid Waste Management

The year closed with significant progress in SLWM implementation:

- Procurement of waste management infrastructure initiated in 2,410 Gram Panchayats (100% of the annual target).
- Door-to-door waste collection started in 27,078 wards across the state.
- Under Gobardhan, 19 units were constructed, converting cattle and organic waste into organic manure and biogas, with an additional 19 units under construction or recently completed.

4. Innovation for a Cleaner Bihar

The Toilet Clinic and KabadMandi app represent Bihar's commitment to innovation in sanitation. While the Toilet Clinic ensures sustained toilet functionality through affordable repairs, KabadMandi leverages technology to make plastic waste management profitable and efficient. These models not only address environmental concerns but also generate livelihoods at the local level.

5. Capacity Building

The LSBA prioritized building the skills of its teams to ensure effective implementation of the Swachh Bharat Mission-Gramin (SBM-G) Phase II. A total of 123 participants, including officials, master trainers and field staff, attended in-person and digital training sessions. The curriculum focused on enhancing skills in the management of Plastic Waste Management Units (PWMUs), liquid and fecal sludge systems and community mobilization. These sessions equipped participants with the knowledge and tools to drive SBM-G objectives more efficiently and with greater impact.

6. Driving Behaviour Change through Campaigns and Information, Education & Communication (IEC) Initiatives

- **Har Ghar Shauchalay Campaign**

In March 2025, the Har Ghar Shauchalay (Toilet for Every Home) campaign was launched to achieve 100% toilet coverage in over 60,000 Mahadalit Tolas, which are small hamlets, with a focus on SC/ST communities. Community mobilization efforts, including rallies and community meetings, were used to promote the initiative. To ensure easy access to toilets, households were provided with interest-free loans and support from Revolving Funds through JEEVIKA's Community-Based Organizations.

- **Recognizing Women Sanitation Champions**

On International Women's Day 2025, LSBA recognized the vital role of women in rural sanitation by honoring 15 exceptional women sanitation workers. This event highlighted the contributions of over 20,000 women engaged in waste collection, segregation and management, showcasing their leadership in keeping rural Bihar clean.

- **Swachhta Hi Seva 2024 Campaign**

The Swachhta Hi Seva (SHS) 2024 campaign ran from September 17 to October 2, culminating in a state-wide Mega Cleanliness Drive on 1st October 2024. Community members, women's self-help groups (Jeevika Didis) and local representatives participated in extensive cleaning activities at public spaces, including tourist spots, religious sites and water sources. The campaign ended on Swachh Bharat Diwas with district-level award ceremonies that recognized individuals and groups who championed cleanliness.

- **State-Level Felicitation Ceremony**

On October 9, 2024, a state-level felicitation ceremony in Bihar honored officials, field workers and public representatives for their contributions to the Swachhata Hi Seva (SHS) 2024 campaign. The event was presided over by the Minister of Rural Development and celebrated achievements from districts across the state. Senior leaders, including the Rural Development Secretary and the LSBA Mission Director, used the platform to highlight Bihar's significant progress in ODF Plus initiatives.

- **Hamara Shauchalay – Hamara Samman Campaign**

Launched on November 19, 2024, in honor of World Toilet Day, the "Hamara Shauchalay – Hamara Samman" campaign ran until December 10, 2024. This initiative focused on improving toilet availability, usage and maintenance.

During the campaign, landless families were provided with access to Community Sanitary Complexes (CSCs) and existing facilities were repaired and enhanced. Families were also encouraged to participate in a creative competition to decorate their toilets, with prizes awarded for the best designs.

- **Bihar Diwas 2025 – Showcasing Sanitation Innovations**

During Bihar Diwas 2025, LSBA showcased its flagship innovations, including the Toilet Clinic and KabadMandi, highlighting sustainable models for toilet maintenance and plastic waste management. Additionally, Ganga Gram Awareness Raths were launched in 12 districts to promote river cleanliness and waste management.



Through a blend of capacity building, infrastructure development and high-impact IEC campaigns, LSBA has continued to strengthen Bihar's rural sanitation ecosystem. These efforts ensure not only the preservation of ODF status but also the advancement towards sustainable, inclusive and community-owned sanitation solutions.

Resource Cell

BRLPS was identified as a National Resource Organization (NRO) by MoRD, NRLM, GoI, on 23.02.2012. The State Resource Cell, BRLPS, was established with EC approval 12/26, vide Order No. BRLPS/Project/318/12/1763, dated 03.09.2012. NRO–BRLPS has served and facilitated SRLMs in implementing the Resource Block strategy, establishing proof of concept in IBCB, and building the capacity of SRLMs under the NRLM framework.

Further, BRLPS was also identified as NRO for FNHW (integration of Food, Nutrition, Health & WASH) and for LokOS (Digitization of CBOs data) rollout support to other SRLMs vide DO Letter No. 11012/01/2011–SGSY–1(315537), dated 02.07.2020, and Letter No. F.NO-11060/08/2019–RL–Part-(3) (E-377421), dated 31.03.2022, respectively.

In the year 2024–25, the following activities were performed by the Resource Cell, BRLPS:

1. NRO–FNHW Support to SRLMs

- **FNHW MoU with SRLMs:** NRO–BRLPS signed four MoUs with SRLMs — Sikkim, Uttarakhand, Gujarat, and Mizoram. Consent for NRO support has also been received from Arunachal Pradesh SRLM.
- **NRO Operations:** NRO–FNHW support is being provided in Sikkim, Uttarakhand and Gujarat, covering a total of 19 blocks.
- **New SRLMs:** Arunachal Pradesh requested NRO–FNHW support in 25 blocks and submitted the consent letter. The strategy and budget have been developed and shared to support ArSRLM. Other SRLMs interested in NRO–FNHW support include Goa, Manipur, Tripura and Maharashtra.



2. FNHW Activities Conducted at SRLMs under MoUs (Sikkim & Uttarakhand)



- FNHW BCC Modules rollout (M1–M4) covered 100% SHGs & VOs in Sikkim (492 SHGs & 53 WDS) and M1–M3 rollout in Uttarakhand (405 SHGs & 51 VOs).
- Household visits by C-PRPs for follow-up of targeted beneficiaries (pregnant & lactating mothers with 0–2-year-old children): 327 households visited in Uttarakhand and Sikkim.
- Total number of CLF/VO coverage by C-PRPs in concerned blocks was 376.
- Monthly convergence meetings with ASHA/Anganwadi Workers: 186 visits conducted.
- 71 community events organized at CBO level, including Annaprashan Diwas, Hamlet Meetings, Poshan Abhiyan, Sanitation drives and VHSNDs in the blocks of concerned SRLM.
- Food Dietary Diversity Campaign and training (10 food groups) conducted in 53 Women Development Societies of two Sikkim blocks — Hee-Martham & Pakyong.
- Training for CLF & VO SAC committees completed in the two Sikkim blocks.
- Promotion of *Poshan Bagicha* at community households in Hee-Martham & Pakyong blocks, Sikkim.

3. FNHW CRP Drive to SRLMs

As per the MoU, CRP drive (as consented by Sikkim SRLM) has been conducted at SRLM for FNHW Module Roll out, the details of the drive are as below:

Table 34 : FNHW CRP Drive

Sl.	SRLM	Drive Period	No. of Days	No. of CRPs
1	FNHW CRP Drive to Sikkim SRLM	09.09.24 to 04.10.24	30	4

Table 35: Drive Outcome Report

Sl.	SRLM	Block	FNHW Module Rollout	WDC Covered	CRPs HH Visits
1	Sikkim	Hee-Martham	129 SHG covered by CRPs during Module roll out from M4 to M6.	6	20
2	Sikkim	Pakyong	65 SHG Covered by CRPs during module roll out from M4 to M6	8	5

4. Deployment of FNHW C-PRPs at SRLMs

As per the MoUs, NRO–BRLPS deployed C-PRPs to strengthen FNHW interventions:

- Uttarakhand – 13 C-PRPs deployed on 15.01.2025.
- Gujarat – 4 C-PRPs deployed on 28.03.2025.

Table 36 : ToT on FNHW Modules for C-PRPs & CRPs

S.N	Training Batch	Dates	Participants
1	ToT-cum-Screening of HNS MRP before deployment as PRP	02–06 Dec 2024	26
2	1-day Refresher before deployment at UKSRLM	14-Jan-25	13
3	Training-cum-Screening of HNS MRP	21–24 Jan 2025	32
4	1-day Refresher of C-PRP before deployment at Gujarat SRLM	26-Mar-25	6
5	ToT on FNHW Modules 4–6	09–15 Dec 2024	25
6	Training of Survey Enumerators (Baseline)	20–24 Oct 2024	22

5. FNHW Baseline Evaluation Study

The FNHW baseline evaluation study was successfully conducted by JEEViKA Resource Cell at Gujarat SRLM. This study marked the first step before initiating FNHW activities under the MoU, ensuring evidence-based planning and implementation.

A four-day residential training (21–24 October 2024) was conducted for 22 enumerators/survey teams to equip them with FNHW evaluation tools and data collection skills. The training was facilitated by a 2–3-member NRO team and covered enumerators, field supervisors, and the central monitoring team.

6. NRO-LoKOS Support to SRLM at a Glance

The Government of India (MoRD-NRLM) enlisted BRLPS as an NRO (National Resource Organization) for LokOS Roll out support to other SRLMs through its DO letter No-F.NO-11060/08/2019-RL-Part-(3) (E-377421) dated March 31, 2022.

a. Capacity Building Strategy for Cadres Graduated as e-MT for LokOS

Key Activities	Achievement
LokOS Profile Module: Training & Capacity Building for **the** development of Resource Persons.	**Developed 175 e-MTs** for LokOS support to SRLMs. **90 e MTs were trained and screened** for LokOS Transaction support. The **TOT and screening were undertaken** with NIRD & NRLM team support.
Transaction Module: Deployment of e-MTs State wise.	**e-MTs were deployed to** Maharashtra, Uttar Pradesh, Chhattisgarh, Punjab, Gujarat and Tripura.

b. Capacity Building Strategy for Cadres graduated as e-MT for LokOS:

- Comprehensive Training: 5 Regional Level Trainings, State Level TOT, Virtual Training, and OJT with Refresher Training were conducted at regular intervals.
- Regular Refreshers: Frequent refresher training sessions were organized through Video Conferencing where e-MTs were guided/oriented on every change in the LokOS Transaction Module application, with practice sessions for maintaining a high-quality standard.
- Specialized Training Sessions: Specialized training sessions were conducted, such as task accomplishment-based OJTs for e-MTs and specialized training on understanding the Books of Records (BoRs) of concerned SRLMs before deployment at SRLMs, with special context to Cut-off Sheet preparation.

c. LokOS (CBOs Data Digitization) Drive Protocol

The Resource Cell, BRLPS, ensured proper digitization (transactions of CBO operations) during the e-MT drives, with meticulous planning, execution, and ensured successful implementation of the LokOS transaction module. Key activities included proper evidential record-keeping:

- Provided pragmatic planning and regular on-Job Team support to ensure smooth operations.
- Provided technical support/coordination to resolve application/system-related issues promptly.
- Compiled and documented daily work reports to track progress and maintain BoR transparency.
- Facilitated seamless communication and workflow by coordinating with various SRLM teams.
- Conducted regular virtual conferences to ensure effective work and collaboration.

Table 37: Services Provided to SRLMs on LokOS - Transaction Module

Sl.	SRLMs & e-MTs	Deployment Period	Completion of Transaction and Achievement
1	Gujarat - 20 e-MTs	August 11 to September 25, 2024	Saturated Dasda Patdi Block of Surendranagar District.
2	Tripura - 16 e-MTs	August 18 to September 28, 2024	94% of CLF Transaction Entry was completed at Tripura after 100% of CLF's Cut-Off preparation was finished.
3	Tripura - 23 e-MTs	February 4 to March 20, 2025	

The above achievements highlighted the significant milestones accomplished under the LoKOS transaction module, marking substantial progress in the digitization of CBO transactions, thereby reinforcing transparency and efficiency in SRLM CBO operations.

Table 38 : Achievements (LokOS Transaction Module)

Sl.	CBOs	Cut-off Prepared	Transaction Entry	Training to Cadres/BKs
1	SHGs	1106	1104	928
2	VOs	176	174	
3	CLFs	170	159	

Table 39: Training & Capacity Building of e-MTs on LokOS Modules

Sl.	Training of Trainers Batch for EMTs	Dates	Participants
1	Fresh Batch TOT of e-MT on LokOS Module (T)	13th -17th May 2024	43
2	Refresher TOT for deployment for LokOS (T) support	06th-09th Aug. 2024	36
3	Fresh Batch ToT of e-MT training on LokOS (T)	08th-14th Aug. 2024	40
4	Refresher TOT on LokOS Transaction Module	03rd-05th Sep. 2024	22
5	Fresh Batch TOT on LokOS Transaction Module	07th-13th Sep. 2024	24
6	Refresher Batch TOT on LokOS Transaction Module	03rd-05th Mar. 2025	32
7	Fresh Batch TOT on LokOS Transaction Module	06th-10th Mar. 2025	31
8	One Day Refresher TOT- LokOS (T) before deployment	15th Aug. 2024	16
9	One Day Refresher TOT- LokOS (T) before deployment	01st Feb. 2025	23

Nine batches of ToTs and refresher sessions were organized between May 2024 and March 2025, training over 267 participants across modules.

7. Field Immersion/Exposure/Orientation of Govt. Officials from BIPARD, Gaya at BRLPS

a. Immersion of 903 CFC officers (2nd batch) was conducted at JEEVIKA, BRLPS districts—Patna, Gaya, Nalanda, Muzaffarpur, East Champaran and Vaishali—during the period March 1, 2024, to April 30, 2024.

b. Two batches of Planning Assistants' immersion were conducted at JEEViKA, BRLPS interventions in Patna and Vaishali Districts. The seven-day attachment with BRLPS was meant to help them learn and understand the role of Jeevika's CBOs in women's empowerment and





rural livelihoods promotion (April 21, 2024, to April 27, 2024).

c. Eleven (11) Probationary I.A.S. officers were attached with BRLPS for fourteen days (7 days at BRLPS + 7 days in other SRLMs). The Orientation-cum-Immersion in JEEViKA lasted seven days, and they spent seven days in other SRLMs. Probationary I.A.S. officers (2023-Batch) were oriented and immersed at JEEViKA, Nalanda district, and a one-week exposure visit was conducted at Kudumbashree, Kerala (August 5, 2024, to August 10, 2024, and October 6, 2024, to October 12, 2024).

iv. Immersion of a total of 497 Assistant Prosecution Officers and Fire Brigade officers was conducted at BRLPS in 2023-24, specifically at Patna, Gaya, Nalanda, Muzaffarpur, Nawada, and Vaishali. The activity aimed at learning about JEEViKA CBOs' architecture and its livelihoods interventions and approach (September 2, 2024, to September 7, 2024).

v. Ninety-nine (99) CFC officers (in three batches) were immersed at Patna, Gaya, and Nalanda Districts of BRLPS (January 27, 2025, to February 1, 2025).

vi. Immersion of 131 CFC officers (from the 3rd Batch) from BIPARD was conducted at Patna, Gaya, and Nalanda districts of BRLPS (March 24, 2025, to March 29, 2025).

8. Exposure Visits at BRLPS: Learning Best Practices for Livelihoods Promotion in Various Sectors

- Punjab: The Additional Chief Secretary-cum-Finance Commissioner & RD, along with three SRLM, Punjab State officials visited BRLPS from April 21, 2024, to April 24, 2024.
- Telangana: Senior Officials from Telangana SRLM visited BRLPS from May 5, 2024, to May 8, 2024.
- Gujarat: Eleven (11) officers from Gujarat ICDS & SRLM visited for learning on Bihar's model of convergence between Health/ICDS and JEEVIKA for Implementation of FNHW (June 18, 2024, to June 22, 2024).
- Uttar Pradesh: UPSRLM Officials and the Nudge team visited BRLPS for an exposure visit on exploring Goat Rearing and Poultry (June 10, 2024, to June 12, 2024).
- Uttar Pradesh: UPSRLM state & District team visited on Financial Inclusion/Literacy, Bank Linkage, and Loan Repayment (November 18, 2024, to November 21, 2024).
- Gates Foundation: Delegates from the Gates Foundation visited JEEViKA, BRLPS at Patna, Nalanda, and Muzaffarpur Districts on January 22, 2025, January 23, 2025, and January 28, 2025.

Project Management

A. Communication

During FY 2024–25, JEEVIKA's Communication theme played a pivotal role in amplifying the organisation's initiatives, promoting community engagement and showcasing the transformative impact of women-led initiatives across Bihar. Through impactful events, targeted campaigns, strategic media outreach and compelling publications, the team bridged grassroots stories with wider audiences. From strengthening institutional visibility to creating platforms for market access, cultural promotion and policy advocacy, the year's activities reflected JEEVIKA's commitment to empowerment, sustainability and inclusive development.



1. Project Interventions

- **Young Professional Recruitment**

As per the approved roster for the financial year 2024-25, a total of 67 Young Professional positions were vacant. Out of these 34 supposed to filled from open market recruitment and 33 through campus placements. For this campus recruitment drives in eight leading institutes: Chandragupt Institute of Management Patna (CIMP-Patna), Development Management Institute (DMI-Patna), L.N. Mishra Institute of Economic Development and Social Change (LNMI-Patna), Dr. Rajendra Prasad Central Agricultural University (RPCAU-Pusa), Banaras Hindu University – Faculty of Management Studies (BHU-FMS), Tata Institute of Social Sciences (TISS), Azim Premji University (APU-Bangalore) and Delhi School of Social Work (DSSW-Delhi) were conducted. Through the campus placement 30 candidates were selected and offer letter was issued, out of which 28 eventually joined.

For open market recruitment, an advertisement was floated for inviting applications from eligible candidates. A total of 610 applications were received, of which 303 candidates were provisionally shortlisted after screening based on the eligibility criteria. The shortlisted candidates were invited for Group Discussion (GD) and Personal Interview (PI) rounds, cumulative 34 candidates were selected. Out of these, 26 candidates joined the BRLPS.
In total, 54 Young Professionals joined BRLPS during the year. Upon joining, they underwent a four-day Induction cum orientation programme to gain an understanding of the organization's objectives,

programmes and operational structure. Induction was followed by 15-day village immersion programme designed to provide first-hand exposure to rural livelihoods and the challenges faced by community institutions. Post-immersion, assessments were conducted to evaluate their learning, after which the professionals were assigned postings across various districts. They were also trained on basic financial and Procurement management.

- **Internship Programme**

BRLPS continued its commitment to provide meaningful internship opportunities to students from reputed institutions, enabling them to gain practical experience in rural development and livelihood promotion. During the summer internship programme, 218 applications were received within the stipulated timeline. A total of 20 offers were extended and 8 interns successfully completed their assignments under the stipend category. In addition, 12 students from various institutions completed non-stipend internships, submitted their reports and were awarded certificates.

For the winter internship programme, more than 200 applications were received. Twenty offers were made, of which 12 students joined and completed their internships under the stipend category, while 11 non-stipend interns also completed their assignments. Certificates were issued to all interns who successfully submitted their reports.

2. Competency Enhancement

Capacity Building Initiatives

- **Case Writing Workshop (11–13 June 2024, Patna):** A three-day residential workshop for 25 Communication Managers and Young Professionals, organized in collaboration with PRADAN. The training focused on structured case documentation, with participants developing sample cases in groups. The workshop enhanced their ability to capture and present impactful field interventions.
- **Training on CBOs Quality & Processes:** Two batches of 35 Young Professionals each underwent a three-day training at S.D. Vatika Palace, Patna. The program strengthened understanding of SHG governance, statutory compliance, leadership rotation, and cadre management through role-plays, case studies and group discussions.
- **Training on Procurement, Financial & HR Management (22–24 August 2024, Patna):** A three-day program for 26 newly inducted Young Professionals covering procurement systems, financial propriety, budgeting, compliance and HR protocols. Practical exercises equipped participants to manage resources and personnel in line with BRLPS standards.
- **Training on Photography, Videography & Content Writing:** One-day trainings were held in Patna, Bhagalpur, and Banka for cadres and field staff. The sessions built skills in photography, videography and content writing, strengthening JEEVIKA's digital outreach through impactful visual and narrative communication.

3. Events & Campaigns

During the year, JEEViKA's Communication Team led several large-scale events and awareness campaigns, combining rural outreach, cultural engagement and strategic promotion to amplify the organisation's initiatives and community impact.

- SVEEP Campaigns In partnership with the Systematic Voters' Education and Electoral Participation



(SVEEP) programme, JEEVIKA mobilised its SHG network to promote voter awareness in rural Bihar. Door-to-door visits, village rallies, pledge drives and creative mediums like *Rangoli* and *Mehndi* were used to convey the importance of voting. Each district hosted a mega event with speeches, cultural performances and interactive sessions, fostering an informed and motivated electorate.

- **World Environment Day –** Harit Jeevika Harit Bihar- On 5th June 2024, the fifth phase of Harit Jeevika Harit Bihar was launched under the Jal-Jeevan-Hariyali initiative, in collaboration with the Department of Forest, Environment and Climate Change. With a target of 80 lakh saplings, activities included the "Gaddha Khodo Abhiyaan", rallies, slogan-making competitions and plantation drives at village and CBO levels. SHG members pledged to protect the environment, reinforcing community-led conservation.
- **SARAS MELA-** From 18th to 27th September 2024 at Gyan Bhawan, Patna, the SARAS Mela showcased art, culture and rural entrepreneurship, attracting over 2.2 lakh visitors and generating 3.7 crore in sales. The Communication Team designed the venue layout, stalls and branding and promoted BRLPS products through radio jingles, hoarding and social media. The event featured 110 SHG stalls from Bihar and 32 from other states, offering a strong market platform for rural artisans.

The winter edition of saras 2024 (Dec 12–26) was inaugurated by Minister of Rural Development and featured thematic stalls representing Bihar's regional languages Magahi, Bhojpuri, Angika and Maithili. With 500+ stalls, participation from 25 states and sales exceeding 21 crore, the event recorded its highest-ever achievement, attracting over 16 lakh visitors. Products ranged from Madhubani paintings and bamboo furniture to textiles, jewelry and regional delicacies.

Cultural programs, gender awareness campaigns, children's crèches and seminars were part of both SARAS. The outreach strategy combined press coverage, social media campaigns, radio jingles, city hoarding and themed selfie zones inspired by Bihar's heritage. The Saras Mela has now become a symbol of rural entrepreneurship and cultural pride.



- **JEEVIKA Tableau –** 78th Independence Day- On 15th August 2024 at Gandhi Maidan, Patna, JEEViKA presented a tableau titled “JEEVIKA Didi Ki Rasoi”, depicting the success of community kitchens providing nutritious meals in hospitals, schools and public institutions. Featuring live cooking and traditional-meets-modern setups, the tableau celebrated women's empowerment and received 2nd position in the state for tableau.
- **Republic Day Tableau –** Livestock-Based Women Entrepreneurship- JEEVIKA presented a vibrant tableau on the theme of Livestock-Based Women Entrepreneurship. It depicted the inspiring journey of rural women who have transformed their livelihoods through goat rearing, dairy, poultry and fish farming. Pashu Sakhis model demonstrated essential veterinary services, ensuring better livestock health and higher productivity. The presentation showcased how collective action, skill development and community-based enterprises have empowered women to take leadership in the livestock sector. It illustrated thriving dairy units, bustling poultry farms, flourishing goat rearing groups, and fish farming initiatives, all led by confident and self-reliant Didis. This tableau has been able to secured second positioned.
- **International Women's Day 2025**- Celebrated at the Dashrath Manjhi Institute, the event honored rural women's leadership in health, sanitation, entrepreneurship and governance. Inaugurated by Minister of Rural Development, GoB, the program featured a short film, inspiring speeches and awards to 25 outstanding women and sanitation volunteers. Five stalls displayed women-led initiatives. International women day was also celebrated at the CLF level across Bihar. Women related issues and empowerment were promoted through folk songs, awareness skits, rallies and cultural competitions, reinforcing messages against domestic violence, child marriage and illiteracy.
- **Bihar Diwas 2025 From March 22–24 at Gandhi Maidan -** Bihar Diwas showcased the theme “Unnat Bihar- Viksit Bihar” JEEVIKA Pavilion in 20000 square feet at Ghandhi Maidan, JEEVIKA has represented the Rural Development Department, secured second place. Pavilion has

showcased 12 thematic intervention like Institution Building, Financial Inclusion, Livelihoods, Gender Equality, and more along with Jal Jeevan hariyali, LSBA & BRDS intervention exhibited & demonstrated the interactive SHG success stories and illustrated rural transformation. Cultural programs related to Bihar's heritage and community leadership were also promoted.

- **CM Pragati Yatra -** The 'Pragati Yatra' is an ambitious initiative by Bihar Chief Minister Nitish Kumar to assess and accelerate development projects across the state. Launched on December 23, 2024, from West Champaran, the yatra covered districts in phases, culminating in Patna on February 21, 2025, covering all 38 districts. At every venue, JEEVIKA stalls were set up to display the diverse livelihood products crafted by SHG Didis, while the Chief Minister personally reviewed ongoing projects, inaugurated new infrastructure and interacted directly with communities.

The key highlights of the yatra was the Chief Minister's engagement with JEEVIKA Didis in their villages. He visited dairy units, community kitchens, handicraft production centres and rural markets, witnessing firsthand the transformative impact of women-led enterprises. The Didis showcased their products ranging from fresh dairy produce to intricately woven textiles, while sharing stories of financial independence, skill development, and community leader were seem vibrant. Significant inaugurations were taken place like- JEEVIKA Bhawans, Didi Ki Libraries, and pond rejuvenation projects. The CM Pragati Yatra thus became both a governance review exercise and a celebration of rural women's resilience and innovation.

4. Social Media

Social Media Outreach- By the end of FY 2024–25, JEEVIKA's social media presence reached unprecedented levels, reflecting the effectiveness of its digital outreach strategy and the growing interest in its work. Across all platforms—Twitter/X, Facebook, Instagram and LinkedIn—the organisation witnessed a sharp rise in followers, driven by consistent storytelling, impactful campaign coverage, and timely updates on programmes. The cumulative 39.7K followers on Twitter/X, 40.2K on Facebook, 38.1K on Instagram, and 20K on LinkedIn has been reached. This growth was fuelled by a year-long content plan that blended event coverage, thematic campaigns, grassroots success stories, and informative posts on livelihoods, women's empowerment and community development. Strategic collaborations, targeted promotions and active engagement with audiences further strengthened JEEVIKA's online visibility, making social media a powerful platform for advocacy, transparency, and community connection.

5. IEC and Publications

Over the year, the IEC and Publications unit has played a pivotal role in documenting, communicating, and disseminating JEEVIKA's stories, achievements, and initiatives to diverse audiences. Through a combination of periodicals, newsletters and campaign material, the team ensured that both internal stakeholders and the wider community remained informed and inspired.

- Change Maker Quarterly Magazine has continued to serve as a flagship publication, offering in-depth coverage of the transformative work in Bihar's rural development. The 20th edition (April–June 2024) focused on the role of support functions administration, finance, procurement, HRD and communication—in enabling JEEVIKA's success. It explored how strategic management, effective financial oversight and strong administrative systems contribute to empowering Community-Based Organizations and sustaining their growth. The following edition (July–September 2024) reinforced these themes, while the 21st edition (October–December 2024)

focused on Health, nutrition and sanitation aspects.

- JEEVIKA's Community Newsletter has been a vital tool for grassroots engagement. Twelve issues were released this year (Issues 45 to 56), each capturing inspiring stories of JEEVIKA Didis and CBO achievements. Distributed at the CBO level, these newsletters are often read aloud during meetings, motivating members to adopt similar livelihood activities and community initiatives.
- The Satat Jeevikoparjan Yojana Monthly Newsletter has consistently shed light on the challenges and progress of ultra-poor families. Twelve editions (Issues 33 to 44) highlighted gradual approaches in improving family livelihoods, presented case studies and documented pathways to sustainable income.
- JEEVIKA's Monthly Newsletter has served as a comprehensive record of progress, events and innovations across all themes. Covering a total of twelve issues (Nos. 78 to 89), the publication has included thematic updates, inspiring case studies and detailed coverage of programs.

B. Monitoring and Evaluation

The Monitoring and Evaluation (M&E) theme at JEEVIKA executed a comprehensive range of activities throughout the year to ensure data quality, conduct impactful studies and disseminate knowledge. These efforts were crucial for strengthening program implementation, ensuring accountability, and facilitating evidence-based decision-making across various interventions.

1. Process Monitoring of NRLM Interventions

A significant two-year process monitoring initiative, in collaboration with M/s Academy of Management Studies, New Delhi, commenced in June 2024. This effort focused on evaluating the procedural integrity and operational consistency of Community-Based Organizations such as Self-Help Groups, Village Organizations and Cluster-Level Federations. The monitoring was conducted across 19 districts of Bihar, providing well-documented, evidence-based insights into field-level practices.

- **Community-Based Organizations (CBOs)**

The process monitoring exercise covered 171 CLFs, 684 VOs, and 1,368 SHGs across Quarters 2, 3, and 4, with quarterly targets of 57 CLFs, 228 VOs and 456 SHGs. Findings were shared at the district and state levels to support improvements in institutional governance and compliance.

- **Producer Groups (PGs) and Producer Companies (PCs)**
  - ✓ Monitoring was extended to 6 Producer Companies across six districts- Bhojpur, Samastipur, Purnia, Muzaffarpur, Nalanda, and Vaishali to understand grassroots-level implementation, identify bottlenecks, and facilitate course correction for Farmer Producer Companies (FPCs).
  - ✓ 76 PGs were monitoring across Bhojpur, Samastipur, Nalanda and Vaishali, where data collection was completed
  - ✓ Key Highlights from the Process Monitoring of Producer Groups (PG) were Increase in Membership

✓ Nearly half of the Producer Groups reported growth in membership. Membership Fee Compliance Over 90% of PGs have deposited membership fees.

✓ **Financial Inclusion -** 73 out of 76 PGs maintain active bank accounts.

✓ **Establishment Fund -** Support Most PGs received 40,000 or more under the establishment fund.

✓ **Digitisation Progress-** 70% of PGs have completed digitisation of member profiles on MIS.

✓ **Livelihood Benefits -** Beneficiaries reported higher agricultural production and access to cheaper inputs.

- **Key Highlights from Process Monitoring of Producer Companies**

✓ **Aranayak Agriculture Producer Company Ltd., Purnia District -** Mobilized 5,753 shareholders with 12.16 lakh paid-up capital; secured a loan of 3.09 crore from 14 CLFs; prepared a 17 crore business plan; has a formal agreement with NCDEX for marketing.

✓ **Samhut Jeevika Agri Producer Company Ltd., Bhojpur District -** Enrolled 472 shareholders with 3.66 lakh paid-up capital; engaged in the procurement and sale of food grains supporting women's livelihoods.

✓ **Sahyog Jeevika Women Agro Producer Company Ltd., Nalanda District -** A women-led FPC with 1,676 shareholders; prepared a 13 crore business plan; availed a loan through CCL; strong partnerships with Adani Group, Britannia, IFFCO, Yara, and PPL for marketing.

✓ **Shreshth Women Jeevika Producer Company Ltd., Samastipur District -** Women-centric FPC with 498 shareholders and 3.97 lakh capital; formal agreement with GIPL for grain marketing.

✓ **Samarpan Jeevika Mahila Kisan Producer Company Ltd., Muzaffarpur District** - Enrolled 239 shareholders with 6.63 lakh capital; prepared a 1.16 crore business plan; registered as the first FPC in Bihar on NeML for fruits; has agreements with DGFI and NCCF; only FPC to report a profit (5.38 lakh) in FY 2024–25.

✓ **Nari Anant Jeevika Mahila Kisan PCL, Vaishali District -** Strong financial base with 1,691 shareholders and 9.99 lakh capital; availed a loan through CCL; strategically located in Hajipur to expand women's agro-entrepreneurship.

- **Dashboards and Reporting**

Feedback & Compliance System: An Excel-based factsheet summarizing district-wise findings from some of the process monitoring studies and thematic studies has been prepared and uploaded to Google Drive. The same has been shared with the district team for taking necessary corrective measures. A demo dashboard is also being prepared to facilitate findings dissemination at the State, District, and Block levels and to enable timely corrective actions at the block and district levels.

2. Studies and Research Initiatives

The M&E team undertook several impactful studies and surveys throughout the year, collaborating with academic institutions and research agencies to assess program effectiveness.

- **Digital Connectivity Study**

In collaboration with the University of Cape Town, Johns Hopkins University, and IFMR, a comprehensive study was initiated across 10 districts and 300 villages. The study, titled “How Access, Connectivity and Digital Skills Vary Between Households and Individuals in Bihar,” involved 15,500 participants and aimed to assess the impact of SHG membership on women's digital journeys.

- **Mahila Kisans Study**

Commissioned by the Ministry of Rural Development, a field study evaluated the sustainability of good practices adopted by Mahila Kisans under DAY-NRLM. Conducted across eight blocks in Bihar, the study covered 400 Mahila Kisans to understand livelihood enhancement practices and their retention mechanisms. The findings will inform future interventions for rural women farmers.

- **Endline Survey of the Gender Integration Program**

In partnership with the Centre for Catalyzing Change (C3), an endline survey was conducted across six districts. The survey, carried out by Population Council Consulting Pvt. Ltd. (PCC Pvt. Ltd.), aimed to evaluate the program's ipact and provide critical insights into gender integration efforts to guide future

policy development.

- **Satat Jeevikoparjan Yojana (SJY) Survey**

  - A comprehensive survey assessed the impact of SJY on ultra-poor households. A total of 815 beneficiaries were covered under the SJY scheme in Quarter 2 of the process monitoring assignment, while 1,537 beneficiaries were covered in Quarters 3 & 4. In total, 2,352 beneficiaries have been covered till the first year of process monitoring.
  - Key highlights of the SJY scheme regarding the benefits derived by the beneficiaries has been presented in the table below:

Parameters	Q2	Q3 & Q4
Proportion of Sampled SJY Beneficiaries Associated with SHGs	96%	97%
	(n=815)	*(n=1537)*
Proportion of Beneficiaries by Receipt Utsahavardhan Training	95%	96%
	(n=815)	*(n=1537)*
Proportion of Beneficiaries by Receipt Udyamita Vikas Training	93%	92%
	(n=815)	*(n=1537)*
Proportion of Beneficiaries who have received SIF	95%	96%
	(n=815)	*(n=1537)*
Proportion of Beneficiaries who have received LGAF	84%	79%
	(n=815)	*(n=1537)*
Proportion of Beneficiaries by Positive perception of MRPs	100%	99%
	(n=815)	*(n=1537)*
Proportion of Beneficiaries by Microenterprise selected as a livelihood	41%	45%
	(n=815)	*(n=1537)*
Proportion of Beneficiaries by Livestock Rearing selected as a livelihood	46%	54%
	(n=815)	*(n=1537)*
Proportion of Beneficiaries by Agriculture selected as a livelihood	1%	1%
	(n=815)	*(n=1537)*

  - The scheme delivered other notable financial improvements, with most beneficiaries reporting higher family income and household assets. Many also experienced greater income stability, reduced debt, better education and health outcomes, and lower distress migration, reflecting stronger financial resilience and livelihood stability.

- **Enterprise Studies**

  - **NRETP Enterprise Study:** A study on village-level enterprises under the National Rural Economic Transformation Project (NRETP) found that incubation support improved business outcomes. It surveyed 125 beneficiaries (33 districts) and 61 non-beneficiaries (23 districts) through structured interviews, along with in-depth interviews with district non-farm managers, FGDs with nodal CLFs, and a review of project reports.
  - **PMFME & SVEP Studies:** Preparatory work, including the development and piloting of survey tools, was completed for enterprise studies on the Pradhan Mantri Formalisation of Micro Food Processing Enterprises (PMFME) and the Start-Up Village Entrepreneurship Programme (SVEP). Each of these targets 120 enterprises. Data collection is in progress.
  - **Didi Ki Rasoi (DKR) Study:** A thematic study of four Didi Ki Rasoi units- 2 in Buxar and 1 each in Darbhanga and Patna, was conducted to assess their development, operational processes, and challenges of these women-led community kitchen enterprises, aiming to strengthen institutional support and promote sustainability.

Key Highlights from the Enterprise Survey on NRETP Enterprises	
Strong Awareness and Outreach	85 roadshows/workshops, use of print & social media, and active JEEVIKA staff ensured wide reach.
	Beneficiaries (90%) and non-beneficiaries (84%) both learned about the program through JEEViKA staff.
Easy and Supportive Application Process	92% found JEEViKA staff's help in applications highly useful while 72% rated the process easy.
Robust Training and Mentorship	92% received mentorship, 95% discussed growth strategies, 125 attended EDP training, rated highly effective.
Financial and Market Linkages	150 enterprises received support (132 soft loans, 18 grants), covering 75% of funding needs.
	Beneficiaries had structured access to credit; non-beneficiaries lacked such support.
Market Access & Sales	Beneficiaries sold via fairs/exhibitions (30%), used digital platforms (7%), and SARAL platform (14%). Strong marketing support received.
Tangible Impact on Income Growth	Beneficiaries' annual income rose from 4.3 lakh to 7.47 lakh (73% growth).
	Non-beneficiaries: 4.9 lakh to 6.98 lakh (41% growth).
Advancement in Employment	Full-time employment among beneficiaries increased from 5 to 8 per enterprise, while seasonal employment rose from 4 to 6, in contrast to a decline in employability among non-beneficiaries.
Risk taking Appetite	Beneficiaries also showed a higher risk-taking propensity (76%) and a greater tendency to adopt innovations (92%), compared to non-beneficiaries, where 12% were least likely to take risks, versus only 2% among beneficiaries.

- **Solar Chulha (IDES) Initiative Study**
  - A study was conducted to assess the utility and effectiveness of Solar Chulhas distributed under the Integrated Domestic Energy System (IDES) initiative. The survey, which covered 905 households, will support decision-making on future investments in clean energy and guide improvements in beneficiary sensitization.
  - Beneficiaries widely acknowledged the utility of solar lights, with most citing their importance during power outages, alongside savings in energy and household expenses.
  - Several beneficiaries expressed appreciation and a desire for similar initiatives in the future.

- **Agri-Entrepreneur Initiative:**
  - A thematic study was conducted to assess the effectiveness of key processes of Agri-Entrepreneur Initiative, choosing 45 Agri-entrepreneurs and 226 farmer beneficiaries to evaluate service center performance, understand the program's impact on beneficiaries' economic well-being, aiming to improve sustainability.

The M&E team's consistent efforts have not only produced vital data and evidence but also helped capture valuable learnings across JEEViKA's interventions. By systematically tracking progress through studies, surveys, and process monitoring, the team has enabled timely course corrections, highlighted scalable models, and strengthened accountability.

C. Management Information System

The financial year 2024-25 has marked a period of significant digital transformation for the Management Information System (MIS) theme. The focus had been on developing and rolling out new applications and modules to enhance data-driven decision-making, improve transparency, and streamline operations across various thematic areas. The key developments have been details below.



Key Developments

1. AI/ML & Digital Transformation

- **Smart Didi: The Chatbot**

A significant stride in digital transformation was the launch of Smart Didi, an AI/ML-based chatbot. Designed to empower community members and staff, this chatbot provides easy access to vital information by allowing users to query the JEEVIKA database in natural language, including English and Hindi. The chatbot leverages a powerful combination of technologies, including LLM for natural language generation and Gemini AI for natural language processing, integrated via Lang Chain. It also employs few-shot learning to ensure contextually relevant responses, representing a major step toward democratizing information access.

- **CLF 360: Dashboard of Cluster Level Federation (CLF) performance**

The CLF 360 Degree Dashboard, offers a comprehensive view of Cluster Level Federation (CLF) performance in Bihar. It consolidates data from over 50 sources into a central data warehouse, enabling real-time monitoring of key indicators. Salient features include tracking financial performance, social inclusion metrics, and livelihood promotion activities. The dashboard empowers data-driven decision-making, facilitating targeted interventions and support for CLFs. It also enhances transparency and accountability by providing accessible data insights to CLF members, staff, and Jeevika project offices. Interactive dashboards and reports simplify data analysis, promoting better understanding and informed action. Ultimately, this initiative strengthens CLFs and empowers rural communities through improved governance and service delivery.

- **DOC AI: Document management application**

DOC AI is a web-based document management application designed to help BRLPS store, organize, and retrieve office orders letters and different documents efficiently using artificial intelligence.

Key Features

1. Centralized Document Storage
Securely stores all official letters, memos, and documents in one online platform.

2. Smart Search and Retrieval
Uses AI-powered search to quickly locate documents based on keywords, dates, names, document types or themes and interventions.

3. Document Categorization
Automatically categorizes documents (e.g., circulars, approvals, notifications) for easy access.

4. Metadata Management
Captures and indexes important document details (such as reference number, department, or date).

Benefits
- Reduces time spent searching for official records.
- Prevents document loss and ensures data security.
- Promotes paperless, efficient record management.
- Enables quick decision-making through fast access to information.

The developments and enhancements undertaken in the MIS theme during the financial year 2024-25 have significantly contributed to improving the efficiency, transparency, and accountability of our operations. By leveraging both established and cutting-edge technologies, we have built a more robust and responsive digital ecosystem that better serves our staff and the communities we work with. The



new dashboards, applications, and AI-powered tools provide a strong foundation for continued growth and data-driven impact in the years to come.

2. AAP Application

An Open ERP (ODOO)-based web application was developed to capture and monitor quarter-wise, Project-wise, and theme-wise annual action plans and their achievements. The application, which features a robust maker-checker-approver mechanism, was successfully rolled out across all 534 blocks. The annual action plan for all four quarters has been digitized, and the process for digitizing and approving quarter-wise achievements is in progress. The application also includes an API for automatic data collection from other project applications and a detailed dashboard for monitoring progress at block, district, and state levels.

3. CEO Dashboard

The CEO Dashboard, developed using Microsoft Power BI, has become a central hub for data consolidation and analysis. It integrates data from a multitude of applications across diverse themes, including IBCB, FI, Farm, Non-Farm, and Jobs, presenting it in a centralized manner with clear graphical representations. A key enhancement this year was the addition of the Exception Report, which provides an in-depth analysis of deviations and under performance, enabling evidence-based decision-making and facilitating timely corrective measures.

4. Mahila Samvad Application

To enhance real-time monitoring of community-level dialogues, the Mahila Samvad MIS application was developed with both web and mobile interfaces. The system streamlines the planning, execution, and reporting of Mahila Samvad events. The mobile app allows for real-time geo tagged data capture, including attendance and community aspirations ("Akancha"). Dashboards provide visual calendars, achievement comparisons, and geo tagged validations. A new Aspiration Approval menu was also introduced for district and department officials to manage and track community aspirations, ensuring accountability and timely follow-up.

5. New Modules & Systems

- **NRO-FNHW and Audit Modules**

The NRO-FNHW application was developed to collect household survey data on Food, Nutrition, and Household Water, aiming to improve health outcomes in rural communities. Additionally, CLF and VO Audit Modules were created to strengthen financial and organizational accountability by facilitating quarterly audits of Cluster Level Federations (CLFs) based on a 100-point assessment framework.

- **Pashu Sakhi Model**

An enhanced version of the Pashu Sakhi Application is currently under development to ensure seamless data synchronization with the CBO MIS core database. The upgraded application will feature modules for capturing goat survey data at the household level, monitoring productivity services, and tracking income generated through goat sales.

6. Add-on Modules for Existing Applications

Several new modules were added to enhance existing systems:

- SHG-HNS Mobile App: New modules for MRP and Entrepreneur Login were introduced to capture and track entrepreneur details, loans, and business-related data.

- AE Applications: New reports were added to the AE Portal based on the Farm theme's requirements, covering Agri-Input, Digital Banking, Nursery, Marketing, and Advisory services.
- SHG Fund Monitoring: A new module was developed to accurately capture SHG-wise ICF and RF amounts, which were previously only collected at the district level.
- FPG and Fishery Applications: New reports were developed to track fish production cycles, revenue generation, and profit and loss distribution.

D. Human Resource Development

The Human Resource Development (HRD) theme strengthened the organization's foundation through strategic recruitment and workforce management, alongside a strong emphasis on administrative compliance, staff welfare, and digital transformation. Key activities included filling critical vacancies, implementing organizational policy changes, efficiently managing legal and compliance cases, and ensuring timely processing of employee entitlements and benefits throughout the year.

1. Manpower Status and Workforce Transition

As of March 2025, out of the sanctioned 10,510 positions a total of 6731 positions were filled. The organization's total sanctioned strength remained almost constant, and continuous efforts were made to manage the active workforce. While there was a slight net change in the overall staff count, the focus remained on optimizing deployment and managing transitions effectively across all units, including SPMU, DPCU, BPIU, and Young Professionals.

Table 40: Consolidated Manpower Status

Sl.	Unit	Total Sanctioned	Filled (as on 31st Mar'25)
1	SPMU	150	101
2	DPCU	992	683
3	BPIU	9,078	5,742
4	Young Professionals	280	200
5	DDUGKY	10	5
6	**Total**	**10,510**	**6,731**

2. Recruitment and Selection

Recruitment activities were conducted across consultant, State Project Management Unit (SPMU), and Young Professional (YP) categories. Key progress included:

- **Consultants:** Interviews and joining formalities were completed for various advertised consultant positions, successfully filling several specialized and technical roles across the state.
- **SPMU Positions:** The selection process for key SPMU roles was completed, resulting in the appointment of staff to critical functional areas such as Monitoring & Evaluation (M&E) and

Database Management Systems (DBMS).

- **Young Professionals:** A substantial number of new Young Professionals were inducted to strengthen field-level operations.
- **Ongoing Recruitment:** Recruitment processes were initiated for various senior and specialized roles to enhance leadership and content development capacity.

Table 41: Status on Staff Recruitment

Sl.	Particulars	Number of Staff Joined
1	Director Enterprises	1
2	Project Manager - Database Management	1
3	App Developer	1
4	Project Manager - Non-Farm	1
5	Project Manager -System Admin	1
6	State Project Manager Communication	1
7	State Project Manager -HRD	1
8	State Project Manager -M&E	1
9	Young Professional	54
	Total	**62**

3. HR Entitlements, Policy, and Administration

The organization maintained a consistent focus on staff welfare, compliance, and process efficiency:

- **Salary and Increments:** Annual increments were processed and implemented for staff across all levels. Salary fitment exercises were completed for various consultants and employees following promotions or structural adjustments.
- **Performance and Benefits:** Performance appraisals for previous financial years were completed, and corresponding payouts were released. Employee-support claims, such as self-learning and child education allowances, were received and processed regularly.
- **Digital Transformation:** A major initiative involved the design, approval, and rollout of a **Tablet Policy framework** for field-level staff, marking a significant step towards digitizing data collection and validation in field operations.
- **Administration:** Administrative processes saw improvement, including the successful renewal of the **corporate salary account** for employees. Additionally, the travel claim format was revised, and clarifications on Earned Leave provisions were formalized through official orders to improve clarity and process adherence.
- **Documentation:** Routine administrative tasks, including the issuance of experience certificates, No Objection Certificates, and relieving certificates, were managed promptly.

4. Legal and Compliance

The organization actively engaged with legal and governance matters, ensuring timely resolution and adherence to statutory requirements:

- **Court Cases:** A significant number of court cases were actively managed and resolved through the timely filing of necessary legal documents.
- **Public Grievances:** All government queries, including **Vidhan Sabha/Parishad questions** and Lokshikayat cases, were received, processed, and responded to within mandated timeframes.
- **Right to Information (RTI):** RTI requests and related first appeals were addressed promptly, maintaining transparency and compliance.
- **Disciplinary Cases:** Cases involving financial defalcation, misconduct, and unauthorized absence were reviewed, and necessary disciplinary actions were taken, including issuing closure letters where appropriate.

5. Employee Welfare and Development

- **Training & Development:** Training initiatives were undertaken, including specialized tests for newly joined Accountants and the nomination of officials for an Executive Development Course to enhance their functional capacity.
- **Separation Management:** Employee separation processes were managed efficiently, with prompt processing of Last Pay Certificates (LPCs) to ensure timely full and final settlements for departing employees.
- **Medi-Claim Benefits:** Medi-claim bills were continuously settled under the Group Medi-claim Policy, ensuring staff and their dependents received timely financial support for medical expenses.

E. Procurement

The Procurement theme facilitated seamless implementation of programs and projects by ensuring timely procurement of goods, services, and consulting support. Throughout the financial year 2024–25, the theme undertook strategic procurement aimed at strengthening infrastructure, enhancing visibility, supporting community-based initiatives and ensuring robust systems for operations, logistics, and outreach. This year's procurement activities were categorized into two main areas viz; Goods/ Works/ Non-Consulting Services and Consulting Services.

1. Goods / Works / Non-Consulting Services

The year witnessed a wide array of procurement that supported both operational and programmatic goals.

- **Office Infrastructure and IT Systems**

The theme facilitated the procurement of essential office equipment and establishing dedicated internet lines to support digital operations and a hybrid work model.

- **Printing, Documentation & Communication Materials**

A significant number of print orders were executed to support various thematic campaigns and documentation requirements. These included the YP brochures, Annual Reports, Quarterly Reports,

Mahila Samvad guidelines, Magazines, and FNHW flip charts, leaflets and training modules which helped amplify outreach under various flagship programs.

- **Event Management & Visibility**

JEEVIKA's participation in state events like Independence Day, Republic Day, Bihar Diwas, and Bihar Saras Mela 2.0 was supported through contracts with experienced event management agencies.

- **Community-Based Procurement Initiatives**

To strengthen community-based programs, procurement of key items was done to support the programs, such as livestock and materials for school uniforms, and established a rate bank to standardize prices for community-level transactions.

2. Consulting Services

To enhance its strategic operations and overall impact, JEEVIKA engaged with various consulting and technical support agencies during the year. These partnerships have been instrumental in improving program management, strengthening digital presence, and boosting rural entrepreneurship.

- **Monitoring & Evaluation**
  A key consultancy was enlisted for the process monitoring of the Bihar Rural Livelihoods Promotion Society (BRLPS) under the National Rural Livelihoods Mission (NRLM). This collaboration has provided valuable insights and feedback, driving significant thematic improvements across the project.

- **Social Media and Communications**
  To expand its digital footprint and improve brand visibility, an agency was contracted to manage the organization's social media platforms. This partnership has enabled a more structured and effective approach to content dissemination.

- **Technical Support for Non-Farm Sector**
  A Request for Proposal (RFP) was floated to hire a Technical Support Agency (TSA) to establish a Project Management Unit (PMU). This PMU will be crucial for strengthening enterprises within the non-farm sector, a strategic move to boost rural entrepreneurship and economic diversification
- **Audit and Financial Compliance**
  An RFP was also issued to engage a Statutory Auditor for BRLPS, ensuring transparency and robust financial governance.

- **Partner Engagements**

Expressions of Interest (EoIs) were invited to onboard Captive Employers under DDU-GKY, opening up partnerships for livelihood and skill development.

Looking ahead, the Procurement team plans to focus on digitizing workflows and strengthening e-procurement mechanisms to improve efficiency and transparency. They will also work to expand rate contracts for frequently used goods and services to reduce turnaround times. To build capacity at the district and block levels, the team will develop standardized procurement toolkits and manuals.

Progress at a glance

Sl. No.	Indicators	Consolidated Progress till March 2025
A.	**Institution Building**	
1	Number of Self Help Groups (SHGs) formed	1064021
2	Number of Households mobilized into SHGs	13500087
3	Numberof Village Organizations (VOs) formed	71677
4	Numberof Cluster Level Federations (CLFs) formed	1687
5	Number of CLFs promoted as Model CLFs	831
B.	**Community Funds to CBOs**	
1	Number of SHGs provided Revolving Fund	941958
2	Number of SHGs provided Community Investment Fund	925401
3	Number of VOs provided the Vulnerability Reduction Fund (Health Risk Fund & Food Security fund)	55368
C.	**Financial Inclusion**	
1	Number of SHGs credit linked with Banks- (all tranches) (As per NRLM Portal)	2434563
2	SHG credit linkage amount (Rs. in crore)	55576
3	Number of SHG members deployed as BC Agents/ pay points	6331
4	Number of SHG members insured under Pradhan Mantri Jan Jeevan Bima Yojana (PMJJBY)	7673695
5	Number of SHG members insured under Pradhan Mantri Suraksha Bima Yojana (PMSBY)	8552265
D.	**Livelihoods Promotion**	
1	Number of unique Mahila Kisans promoted under Farm interventions	3826004
2	Numberof unique HHs covered under Livestock interventions	1091225
3	Number of unique HHs covered under Non-Farm interventions	594698
4	Number of Didi Ki Rasoi promoted	222
5	Number of Decleared Lakhpati Didi	1753349
E.	**Satat Jeevikoparjan Yojana**	
1	Number of Households endorsed by Village Organisation	201218
2	Number of endorsed Households provided Livelihoods Gap Assistance Fund	191164
3	Number of endorsed Households received Livelihoods Investment Fund(Tranch-1)	199164
3	Number of endorsed Households received Livelihoods Investment Fund (Tranch-2)	73361
F.	**Skill Development and Placement**	
1	Number of Youths Trained	442031
2	Number of Youths Placed/Settled	496225
G.	**Lohiya Swachchh Bihar Abhiyan**	
1	Number of Individual Household Latrines (IHHL) constructed (In lakhs)	608022
2	Number of Villages covered under Solid Waste Management (SWM)	20213
3	Number of Community Sanitary Complexes (CSCs) constructed	92

Statutory Audit Report

M/s Chanakya Ashok & Co.
Chartered Accountants
501, Hem Plaza, Frazer Road, Patna–800001.
Mobile No: 9431019501, 7070705466
Email ID: caashok@caandco.in
Visit us : www.caandco.in

INDEPENDENT AUDITOR'S REPORT
For Bihar Rural Livelihood Promotional Society (BRLPS)
REPORT ON CONSOLIDATED FINANCIAL STATEMENTS

Opinion:

We have audited the accompanying special purpose consolidated financial statements of *Bihar Rural Livelihood Promotional Society* (hereinafter referred to as "the Society"). These financial statements include the *Consolidated Balance Sheet, Consolidated Income & Expenditure Account and Consolidated Receipt and Payment Account*, together with the accompanying notes and schedules, including a summary of significant accounting policies (hereinafter collectively referred to as the "Project Financial Statements").
In our opinion, the aforesaid special purpose Project Financial Statements present a true and fair view of the financial position of the Project as at March 31, 2025, the income and expenditure statement, the receipts and payments of the Project for the year ended March 31, 2025, and the expenditure incurred for the year then ended, in accordance with the financial reporting provisions specified under Section 5.09 of the General Conditions of the World Bank, read with the Financing Agreement and the Project Agreement, as further described in Note 20 to the financial statements.

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 society 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.

In addition, since these financial statements are prepared as **special purpose financial statements (SPFS)** to meet the requirements of the Financing Agreement, our audit was

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

conducted in accordance with the requirements of **SA 800 – Special Considerations—Audits of Financial Statements Prepared in Accordance with Special Purpose Frameworks**. Accordingly, our audit was planned and performed considering the special purpose framework applied in their preparation.

We believe that the audit evidence, obtained by us is sufficient and appropriate to provide a basis for unqualified opinion on these special purpose financial statements.

Audit Scope and Approach: -

The scope of our audit was broad and comprehensive, covering the financial transactions, records, and statements of BRLPS–JEEVIKA at the State Project Monitoring Unit, District Project Coordinating Units, and Block Project Implementing Unit's. The audit approach was designed to provide reasonable assurance that the Consolidated Project Financial Statements are free from material misstatement, whether arising from fraud, error, or non-compliance with the requirements of the Financing Agreement and relevant regulations.

In planning and performing the audit, we adopted a risk-based approach. Particular emphasis was placed on areas where risks of irregularity or misstatement were higher, such as fund flow management, adjustment of advances, verification of utilization certificates, procurement, and statutory compliance. Our audit procedures included risk assessment, testing of internal controls, substantive verification of vouchers, contracts, and bank statements, and analytical reviews of expenditure and fund flows across all districts. In addition, compliance with statutory requirements, government accounting rules, and World Bank guidelines was assessed. The audit further extended to information system reviews to test whether accounting software and IT-based financial management systems were functioning effectively with adequate data integrity, user access controls, and backup arrangements. On a test basis, physical verification of certain assets and procurements was also carried out to confirm their actual existence and usage for project purposes.

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

The audit thus combined a detailed review of documentation, field-level verification, analysis of interim unaudited financial reports (IUFRs), and assessment of the adequacy of controls, in order to form a professional judgment regarding the fairness of the financial statements.

Emphasis Of Matter: -

- We draw attention to the matters stated in the Management Letter annexed with the financial statements, along with the scheme-wise detailed observations relating to the State office (SPMU) and district office (DPCU) mentioned therein for which Our opinion is not modified in respect of those matters.

- Further, we would also like to draw attention to Schedule 20 to the Project Financial Statements ("PFS"), which describes the basis of accounting. The PFS have been prepared in accordance with a special purpose framework, in line with the requirements of the Project's Financing Agreements, to reflect the operations, resources and expenditures related to the Project. In accordance with SA 800 – *Special Considerations – Audits of Financial Statements Prepared in Accordance with Special Purpose Frameworks*, we emphasize that these financial statements have been prepared for the specific purpose of assisting the Funding Agencies in meeting their financial reporting requirements and, therefore, may not be suitable for use by parties other than those intended. Our opinion is not modified in respect of this matter.

Responsibilities Of Management for The Preparation of Financial Statements:

The Management of holds primary responsibility for the preparation and fair presentation of the Project Financial Statements in accordance with applicable accounting standards, the Financing Agreement, and the requirements of the World Bank. Management is also responsible for safeguarding the assets of the project and ensuring that resources provided through donor agencies are utilized strictly for intended purposes. This responsibility extends to the establishment and maintenance of effective

internal controls, including both manual and IT-based controls, to ensure the accuracy, completeness, and reliability of financial reporting.

Further, Management must implement systems to prevent and detect fraud, misappropriation, or misuse of project resources. Adequate documentation and timely reporting of financial transactions are essential, and it is the duty of Management to ensure that every transaction is supported by valid evidence and accurately reported to stakeholders. Compliance with statutory laws, as well as compliance with the Financing Agreement.

Another critical responsibility of the Management is to establish mechanisms for the monitoring and settlement of advances and for ensuring the timely receipt and verification of utilization certificates from implementing agencies at various levels. These should be supported by valid original documentation to ensure reliability. More broadly, Management must ensure transparency in governance, accountability in the use of funds, and maintenance of stakeholder confidence. Their responsibility, therefore, goes beyond financial reporting and extends to overall stewardship and ethical management of resources.

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 special purpose financial statements.

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

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

- Identify and assess the risks of material misstatement of the Project 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.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

- Evaluate the overall presentation, structure and content of the Project Financial Statements, including the disclosures and whether these financial statements present the Project's operations and underlying transactions and events in a manner that achieves fair presentation in accordance with the financial reporting provisions described in Schedule 20 to the Project Financial Statements.

We had communicated with those charged with governance 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 had identified during our audit.

We have also provided those charged with governance/ 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.

Other Matter: -

Chanakya Ashok & Co. Chartered Accountants Patna

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

- This report is intended solely for the use of the **Governing Body of BRLPS–JEEVIKA, Government of Bihar, Government of India (Ministry of Rural Development), the World Bank, and other regulatory authorities as well as other funding agencies as applicable**. It is not intended to be and should not be used by any party other than those specified.

Report On Other Legal and Regulatory Requirements: -

We further 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 accounts.

d) The society has disclosed the impact of pending litigations in its financial position in their financial statements.

e) We further state that:

i. With respect to the Interim Unaudited Financial Reports (IUFRs) submitted by the Project management can be relied upon to support applications for withdrawal of the Loan, and adequate supporting documentation has been maintained to support these claims.

ii. The Project has an adequate internal financial control system (including IT controls) and such controls were operating effectively as at March 31, 2025 and

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

the Project complies with the provisions on financial management contained in the Operations Manual/ Project Implementation Plan/ Financial Management Manual, in all material aspects.

For, CHANAKYA ASHOK & CO.
Chartered Accountants
ICAI Reg No. 012680C

Chanakya Ashok & Co. ICAI Reg No: 012680C Patna Chartered Accountants

CA Archana Sharma
Partner
Mem No. 401921

UDIN: 25401921BMNUUW4028
Dated: 18th October, 2025, Place: Patna

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

Dated- 18/10/2025

To,

The Project-Director cum CEO
Bihar Rural Livelihoods Promotion Society
Annexe-II, Vidyut Bhawan,
Bailey Road,
Patna 800021

Subject – Management Letter

We have conducted the audit of the **Consolidated Financial Statements** of the **Bihar Rural Livelihoods Promotion Society**, for the year ended **March 31, 2025**. As part of our audit process, we familiarized ourselves with the relevant project documents, internal guidelines, and circulars applicable during the audit period. We also reviewed the operations of the Project and evaluated its accounting systems and related internal controls to plan and perform our audit effectively.

We conducted our audit in accordance with the Auditing and Assurance Standards issued by the Institute of Chartered Accountants of India (ICAI). These Standards require us to plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the financial statements, primarily through test examinations. It also includes assessing the appropriateness of the accounting policies used, the reasonableness of significant accounting estimates made by management, and evaluating the overall presentation of the financial statements.

The responsibility of the management includes maintaining adequate accounting records and internal controls to safeguard the assets of the Society and to prevent and detect fraud or other irregularities.

This Letter to Project Management presents the observations noted during the course of our audit. These observations cover areas such as:

- Matters having a significant impact on the implementation of the Project
- Opportunities for strengthening financial management records, systems and controls, together with recommendations for improvement
- Status of maintenance of Project books and records
- Accuracy of Project financial statements

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

- Compliance with prescribed procurement procedures

Our observations are as follows:

S.No	Observations
	General observations for Jeevika and LSBA
1.	It has been observed that there are unadjusted advances lying unadjusted for more than six months in almost all the DPCU's. This matter is required to be taken up on an urgent basis.
2.	It was observed that in the following districts, as per the **TRACES portal**, there is an outstanding **TDS liability**, which includes demands pertaining to **prior periods** as well indicating potential non-compliance with statutory requirements and however, this liability does not also reflect in tally data.

Districts	Amount O/S
DPCU Kaimur	Rs. 3,26,980.00
DPCU Nalanda	Rs. 1,08,250.00
DPCU Sheikhpura	Rs. 76,410.00

3.	It was noticed that the practice of procurement of goods and services in certain DRDAs, particularly DRDA Lakhisarai and Banka, was not being followed or does not fully align with the prescribed procurement procedures. The matter is required to be taken up on an priority basis.
4.	The procedure followed for adjustment of advances is solely based on utilisation certificates. However, in our opinion it is recommended that it should adjust these utilisation certificates only after verifying the supporting's along with bills and vouchers on a sample basis before adjusting the same.
5.	There are some procedural errors related to statutory compliances with respect to Income Tax and Goods and Services Tax have been noticed in DRDA Patna, DRDA Arwal, and DRDA Siwan. This matter is required to be taken up on priority basis.
6.	It has been observed that there are unadjusted advances lying unadjusted for more than six months in almost all the DRDA's. This matter is required to be taken up on an urgent basis.

	NRLM Scheme
7.	**(SPMU)** An advance to DDC amounting to Rs. 2,06,46,028 is lying unadjusted since long in the books of SPMU. However, Jeevika has issueed several letters in this regards to the concerned DRDA.

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

8. It has been observed that **advances given to staff members who have either resigned or currently present** in the organisation remain **unadjusted and unrecovered**, despite the passage of considerable time. The district wise details along with nature of advances provided to staff members mentioned in the table below:

District	Amount	Type of Advance	Remarks, if any
Purnia	Rs. 87,163/-	CUG Bill Recovery	Outstanding since long
Samastipur	Rs. 3,15,775/-	Programe Advance	Outstanding from Shri Avinash Kumar from Previous FY
Samastipur	Rs. 1,39,977.75/-	Programe Advance	Outstanding from Shri Atul Kumar from previous FY.
Gopalganj	Rs. 3,04,845/-	Personal Advance	Out of this advance of Rs. 193281/- was transferred from NRETP scheme.

9. It was observed that EPF EMPLOYEE CONTRIBUTION has not been deposited in their respective accounts for more than one month for various districts due to KYC issue. Further details are mentioned in the table below: -

District Name	Amount of EPF	Employee Name (If any)
Khagaria	Rs. 2,79,102/-	(Manoranjan kumar (LHS) BPIU- Chautham , Umesh Das (Accountant)DPCU- Khagaria, Anju kumara (AC) BPIU-Mansi, Sradhaanjli kumara (CC)BPIU-Gogri).
Bhagalpur	Rs. 2,79,196/-	(Name- Umesh Kumar Das 'BLPS200263' BPIU-Narayanpur), (Name- VaidehiVallabhJha, BPM, 'BRLPS202635' BPIU- Rangrachouk
Banka	Rs. 46,268/-	(Deep Narayan rajak BPIU-Belhar, Vikash kumar 'BPM' BPIU- Dhoraiya)
Madhubani	Rs. 8,97,518/-	-
Gopalganj	Rs. 78,941.35/-	-
Nalanda	Rs. 8,00,642/-	-
Purnia	Rs. 2,62,809.4/-	-

Chanakya Ashok & Co.
Chartered Accountants
409/501, Hem Plaza, Frazer Road, Patna– 800001.
Mobile No: +91 – 9431019501
Email ID: caashok@caandco.in

DDUGKY Scheme	
1.	**(SPMU)** An amount of Rs. 4,16,23,565 is lying under advances to National Institute of Rural Development since 2019 without any adjustment in the books of SPMU.
2.	**(SPMU)** An amount of **₹2,68,41,50,935.55** is lying under *PIA Advances* across Phase 1 and Phase 2 involving multiple accounts since long, with no subsequent adjustment or settlement recorded. Further, in certain cases, **Bank Guarantees have been forfeited**, indicating possible unresolved issues or non-compliance with contractual or implementation conditions. The matter is required to be taken up on urgent basis.

SJY Scheme	
1.	**(SPMU)** (Canara Bank A/c 10676) - An amount of Rs. 61,77,500 (Rs.58,24,000 on 04.09.2023 and Rs. 3,53,500 on 30.10.2024) received from Vikash Bhawan Treasury Office has been credited in bank and reflected in the BRS. The same has not been recorded in tally as the concerned official stated that, the purpose of receipt is not known to them.

Lohiya Swachhata Yojana	
1.	(Gopalganj DRDA) During the audit of LSY scheme financials, it was observed that under current liabilities, "Other Liability" for Gopalganj amounting to ₹15,59,244 has remained unadjusted since FY 2017-18. Management should take appropriate action to reconcile or clear it.

The matters contained in this Management Letter are intended solely for the information of the Project management as well as other specific users of financial statements as required, for their timely consideration and any action they may deem appropriate. All matters have been considered by us in forming the audit opinion expressed on the Project financial statements in our audit report dated, 2025, and they do not alter the opinion expressed therein.

We Wish to take this opportunity to thank the rank and file of the organization for the courtesies and cooperation extended to our audit teams.

For, CHANAKYA ASHOK & CO.
Chartered Accountants
ICAI Reg No. 012680C

CA Archana Sharma
Partner
Mem No. 401921

Dated: 18th October, 2025, Place: Patna

Bihar Rural Livelihoods Promotion Society
Consolidated Balance Sheet as on 31st March 2025

(Amount in ₹)

Liabilities	Schedule No.	As at 31st March 2025	As at 31st March 2024	Assets	Schedule No.	As at 31st March 2025	As at 31st March 2024
Capital Fund	1	76,67,72,159.33	74,00,20,668.33	Fixed Assets	1	76,67,72,159.33	74,00,20,668.33
Restricted Fund	2	25,09,71,49,223.47	25,44,49,81,191.32	**Current Assets, Loans & Advances**			
Unspent Fund under BTDP refundable to RDD	2A	22,53,88,634.97	22,53,88,634.97	**Current Assets**			
Current Liabilities	3	13,04,94,008.48	25,60,54,831.58	Cash in Hand	4	57,683.00	61,962.00
				Cash at Bank	5	19,09,09,22,561.62	18,05,16,20,477.11
Interest on CSS payable to Funding Agency	6A	28,21,08,236.00	17,58,38,426.00	Loans & Advances	8	6,64,23,85,344.30	8,04,81,59,192.76
				TDS Receivable	17	17,74,514.00	24,21,452.00
Total		**26,50,19,12,262.25**	**26,84,22,83,752.20**	**Total**		**26,50,19,12,262.25**	**26,84,22,83,752.20**

Significant Accounting Policies & Notes to Accounts -20

In terms of our report of even date

For Chanakya Ashok & Co.
(Chartered Accountants)
FRN-012680C

(CA Archana Sharma, Partner)
M.No.401921
Place : Patna
Date: 18 OCT 2025

For and on behalf of Bihar Rural Livelihoods Promotion Society

(Ranjit Kumar)
Chief Finance Officer

(Himanshu Sharma)
Project Director cum Chief Executive Officer

Bihar Rural Livelihoods Promotion Society

Consolidated Receipts & Payments Account for the year ended 31st March 2025

(Amount in ₹)

Receipts	Sch No.	Total for the year ended 31-03-2025	Total for the year ended 31-03-2024	Payments	Sch No.	Total for the year ended 31-03-2025	Total for the year ended 31-03-2024
Opening Balance				Satat Jeevikoparjan Yojana (SJY)	9	3,57,05,10,388.13	2,04,39,90,820.50
Cash in Hand		61,962.00	1,77,037.00	National Rural Livelihood Mission (NRLM)	10	25,28,04,80,735.59	20,99,54,16,107.00
Cash at Bank		18,05,16,20,477.11	14,89,98,26,683.90	National Rural Economic Transformation Project (NRETP)	11	1,43,89,32,964.56	2,09,19,22,389.28
Loans & Advances		8,04,81,59,192.76	8,53,12,70,306.85	Bihar Transformative Development Project (BTDP)	12	-	53,54,22,857.14
TDS Receivable		24,21,452.00	24,21,441.00	National Urban Livelihood Mission (NULM)	13	10,81,27,498.60	2,01,39,086.00
Receivable from PHED			33,83,25,178.63	MKSP-ASA	14	27,64,361.00	-
Funds Received:				Mahila Samwad Program	15	27,38,480.00	-
Central Govt.	18	19,90,95,08,000.00	23,02,18,12,240.66	Other Project Expenditure	16	1,24,25,41,508.83	82,90,69,928.85
State Govt./Other Deptt. Fund		22,22,18,80,515.75	18,40,91,13,327.40	**Expenditure under LSBA:**			
				Swachh Bharat Mission -Gramin (SBM-G)		10,40,70,22,661.89	10,68,78,47,764.96
Interest & Other Income				Lohiya Swachhta Yojna (LSY)		15,90,96,404.00	15,08,72,772.31
Bank Interest	6	12,36,15,930.94	9,14,45,760.98	Ganga Action Plan (GAP)		4,62,11,585.04	19,64,33,128.68
Miscellaneous Income	7	2,81,23,090.11	6,60,45,569.40	Nirmal Neer Pariyojna (NNP)	19	-	2,86,345.00
Closing Liabilities	3	13,04,94,008.48	25,60,54,831.58	SBM- Performance Incentive Grant (PIG)		1,79,33,910.00	2,51,54,468.00
				SBM- Extra Budgetary Resource (EBR)		32,68,26,442.01	1,63,89,27,560.33
Interest on CSS payable to Funding Agency	6A	28,21,08,236.00	17,58,38,426.00	SLWM- O & M State Plan		50,08,334.00	-
				Opening liabilities		43,18,93,257.58	41,71,86,835.88
				Unspent Balance Returned to the Funding Agency:			
				Integrated Poultry Development Scheme		1,00,00,246.00	-
				Integrated Goat and Sheep Development Scheme		17,41,100.00	-
				Home/Police Deptt. (DIDI KI Rasoi)		6,47,184.00	-
				New Pahal Kit- Health Society		34,84,400.00	-
				Social Audit Society		68,91,301.00	-
				Mukhyamatri Kosi Mulberry Yojana		-	61,60,000.00
				CFT		-	5,11,89,544.26
				GAP		-	48,111.34
				Closing Balance			
				Cash in hand	4	57,683.00	61,962.00
				Cash at Bank	5	19,09,09,22,561.62	18,05,16,20,477.11
				Loans & Advances	8	6,64,23,85,344.30	8,04,81,59,192.76
				TDS Receivable	17	17,74,514.00	24,21,452.00
Total		**68,79,79,92,865.15**	**65,79,23,30,803.40**	**Total**		**68,79,79,92,865.15**	**65,79,23,30,803.40**

Significant Accounting Policies & Notes to Accounts -20

In terms of our report of even date

For Chanakya Ashok & Co.
(Chartered Accountants)
FRN-012680C

(CA Archana Sharma, Partner)
M.No.401921
Place : Patna
Date: 18 OCT 2025

For and on behalf of Bihar Rural Livelihoods Promotion Society

(Ranjit Kumar)
Chief Finance Officer

(Himanshu Sharma)
Project Director cum Chief Executive Officer

Bihar Rural Livelihoods Promotion Society
Consolidated Income & Expenditure Account for the year ended 31st March 2025

(Amount in ₹)

Expenditure	Schedule No.	For the year ended 31-03-2025	For the year ended 31-03-2024	Income	Schedule No.	For the year ended 31-03-2025	For the year ended 31-03-2024
Satat Jeevikoparjan Yojana (SJY)	9	3,57,05,10,388.13	2,04,39,90,820.50	Grant Received to the extent utilized during the year		42,45,64,56,252.60	39,05,79,91,897.67
National Rural Livelihood Mission (NRLM)	10	25,28,04,80,735.59	20,99,54,16,107.00	Less: Fixed Assets transferred to Capital Fund Account	1	2,67,64,391.00	8,51,15,677.00
National Rural Economic Transformation Project (NRETP)	11	1,43,89,32,964.56	2,09,19,22,389.28	**Total**		**42,42,96,91,861.60**	**38,97,28,76,220.67**
Bihar Transformative Development Project (BTDP)	12	-	53,54,22,857.14	**Miscellaneous Income**			
National Urban Livelihood Mission (NULM)	13	10,81,27,498.60	2,01,39,086.00	Bank Interest	6	12,36,15,930.94	9,14,45,760.98
MKSP-ASA	14	27,64,361.00	-	Other Income	7	2,81,23,090.11	6,60,45,569.40
Mahila Samwad Program	15	27,38,480.00	-				
Other Project Expenditures	16	1,24,25,41,508.83	82,90,69,928.85				
Expenditure under LSBA:	19						
Swachh Bharat Mission -Gramin (SBM-G)		10,40,70,22,661.89	10,68,78,47,764.96				
Lohiya Swachhta Yojna (LSY)		15,90,96,404.00	15,08,72,772.31				
Ganga Action Plan (GAP)		4,62,11,585.04	19,64,33,128.68				
Nirmal Neer Pariyojna (NNP)		-	2,86,345.00				
SBM- Performance Incentive Grant (PIG)		1,79,33,910.00	2,51,54,468.00				
SBM- Extra Budgetary Resource (EBR)		32,68,26,442.01	1,63,89,27,560.33				
SLWM- O & M State Plan		50,08,334.00	-				
Total Expenditure		**42,60,81,95,273.65**	**39,21,54,83,228.05**				
Less: Fixed Assets Purchased under NRLM/NRETP and SJY	1	2,65,70,896.00	8,51,04,577.00				
Less: Fixed Assets Purchased under SBM-G		1,93,495.00	11,100.00				
Net Expenditure		**42,58,14,30,882.65**	**39,13,03,67,551.05**				
Total		**42,58,14,30,882.65**	**39,13,03,67,551.05**	**Total**		**42,58,14,30,882.65**	**39,13,03,67,551.05**

Significant Accounting Policies & Notes to Accounts -20

In terms of our report of even date

For Chanakya Ashok & Co.
(Chartered Accountants)
FRN-012680C

(CA Archana Sharma, Partner)
M.No.401921
Place : Patna
Date: 18 OCT 2025

For and on behalf of Bihar Rural Livelihoods Promotion Society

(Ranjit Kumar)
Chief Finance Officer

(Himanshu Sharma)
Project Director cum Chief Executive Officer

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 1

Fixed Assets & Capital Fund

(Amount in ₹)

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
BRLP	6,21,27,537.60	-	-	6,21,27,537.60	6,21,27,537.60
BTDP	27,67,88,736.99	-	-	27,67,88,736.99	27,67,88,736.99
NRLM	22,59,25,917.24	2,46,69,377.00	12,900.00	25,05,82,394.24	22,59,25,917.24
NRETP	5,95,66,443.00	18,25,519.00	-	6,13,91,962.00	5,95,66,443.00
SJY	98,72,149.00	76,000.00	-	99,48,149.00	98,72,149.00
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	4,88,49,076.35	1,93,495.00	-	4,90,42,571.35	4,88,49,076.35
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	74,00,20,668.33	2,67,64,391.00	12,900.00	76,67,72,159.33	74,00,20,668.33

Details of Fixed Assets under BTDP as on at 31st March 2025

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
Air Conditioner	3,01,831.00	-	-	3,01,831.00	5,91,84,232.40
Computer	5,91,84,232.40	-	-	5,91,84,232.40	5,91,84,232.40
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	2,35,84,445.99	-	-	2,35,84,445.99	2,35,84,445.99
Mobile/Tablet	1,67,808.00	-	-	1,67,808.00	1,67,808.00
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	25,90,464.00	-	-	25,90,464.00	25,90,464.00
Software	84,809.00	-	-	84,809.00	84,809.00
Other Office Equipments	86,08,030.60	-	-	86,08,030.60	86,08,030.60
Misc. Electronic Installations	1,26,847.00	-	-	1,26,847.00	1,26,847.00
LCD Projector	10,24,79,419.00	-	-	10,24,79,419.00	10,24,79,419.00
LCD TV	6,17,830.00	-	-	6,17,830.00	6,17,830.00
Digital Camera	7,91,807.00	-	-	7,91,807.00	7,91,807.00
UPS/Inverter	1,03,85,077.00	-	-	1,03,85,077.00	1,03,85,077.00
Scanner	57,741.00	-	-	57,741.00	57,741.00
Computer Accessories	2,97,405.00	-	-	2,97,405.00	2,97,405.00
Upgrading of Computer System/Office Equipment	2,42,345.00	-	-	2,42,345.00	2,42,345.00
Cycle(MP)	3,670.00	-	-	3,670.00	3,670.00
Fan	7,04,557.00	-	-	7,04,557.00	7,04,557.00
Sign Board	60,016.00	-	-	60,016.00	60,016.00
Office Refurnishing	6,06,37,101.00	-	-	6,06,37,101.00	6,06,37,101.00
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	97,719.00	-	-	97,719.00	97,719.00
Pen Drive	32,362.00	-	-	32,362.00	32,362.00
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	2,90,062.00	-	-	2,90,062.00	2,90,062.00
Coolers	2,02,445.00	-	-	2,02,445.00	2,02,445.00
Speaker set	1,40,685.00	-	-	1,40,685.00	1,40,685.00
SHG Training Manual	66,780.00	-	-	66,780.00	66,780.00
Total	27,67,88,736.99	-	-	27,67,88,736.99	33,56,71,138.39

Details of Fixed Assets under NRLM as on at 31st March 2025 (Amount in ₹)

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
Computer	2,02,79,335.60	5,69,033.00	-	2,08,48,368.60	2,02,79,355.60
Furniture	4,78,40,210.86	1,17,76,094.00	7,000.00	5,96,09,304.86	4,78,40,210.86
Photocopier	1,41,30,735.50	4,699.00	-	1,41,35,434.50	1,41,30,735.50
Printer	71,20,837.40	15,42,230.00	-	86,63,067.40	71,20,837.40
Software	21,76,038.00	1,94,137.00	-	23,70,175.00	21,76,038.00
Other Office Equipments	75,13,495.88	34,82,365.00	-	1,09,95,860.88	75,13,495.88
LCD Projector/Pico Projector	1,66,50,292.00	17,23,891.00	-	1,83,74,183.00	1,66,50,292.00
UPS/Inverter	1,55,96,426.00	28,26,588.00	-	1,84,23,014.00	1,55,96,426.00
Computer Accessories	6,73,14,514.00	2,26,936.00	5,900.00	6,75,35,550.00	6,73,14,514.00
Upgrading of Computer System/Office Equipment	18,51,864.00	8,52,383.00	-	27,04,247.00	18,51,864.00
Fan	14,72,615.00	8,96,587.00	-	23,69,202.00	14,72,615.00
Sign Board	2,93,248.00	22,784.00	-	3,16,032.00	2,93,248.00
Office Refurnishing	2,07,14,852.00	96,124.00	-	2,08,10,976.00	2,07,14,852.00
Gas Cylinder	67,801.00	7,138.00	-	74,939.00	67,801.00
Stabliser	7,93,624.00	11,400.00	-	8,05,024.00	7,93,624.00
Data Card	2,21,053.00	-	-	2,21,053.00	2,21,053.00
White Board	4,02,047.00	1,100.00	-	4,03,147.00	4,02,047.00
Water Filter	14,86,928.00	4,35,888.00	-	19,22,816.00	14,86,928.00
Total	**22,59,25,917.24**	**2,46,69,377.00**	**12,900.00**	**25,05,82,394.24**	**22,59,25,937.24**

Details of Fixed Assets under NRETP as on at 31st March 2025

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
Computer/Scanner	4,37,372.00	6,984.00	-	4,44,356.00	4,37,372.00
Furniture	34,22,458.00	2,26,634.00	-	36,49,092.00	34,22,458.00
Photocopier	1,54,491.00	49,082.00	-	2,03,573.00	1,54,491.00
Printer	9,96,395.00	80,000.00	-	10,76,395.00	9,96,395.00
Software	10,750.00	8,850.00	-	19,600.00	10,750.00
Other Office Equipments/Camera/Cycle	19,10,766.00	2,08,730.00	-	21,19,496.00	19,10,766.00
LCD Projector	5,00,89,955.00	-	-	5,00,89,955.00	5,00,89,955.00
UPS/Inverter	11,97,343.00	11,53,184.00	-	23,50,527.00	11,97,343.00
Computer Accessories	6,35,604.00	-	-	6,35,604.00	6,35,604.00
Upgrading of Computer System/ Office Equipment	2,89,173.00	7,790.00	-	2,96,963.00	2,89,173.00
Fan	3,16,690.00	19,190.00	-	3,35,880.00	3,16,690.00
Sign Board	11,035.00	-	-	11,035.00	11,035.00
Office Refurnishing	46,414.00	-	-	46,414.00	46,414.00
Gas Cylinder	15,848.00	-	-	15,848.00	15,848.00
Stabliser	3,100.00	-	-	3,100.00	3,100.00
Data Card	8,049.00	-	-	8,049.00	8,049.00
White Board	1,100.00	2,800.00	-	3,900.00	1,100.00
Water Filter	19,900.00	62,275.00	-	82,175.00	19,900.00
Total	**5,95,66,443.00**	**18,25,519.00**	**-**	**6,13,91,962.00**	**5,95,66,443.00**

Details of Fixed Assets under DDU-GKY as on at 31st March 2025

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
Computer	3,17,720.00	-	-	3,17,720.00	84,955.00
Other Office Equipments/Camera/cycle	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**	**5,47,862.00**

Details of Fixed Assets under NRLM as on at 31st March 2025 (Amount in ₹)

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
Computer	2,02,79,335.60	5,69,033.00	-	2,08,48,368.60	2,02,79,355.60
Furniture	4,78,40,210.86	1,17,76,094.00	7,000.00	5,96,09,304.86	4,78,40,210.86
Photocopier	1,41,30,735.50	4,699.00	-	1,41,35,434.50	1,41,30,735.50
Printer	71,20,837.40	15,42,230.00	-	86,63,067.40	71,20,837.40
Software	21,76,038.00	1,94,137.00	-	23,70,175.00	21,76,038.00
Other Office Equipments	75,13,495.88	34,82,365.00	-	1,09,95,860.88	75,13,495.88
LCD Projector/Pico Projector	1,66,50,292.00	17,23,891.00	-	1,83,74,183.00	1,66,50,292.00
UPS/Inverter	1,55,96,426.00	28,26,588.00	-	1,84,23,014.00	1,55,96,426.00
Computer Accessories	6,73,14,514.00	2,26,936.00	5,900.00	6,75,35,550.00	6,73,14,514.00
Upgrading of Computer System/Office Equipment	18,51,864.00	8,52,383.00	-	27,04,247.00	18,51,864.00
Fan	14,72,615.00	8,96,587.00	-	23,69,202.00	14,72,615.00
Sign Board	2,93,248.00	22,784.00	-	3,16,032.00	2,93,248.00
Office Refurnishing	2,07,14,852.00	96,124.00	-	2,08,10,976.00	2,07,14,852.00
Gas Cylinder	67,801.00	7,138.00	-	74,939.00	67,801.00
Stabliser	7,93,624.00	11,400.00	-	8,05,024.00	7,93,624.00
Data Card	2,21,053.00	-	-	2,21,053.00	2,21,053.00
White Board	4,02,047.00	1,100.00	-	4,03,147.00	4,02,047.00
Water Filter	14,86,928.00	4,35,888.00	-	19,22,816.00	14,86,928.00
Total	**22,59,25,917.24**	**2,46,69,377.00**	**12,900.00**	**25,05,82,394.24**	**22,59,25,937.24**

Details of Fixed Assets under NRETP as on at 31st March 2025

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
Computer/Scanner	4,37,372.00	6,984.00	-	4,44,356.00	4,37,372.00
Furniture	34,22,458.00	2,26,634.00	-	36,49,092.00	34,22,458.00
Photocopier	1,54,491.00	49,082.00	-	2,03,573.00	1,54,491.00
Printer	9,96,395.00	80,000.00	-	10,76,395.00	9,96,395.00
Software	10,750.00	8,850.00	-	19,600.00	10,750.00
Other Office Equipments/Camera/Cycle	19,10,766.00	2,08,730.00	-	21,19,496.00	19,10,766.00
LCD Projector	5,00,89,955.00	-	-	5,00,89,955.00	5,00,89,955.00
UPS/Inverter	11,97,343.00	11,53,184.00	-	23,50,527.00	11,97,343.00
Computer Accessories	6,35,604.00	-	-	6,35,604.00	6,35,604.00
Upgrading of Computer System/ Office Equipment	2,89,173.00	7,790.00	-	2,96,963.00	2,89,173.00
Fan	3,16,690.00	19,190.00	-	3,35,880.00	3,16,690.00
Sign Board	11,035.00	-	-	11,035.00	11,035.00
Office Refurnishing	46,414.00	-	-	46,414.00	46,414.00
Gas Cylinder	15,848.00	-	-	15,848.00	15,848.00
Stabliser	3,100.00	-	-	3,100.00	3,100.00
Data Card	8,049.00	-	-	8,049.00	8,049.00
White Board	1,100.00	2,800.00	-	3,900.00	1,100.00
Water Filter	19,900.00	62,275.00	-	82,175.00	19,900.00
Total	**5,95,66,443.00**	**18,25,519.00**	**-**	**6,13,91,962.00**	**5,95,66,443.00**

Details of Fixed Assets under DDU-GKY as on at 31st March 2025

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
Computer	3,17,720.00	-	-	3,17,720.00	84,955.00
Other Office Equipments/Camera/cycle	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**	**5,47,862.00**

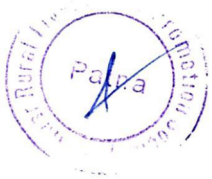
Details of Fixed Assets under SLACC as on at 31st March 2025 (Amount in ₹)

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
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 2025

Particulars	Balance as on 01-04-2024	Addition during the year	Deletion During the year	Balance as on 31-03-2025	Balance as on 31-03-2024
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/Office Equipment	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
Stabliser	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 (2024-25)

Schedule 2

(Amount in ₹)

Restricted Fund	NRLM	NRETP	DDU-GKY	SJY	NULM	Mahila Samwad Program
Opening Balance as on 01-04-2024	**6,32,00,27,807.65**	**1,05,04,81,076.96**	**4,14,91,40,999.91**	**2,73,76,03,452.86**	**17,82,90,311.00**	**-**
Fund Received from Central Government	17,25,32,66,000.00	72,20,16,000.00	-	-	-	-
Fund Received from State Government/Other Department Fund	13,73,99,72,900.00	20,00,00,000.00	-	3,00,00,00,000.00	-	2,25,00,00,000.00
SGSY	-	-	-	-	-	-
Bank Interest	-	-	-	5,10,81,584.96	39,77,872.00	2,18,83,094.00
Other Receipts	2,33,73,906.74	9,96,433.33	60,244.00	14,13,103.00	-	-
Transfer to /from Liability	-	-	-	-	-	-
Total (A)	**37,33,66,40,614.39**	**1,97,34,93,510.29**	**4,14,92,01,243.91**	**5,79,00,98,140.82**	**18,22,68,183.00**	**2,27,18,83,094.00**
Amount Returned to the Funding Agency	-	-	-	-	-	-
Net Fund Balance (B)	**37,33,66,40,614.39**	**1,97,34,93,510.29**	**4,14,92,01,243.91**	**5,79,00,98,140.82**	**18,22,68,183.00**	**2,27,18,83,094.00**
Less: Expenditure incurred during the year	25,28,04,80,735.59	1,43,89,32,964.56	45,26,59,093.86	3,57,05,10,388.13	10,81,27,498.60	27,38,480.00
Total Expenditure (C)	**25,28,04,80,735.59**	**1,43,89,32,964.56**	**45,26,59,093.86**	**3,57,05,10,388.13**	**10,81,27,498.60**	**27,38,480.00**
Restricted Fund as on 31/03/2025 (B-C)	**12,05,61,59,878.80**	**53,45,60,545.73**	**3,69,65,42,150.05**	**2,21,95,87,752.69**	**7,41,40,684.40**	**2,26,91,44,614.00**

Chanakya Ashok & Co. Chartered Accountants ICAI Firm No: 0[illegible]C Patna

Rural Livelihoods Promotion Society Patna

Rural Livelihoods Promotion Society Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedules to the Balance Sheet (2024-25)

Schedule 2

(Amount in ₹)

Restricted Fund	Pradhanmantri Anusuchit Jati Abhyodaya Yojana (PM-AJAY)	Integrated Poultry Development Scheme (IPDS)	Integrated Goat & Sheep Development Scheme (IGSDS)	WDC-Gram Varta	Unicef Swabhiman project	CSR-BSBC Ltd.	CSR-BSPTCL(Setting up Disability Resource Centre)
Opening Balance as on 01-04-2024	**-**	**21,57,21,266.53**	**18,01,100.00**	**1,97,79,946.00**	**1,13,336.00**	**72,16,998.00**	**17,40,000.00**
Fund Received from Central Government	-	-	-	-	-	-	-
Fund Received from State Government/Other Department Fund	1,19,90,000.00	16,76,60,000.00	5,22,85,600.00	-	-	-	-
SGSY	-	-	-	-	-	-	-
Bank Interest	-	28,30,221.00	-	-	-	-	-
Other Receipts	-	-	-	-	-	-	-
Transfer to /from Liability	-	-	-	-	-	-	-
Total (A)	**1,19,90,000.00**	**38,62,11,487.53**	**5,40,86,700.00**	**1,97,79,946.00**	**1,13,336.00**	**72,16,998.00**	**17,40,000.00**
Amount Returned to the Funding Agency	-	1,00,00,246.00	17,41,100.00	-	-	-	-
Net Fund Balance (B)	**1,19,90,000.00**	**37,62,11,241.53**	**5,23,45,600.00**	**1,97,79,946.00**	**1,13,336.00**	**72,16,998.00**	**17,40,000.00**
Less: Expenditure incurred during the year	-	4,51,43,006.47	60,000.00	-	-	44,02,306.00	-
Total Expenditure (C)	**-**	**4,51,43,006.47**	**60,000.00**	**-**	**-**	**44,02,306.00**	**-**
Restricted Fund as on 31/03/2025 (B-C)	**1,19,90,000.00**	**33,10,68,235.06**	**5,22,85,600.00**	**1,97,79,946.00**	**1,13,336.00**	**28,14,692.00**	**17,40,000.00**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedules to the Balance Sheet (2024-25)

Schedule 2

(Amount in ₹)

Restricted Fund	CSR-BSPTCL (Production cum training centre for Stitching for Women	NEERA	Madhnishedh Utpad & Nibandhan Vibhag(Special prohibition Drive)	Pahal-Kit (Health Society)	Didi Ki Rasoi (Home/Police Department)	CFP	BRDS Mission Antodaya
Opening Balance as on 01-04-2024	**8,44,30,353.00**	**1,23,030.92**	**4,20,58,144.00**	**3,78,65,600.00**	**6,47,184.00**	**(46,68,881.00)**	**(2,43,80,427.00)**
Fund Received from Central Government	-	-	-	-	-	-	-
Fund Received from State Government/Other Department Fund	-	-	-	-	-	2,25,04,802.00	-
SGSY	-	-	-	-	-	-	-
Bank Interest	-	-	-	-	-	17,57,774.00	-
Other Receipts	-	-	-	-	-	-	-
Transfer to /from Liability	-	-	-	-	-	-	-
Total (A)	**8,44,30,353.00**	**1,23,030.92**	**4,20,58,144.00**	**3,78,65,600.00**	**6,47,184.00**	**1,95,93,695.00**	**(2,43,80,427.00)**
Amount Returned to the Funding Agency	-	-	-	34,84,400.00	6,47,184.00	-	-
Net Fund Balance (B)	**8,44,30,353.00**	**1,23,030.92**	**4,20,58,144.00**	**3,43,81,200.00**	**-**	**1,95,93,695.00**	**(2,43,80,427.00)**
Less: Expenditure incurred during the year	56,30,452.00	40,86,911.10	94,20,617.00	3,43,81,200.00	-	61,74,586.00	44,65,316.00
Total Expenditure (C)	**56,30,452.00**	**40,86,911.10**	**94,20,617.00**	**3,43,81,200.00**	**-**	**61,74,586.00**	**44,65,316.00**
Restricted Fund as on 31/03/2025 (B-C)	**7,87,99,901.00**	**(39,63,880.18)**	**3,26,37,527.00**	**-**	**-**	**1,34,19,109.00**	**(2,88,45,743.00)**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedules to the Balance Sheet (2024-25)

Schedule 2

(Amount in ₹)

Restricted Fund	MKMP	Nabard	RDD- Bihar (For establishment of Command & Control Centre)	BMSICL (Bihar Medical Service & Infrastructure Corporation Ltd.)	RBI- DEA Fund	Social Audit Society	Bihar Swasth Suraksha Samiti (Aayushman Bharat)
Opening Balance as on 01-04-2024	**10,29,07,333.05**	**75,000.00**	**-**	**-**	**-**	**73,29,200.64**	**12,00,000.00**
Fund Received from Central Government	-	-	-	-	-	-	-
Fund Received from State Government/Other Department Fund	-	-	11,00,00,000.00	3,80,95,238.00	4,67,500.00	-	-
SGSY	-	-	-	-	-	-	-
Bank Interest	-	-	-	-	-	-	-
Other Receipts	-	-	-	-	-	-	-
Transfer to /from Liability	-	-	-	-	-	-	-
Total (A)	**10,29,07,333.05**	**75,000.00**	**11,00,00,000.00**	**3,80,95,238.00**	**4,67,500.00**	**73,29,200.64**	**12,00,000.00**
Amount Returned to the Funding Agency	-	-	-	-	-	68,91,301.00	-
Net Fund Balance (B)	**10,29,07,333.05**	**75,000.00**	**11,00,00,000.00**	**3,80,95,238.00**	**4,67,500.00**	**4,37,899.64**	**12,00,000.00**
Less: Expenditure incurred during the year	-	-	-	48,00,000.00	3,18,290.00	4,37,899.64	4,88,505.00
Total Expenditure (C)	**-**	**-**	**-**	**48,00,000.00**	**3,18,290.00**	**4,37,899.64**	**4,88,505.00**
Restricted Fund as on 31/03/2025 (B-C)	**10,29,07,333.05**	**75,000.00**	**11,00,00,000.00**	**3,32,95,238.00**	**1,49,210.00**	**-**	**7,11,495.00**

Chanakya Ashok & Co Chartered Accountants Patna

Rural Livelihoods Promotion Patna

Rural Livelihoods Promotion Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedules to the Balance Sheet (2024-25)

Schedule 2

(Amount in ₹)

Restricted Fund	CNLU (Prohibition Survey)	NRETP Innovative Project	Credit Risk Fund (CRF) under NRETP	RSETI	SVEP	NRO	PM-FME
Opening Balance as on 01-04-2024	**1,38,48,880.00**	**28,26,688.00**	**25,00,000.00**	**4,20,63,427.00**	**14,29,67,788.78**	**(18,83,201.00)**	**5,98,50,352.30**
Fund Received from Central Government	-	-	-	23,41,71,000.00	3,50,00,000.00	-	-
Fund Received from State Government/Other Department Fund	-	-	-	-	2,33,32,000.00	-	33,68,89,475.75
SGSY	-	-	-	-	-	-	-
Bank Interest	-	-	-	-	-	-	1,16,637.00
Other Receipts	-	-	-	-	-	-	-
Transfer to /from Liability	-	-	-	-	-	-	-
Total (A)	**1,38,48,880.00**	**28,26,688.00**	**25,00,000.00**	**27,62,34,427.00**	**20,12,99,788.78**	**(18,83,201.00)**	**39,68,56,465.05**
Amount Returned to the Funding Agency	-	-	-	-	-	-	-
Net Fund Balance (B)	**1,38,48,880.00**	**28,26,688.00**	**25,00,000.00**	**27,62,34,427.00**	**20,12,99,788.78**	**(18,83,201.00)**	**39,68,56,465.05**
Less: Expenditure incurred during the year	25,99,613.00	-	-	25,05,19,253.00	13,35,96,018.00	21,62,347.00	27,89,08,804.76
Total Expenditure (C)	**25,99,613.00**	**-**	**-**	**25,05,19,253.00**	**13,35,96,018.00**	**21,62,347.00**	**27,89,08,804.76**
Restricted Fund as on 31/03/2025 (B-C)	**1,12,49,267.00**	**28,26,688.00**	**25,00,000.00**	**2,57,15,174.00**	**6,77,03,770.78**	**(40,45,548.00)**	**11,79,47,660.29**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedules to the Balance Sheet (2024-25)

Schedule 2

(Amount in ₹)

Restricted Fund	NRO LoKOS	FDRVC-CBBO	MKSP-ASA	SBM-G	NNP/LIS	LSY	SBM-PIG
Opening Balance as on 01-04-2024	**(20,65,515.50)**	**1,19,92,378.00**	**3,37,90,306.94**	**8,38,57,00,075.02**	**23,267.38**	**62,35,18,565.63**	**6,02,32,764.49**
Fund Received from Central Government	-	-	-	1,66,50,55,000.00	-	-	-
Fund Received from State Government/Other Department Fund	-	-	-	1,36,86,83,000.00	-	-	-
SGSY	-	-	-	-	-	-	-
Bank Interest	-	-	8,483.00	-	3,133.00	1,91,91,591.00	17,55,951.00
Other Receipts	-	-	26.00	22,79,376.64	-	-	0.40
Transfer to /from Liability	-	-	-	-	-	-	-
Total (A)	**(20,65,515.50)**	**1,19,92,378.00**	**3,37,98,815.94**	**11,42,17,17,451.66**	**26,400.38**	**64,27,10,156.63**	**6,19,88,715.89**
Amount Returned to the Funding Agency	-	-	-	-	-	-	-
Net Fund Balance (B)	**(20,65,515.50)**	**1,19,92,378.00**	**3,37,98,815.94**	**11,42,17,17,451.66**	**26,400.38**	**64,27,10,156.63**	**6,19,88,715.89**
Less: Expenditure incurred during the year	8,62,462.00	14,24,828.00	27,64,361.00	10,40,70,22,661.89	-	15,90,96,404.00	1,79,33,910.00
Total Expenditure (C)	**8,62,462.00**	**14,24,828.00**	**27,64,361.00**	**10,40,70,22,661.89**	**-**	**15,90,96,404.00**	**1,79,33,910.00**
Restricted Fund as on 31/03/2025 (B-C)	**(29,27,977.50)**	**1,05,67,550.00**	**3,10,34,454.94**	**1,01,46,94,789.77**	**26,400.38**	**48,36,13,752.63**	**4,40,54,805.89**

Chanakya Ashok & Co. Chartered Accountants Patna

Patna

Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedules to the Balance Sheet (2024-25)

Schedule 2

(Amount in ₹)

Restricted Fund	SBM-EBR	SBK	SLWM O & M-State Plan	GAP	Total
Opening Balance as on 01-04-2024	**76,47,77,781.75**	**3,67,00,000.00**	**-**	**33,86,34,800.01**	**25,44,49,81,191.32**
Fund Received from Central Government	-	-	-	-	19,90,95,08,000.00
Fund Received from State Government/Other Department Fund	-	-	90,00,00,000.00	-	22,22,18,80,515.75
SGSY	-	-	-	-	-
Bank Interest	36,18,709.36	-	40,36,405.00	1,33,54,475.62	12,36,15,930.94
Other Receipts	-	-	-	-	2,81,23,090.11
Transfer to /from Liability	-	-	-	-	-
Total (A)	**76,83,96,491.11**	**3,67,00,000.00**	**90,40,36,405.00**	**35,19,89,275.63**	**67,72,81,08,728.12**
Amount Returned to the Funding Agency	-	-	-	-	2,27,64,231.00
Net Fund Balance (B)	**76,83,96,491.11**	**3,67,00,000.00**	**90,40,36,405.00**	**35,19,89,275.63**	**67,70,53,44,497.12**
Less: Expenditure incurred during the year	32,68,26,442.01	-	50,08,334.00	4,62,11,585.04	42,60,81,95,273.65
Total Expenditure (C)	**32,68,26,442.01**	**-**	**50,08,334.00**	**4,62,11,585.04**	**42,60,81,95,273.65**
Restricted Fund as on 31/03/2025 (B-C)	**44,15,70,049.10**	**3,67,00,000.00**	**89,90,28,071.00**	**30,57,77,690.59**	**25,09,71,49,223.47**

Bihar Rural Livelihoods Promotion Society
Schedules to the Balance Sheet (2024-25)
Schedule 2A

Amount in ₹

Particulars	BTDP	Total
Restricted Fund balance as on 01/04/2024	22,53,88,634.97	**22,53,88,634.97**
Fund Received during the Year	-	**-**
Bank Interest		**-**
Other Receipt		**-**
Total fund Available (A)	**22,53,88,634.97**	**22,53,88,634.97**
Expenditure incurred during the year	-	**-**
Total Expenditure (B)	**-**	**-**
Unspent Fund under BTDP refundable to RDD-Bihar as on 31/03/25 (A-B)	**22,53,88,634.97**	**22,53,88,634.97**

Chanakya Ashok & Co ★ Chartered Accountants ★ ICAI F. No: 0[illegible]C Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule 3
Current Liabilities

Amount in ₹

Particulars	As at 31st March 2025	As at 31st March 2024
MKSP	24,285.00	24,285.00
SJY	3,52,98,308.38	14,99,11,150.00
NRLM	8,68,79,551.95	8,43,06,714.79
NRETP	-	73,79,477.40
NULM	2,321.00	18,953.00
Mahila Samwad Program	1,125.00	-
SBM-G	36,28,090.00	1,04,78,064.19
LSY	15,59,244.00	15,59,244.00
GAP	48,688.00	72.00
SBM-PIG	20,203.20	20,203.20
SBM-EBR	30,32,191.95	23,56,668.00
Total	**13,04,94,008.48**	**25,60,54,831.58**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule 4
Cash in Hand

(Amount in ₹)

Particulars	As at 31st March 2025	As at 31st March 2024
Satat Jeevikoparjan Yojana	33,992.00	-
NRLM	23,691.00	61,952.00
NRETP	-	10.00
Total	**57,683.00**	**61,962.00**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule 5
Cash at Bank

(Amount in ₹)

Particulars	As at 31st March 2025	As at 31st March 2024
Satat Jeevikoparjan Yojana	1,88,27,05,435.62	1,76,18,61,095.06
MKSP	3,10,45,061.94	3,10,60,088.94
NRETP	55,46,90,240.54	1,01,61,50,691.68
NRLM	11,62,76,37,740.63	6,30,70,93,698.03
DDU-GKY	84,88,19,545.03	1,02,31,15,643.63
NULM	6,42,48,514.92	16,29,39,736.00
Mahila Samwad Program	2,27,15,65,039.00	-
SBM-G	11,33,98,442.33	6,71,51,40,758.55
LSY	48,51,72,996.63	62,64,96,825.63
GAP	28,19,92,496.19	26,33,00,632.86
NNP	26,400.38	1,90,890.38
SBM-PIG	3,35,24,916.16	5,56,81,836.16
SLWM-O & M State Plan	79,94,39,271.00	-
SBM-EBR	5,79,25,874.25	5,11,81,749.19
SBK	3,87,30,587.00	3,74,06,831.00
Total	**19,09,09,22,561.62**	**18,05,16,20,477.11**

Chanakya Ashok & Co. Chartered Accountants Patna

Patna

Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 6

Bank Interest

(Amount in ₹)

Particulars	As at 31st March 2025	As at 31st March 2024
BTDP	-	89,71,816.64
Integrated Poultry Development Scheme	28,30,221.00	-
PM-FME	1,16,637.00	23,88,748.00
Satat Jeevikoparjan Yojana	5,10,81,584.96	4,69,21,043.00
NULM	39,77,872.00	30,29,212.00
CFP	17,57,774.00	-
MKSP-ASA	8,483.00	9,97,549.00
Mahila Samwad Program	2,18,83,094.00	-
NNP/LIS	3,133.00	1,451.00
LSY	1,91,91,591.00	1,59,40,720.00
GAP	1,33,54,475.62	1,14,59,157.34
SBM-PIG	17,55,951.00	17,36,064.00
SBM-EBR	36,18,709.36	-
SLWM-O & M State Plan	40,36,405.00	-
Total	**12,36,15,930.94**	**9,14,45,760.98**

Schedule 6A

Bank Interest on Central Sponsored Scheme (Payable to Funding Agency)

(Amount in ₹)

Particulars	As at 31st March 2025	As at 31st March 2024
NRLM	14,73,90,856.00	6,51,66,071.00
DDU-GKY	2,75,07,883.00	3,05,47,572.00
RSETI	29,89,721.00	11,78,390.00
SVEP	17,05,068.00	42,51,932.00
NRETP	1,39,62,816.00	62,47,035.00
MKSP	1,65,571.00	-
SBM (G)	8,63,55,734.00	6,64,52,394.00
SBM (G)-EBR	-	12,88,201.00
SBK	20,30,587.00	7,06,831.00
Total	**28,21,08,236.00**	**17,58,38,426.00**

Schedule 7

Miscellaneous Income

(Amount in ₹)

Particulars	As at 31st March 2025	As at 31st March 2024
BTDP	-	11,26,414.64
NRLM	2,33,73,906.74	1,73,63,066.78
SJY	14,13,103.00	11,502.00
DDU-GKY	60,244.00	37,62,844.00
NRETP	9,96,433.33	17,14,642.44
NULM	-	185.00
MKSP- ASA	26.00	-
SBM-G	22,79,376.64	3,68,80,862.56
LSY	-	400.00
GAP	-	12,09,798.00
SBM-PIG	0.40	-
SBM-EBR	-	39,75,853.98
Total	**2,81,23,090.11**	**6,60,45,569.40**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule -8

Loans & Advance:

(Amount in ₹)

Project	Employee Advance		Advance under Integrated Poultry Development Scheme		Advance under NEERA		SVEP Advance		Advance under Resource Cell	
	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
MKSP	-	-	-	-	-	-	-	-	-	-
NRLM+ (Excluding DDU-GKY)	1,85,57,348.56	1,39,74,223.15	7,20,800.00	46,16,791.84	-	13,94,706.48	2,61,31,985.00	89,23,087.50	28,21,227.00	5,07,20,836.00
DDU-GKY	-	-	-	-	-	-	-	-	-	-
NRETP	-	-	-	-	-	-	-	-	-	-
Satat Jeevikoparjan Yojana	-	-	3,71,56,369.47	87,34,500.50	1,16,837.64	29,41,785.00	-	-	-	-
NULM	-	-	-	-	-	-	-	-	-	-
Mahila Samwad Program	-	-	-	-	-	-	-	-	-	-
PM-AJAY	-	-	-	-	-	-	-	-	-	-
SBM-G	-	-	-	-	-	-	-	-	-	-
GAP	-	-	-	-	-	-	-	-	-	-
SBM-PIG	-	-	-	-	-	-	-	-	-	-
SBM-EBR	-	-	-	-	-	-	-	-	-	-
SLWM-O & M State Plan	-	-	-	-	-	-	-	-	-	-
Total	1,85,57,348.56	1,39,74,223.15	3,78,77,169.47	1,33,51,292.34	1,16,837.64	43,36,491.48	2,61,31,985.00	89,23,087.50	28,21,227.00	5,07,20,836.00

Chanakya Ashok & Co Chartered Accountants Reg No: 12680C Patna

Bihar Rural Livelihoods Promotion Society Patna

Bihar Rural Livelihoods Promotion Society Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule -8

Loans & Advance:

(Amount in ₹)

Project	Advance under PM-FME		Advance under CSR- BSBC/BSPTC		Others		Advance under-LSBA	Total As on 31st March 2025	As at 31st March 2024
	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months	Less than Six Months	More than Six Months			
MKSP	-	-	-	-	-	-	-	-	27,64,361.00
NRLM+ (Excluding DDU-GKY)	8,89,15,700.00	2,43,77,112.00	-	12,60,288.00	22,34,82,956.22	29,87,22,203.64	-	76,46,19,265.39	61,18,19,296.78
DDU-GKY	-	-	-	-	8,80,81,915.00	2,82,38,37,695.55	-	2,91,19,19,610.55	3,19,93,96,082.31
NRETP	-	-	-	-	-	-	-	-	14,03,34,562.99
Satat Jeevikoparjan Yojana	-	-	-	5,02,962.00	1,12,18,20,169.10	25,98,56,798.96	-	1,43,11,29,422.67	1,53,50,77,026.78
NULM	-	-	-	-	89,34,250.12	18,54,282.00	-	1,07,88,532.12	1,57,18,455.00
Mahila Samwad Program	-	-	-	-	9,200.00	-	-	9,200.00	-
PM-AJAY	-	-	-	-	1,19,90,000.00	-	-	1,19,90,000.00	-
SBM-G	-	-	-	-	-	-	1,01,26,10,745.99	1,01,26,10,745.99	1,69,79,45,836.59
GAP	-	-	-	-	-	-	1,83,07,074.09	1,83,07,074.09	7,67,00,261.15
SBM-PIG	-	-	-	-	-	-	1,03,83,782.93	1,03,83,782.93	4,54,60,716.00
SBM-EBR	-	-	-	-	-	-	37,10,38,910.56	37,10,38,910.56	72,29,42,594.16
SLWM-O & M State Plan	-	-	-	-	-	-	9,95,88,800.00	9,95,88,800.00	-
Total	8,89,15,700.00	2,43,77,112.00	-	17,63,250.00	1,45,43,18,490.44	3,38,42,70,980.15	1,51,19,29,313.57	6,64,23,85,344.30	8,04,81,59,192.76

Chanakya Ashok & Co ★ Chartered Accountants ★ Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule : 9
Expenditure related to Satat Jeevikoparjan Yojna

(Amount in ₹)

Particulars	As at 31-03-2025			As at 31-03-2024		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Capacity Building	50,16,07,795.57	76,000.00	50,15,31,795.57	34,03,99,664.59	1,64,365.00	34,02,35,299.59
Community Investment Fund	3,06,89,02,592.56	-	3,06,89,02,592.56	1,70,35,91,155.91	-	1,70,35,91,155.91
Partnership & Convergence	-	-	-	-	-	-
Total	**3,57,05,10,388.13**	**76,000.00**	**3,57,04,34,388.13**	**2,04,39,90,820.50**	**1,64,365.00**	**2,04,38,26,455.50**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 10

Expenditure related to NRLM

(Amount in ₹)

Particulars	As at 31-03-2025			As at 31-03-2024		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Institution &Human Capacity Building	18,15,641.00	-	18,15,641.00	4,75,774.00	-	4,75,774.00
State Rural Livelihoods Mission	65,78,69,029.90	1,53,45,222.00	64,25,23,807.90	52,42,32,036.46	7,14,93,009.00	45,27,39,027.46
Institutional Building and capacity Building	7,47,69,10,080.08	93,24,155.00	7,46,75,85,925.08	5,56,15,26,937.91	1,05,71,069.00	5,55,09,55,868.91
Community Investment Support	17,07,85,51,788.61	-	17,07,85,51,788.61	14,83,17,84,671.63	-	14,83,17,84,671.63
Infrstructure & Marketing	1,61,47,040.00	-	1,61,47,040.00	2,78,06,212.00	-	2,78,06,212.00
Project Implementation Support	4,68,92,809.00	-	4,68,92,809.00	1,75,82,061.00	23,120.00	1,75,58,941.00
Innovation & Partnership support		-	-	1,89,24,144.00	-	1,89,24,144.00
Special Program	22,94,347.00	-	22,94,347.00	9,17,980.00	-	9,17,980.00
Interest Subvention	-	-	-	1,21,66,290.00	-	1,21,66,290.00
Total	**25,28,04,80,735.59**	**2,46,69,377.00**	**25,25,58,11,358.59**	**20,99,54,16,107.00**	**8,20,87,198.00**	**20,91,33,28,909.00**







BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 11

Expenditure related to NRETP

(Amount in ₹)

Particulars	As at 31-03-2025			As at 31-03-2024		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
State Rural Livelihood Mission	19,61,05,428.66	11,83,980.00	19,49,21,448.66	38,94,55,236.95	6,41,216.00	38,88,14,020.95
Institutional Building and Capacity Building	95,09,44,772.50	6,41,539.00	95,03,03,233.50	1,36,96,63,501.03	10,48,805.00	1,36,86,14,696.03
Community Investment Support	21,99,41,510.40	-	21,99,41,510.40	27,99,34,167.02	-	27,99,34,167.02
Special Programme	7,18,48,556.00	-	7,18,48,556.00	1,27,64,538.28	-	1,27,64,538.28
Project Implmentation Support	92,697.00	-	92,697.00	4,01,04,946.00	75,491.00	4,00,29,455.00
	-	-	-	-	-	-
Total	**1,43,89,32,964.56**	**18,25,519.00**	**1,43,71,07,445.56**	**2,09,19,22,389.28**	**17,65,512.00**	**2,09,01,56,877.28**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 12

Expenditure Related to BTDP

(Amount in ₹)

Particulars	As at 31-03-2025			As at 31-03-2024		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Community Institution Development	-	-	-	23,76,48,163.25	3,424.00	23,76,44,739.25
Community Investment Fund	-	-	-	3,10,59,044.26	-	3,10,59,044.26
Access to Health Nutrition and Sanitation	-	-	-	3,31,13,697.00	-	3,31,13,697.00
Innovation, Partnership and Technical Assistance	-	-	-	4,64,52,737.66	-	4,64,52,737.66
Project Management Unit	-	-	-	18,71,49,214.97	10,84,078.00	18,60,65,136.97
Total	**-**	**-**	**-**	**53,54,22,857.14**	**10,87,502.00**	**53,43,35,355.14**

Chanakya Ashok & Co Chartered Accountants Patna

Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 13

Expenditure Related to National Urban Livelihood Mission (NULM)

(Amount in ₹)

Particulars	As at 31-03-2025			As at 31-03-2024		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Handholding support and capacity building for Old SHGs	1,90,11,884.00	-	1,90,11,884.00	63,64,817.00	-	63,64,817.00
Area Level Federation Training and capacity building	2,03,24,361.00	-	2,03,24,361.00	59,31,849.00	-	59,31,849.00
Handholding support and capacity building for New SHGs	6,81,32,094.88	-	6,81,32,094.88	78,33,212.00	-	78,33,212.00
IEC & awareness	2,184.00	-	2,184.00	9,208.00	-	9,208.00
Administrative expenses	6,56,974.72	-	6,56,974.72	-	-	-
Total	**10,81,27,498.60**	**-**	**10,81,27,498.60**	**2,01,39,086.00**	**-**	**2,01,39,086.00**

Chanakya Ashok & Co Chartered Accountants Patna

Patna

Patna

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule : 14
Expenditure related to Mahila Sashktikaran Pariyojana (MKSP-ASA)

(Amount in ₹)

Particulars	As at 31-03-2025			As at 31-03-2024		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Expenditure - MKSP- ASA	27,64,361.00	-	27,64,361.00	-	-	-
Total	**27,64,361.00**	**-**	**27,64,361.00**	**-**	**-**	**-**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 15

Expenditure Related to Mahila Samwad program

(Amount in ₹)

Particulars	As at 31-03-2025			As at 31-03-2024		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Training and Capacity Building of Project & CLF Staffs	24,56,013.00		24,56,013.00		-	-
IEC - (Information, Education & Communication)	2,82,467.00	-	2,82,467.00		-	-
Operating Cost	-	-	-		-	-
MIS	-	-	-		-	-
Total	**27,38,480.00**	**-**	**27,38,480.00**	**-**	**-**	**-**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 16

Expenditure related to Other Projects

(Amount in ₹)

Particulars	As at 31-03-2025 Total Expenditure	As at 31-03-2024 Total Expenditure
UNICEF-Swabhiman Project	-	2,78,483.00
Integrated Poultry Development Scheme(IPDS)	4,51,43,006.47	6,04,84,167.22
Integrated Goat and Sheep Development Scheme (IGSDS)	60,000.00	4,66,68,000.00
NEERA	40,86,911.10	1,24,31,775.28
CSR - BSPTCL	56,30,452.00	3,98,75,807.00
CSR - BSBC	44,02,306.00	-
Madhnishedh Utpad & Nibandhan Vibhag(Special prohibition Drive)	94,20,617.00	79,41,856.00
New Pahal Kit	3,43,81,200.00	-
Didi Ki Rasoi -Home (Police) Department	-	17,89,989.00
CFP	61,74,586.00	46,41,151.00
BRDS Mission Antodaya	44,65,316.00	2,43,80,427.00
MKMP	-	95,558.00
CNLU (Prohibition Survey)	25,99,613.00	81,51,120.00
Social Audit Society	4,37,899.64	27,280.00
BMSICL (Bihar Medical Service & Infrastructure Corporation Ltd.)	48,00,000.00	-
RBI- DEA Fund	3,18,290.00	-
Bihar Swasth Suraksha Samiti (Aayushman Bharat)	4,88,505.00	-
RSETI	25,05,19,253.00	10,91,14,047.00
SVEP	13,35,96,018.00	2,20,12,521.82
NRO	21,62,347.00	12,42,012.00
PM-FME	27,89,08,804.76	33,56,43,108.00
NRO-LOKOS	8,62,462.00	1,57,20,555.50
FDRVC	14,24,828.00	22,64,082.00
Total (A)	**78,98,82,414.97**	**69,27,61,939.82**

DDU-GKY		
Expenditure Under DDU-GKY	45,26,59,093.86	13,63,07,989.03
Less: Expenses Capitalised	-	-
Net Expenses under DDU-GKY (B)	**45,26,59,093.86**	**13,63,07,989.03**
Grand Total (A + B)	**1,24,25,41,508.83**	**82,90,69,928.85**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 17

TDS Receivable

(Amount in ₹)

Particulars	Balance as at 31-03-2025	Balance as at 31-03-2024
NRLM	73,577.00	18,72,584.00
SJY	17,00,790.00	5,48,726.00
MKSP	147.00	142.00
Total	**17,74,514.00**	**24,21,452.00**







BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 18

Fund Received

(Amount in ₹)

S.N.	Particulars	FY 2024-25			FY 2023-24
		Central Share	State Share/Other Department Fund	Total	Total
1	Satat Jeevikoparjan Yojana	-	3,00,00,00,000.00	3,00,00,00,000.00	3,00,00,00,000.00
2	NRLM	17,25,32,66,000.00	13,73,99,72,900.00	30,99,32,38,900.00	22,98,50,16,800.00
3	SGSY	-	-	-	23,52,067.76
4	NRETP	72,20,16,000.00	20,00,00,000.00	92,20,16,000.00	2,84,48,95,000.00
5	RSETI	23,41,71,000.00	-	23,41,71,000.00	15,00,00,000.00
6	SVEP	3,50,00,000.00	2,33,32,000.00	5,83,32,000.00	-
7	NULM	-	-	-	19,54,00,000.00
8	Mahila Samwad Program	-	2,25,00,00,000.00	2,25,00,00,000.00	-
9	PM-AJAY	-	1,19,90,000.00	1,19,90,000.00	-
10	PM-FME	-	33,68,89,475.75	33,68,89,475.75	21,94,03,097.30
11	FDRVC- CBBO	-	-	-	1,12,50,000.00
12	Fund From Unicef Swabhiman	-	-	-	4,87,830.00
13	Integrated Poultry Development Scheme (IPDS)	-	16,76,60,000.00	16,76,60,000.00	5,75,19,000.00
14	Integrated Goat & Sheep Development Scheme (IGSDS)	-	5,22,85,600.00	5,22,85,600.00	-
15	BMSICL (Bihar Medical Service & Infrastructure Corporation Ltd.)	-	3,80,95,238.00	3,80,95,238.00	-
16	RDD- Bihar - Establishment of Command & Control Centre	-	11,00,00,000.00	-	
17	CFP	-	2,25,04,802.00	2,25,04,802.00	-
18	RBI- DEA Fund	-	4,67,500.00	4,67,500.00	-
19	Madhnishedh Utpad & Nibandhan Vibhag(Special prohibition Drive)	-	-	-	5,00,00,000.00
20	Pahal-Kit (Health Society)	-	-	-	3,78,65,600.00
21	Didi Ki Rasoi (Home Department)	-	-	-	24,37,173.00
22	CNLU (Prohibition Survey)	-	-	-	2,20,00,000.00
23	Bihar Swasth Suraksha Samiti	-	-	-	12,00,000.00
24	SBM-G	1,66,50,55,000.00	1,36,86,83,000.00	3,03,37,38,000.00	11,81,43,99,000.00
25	SLWM-O & M State Plan	-	90,00,00,000.00	90,00,00,000.00	-
26	SBK	-	-	-	3,67,00,000.00
	Total	**19,90,95,08,000.00**	**22,22,18,80,515.75**	**42,02,13,88,515.75**	**41,43,09,25,568.06**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule-19- Expenditure under LSBA

(Amount in ₹)

Particulars	Expenditure Under SBM-G		Expenditure Under LSY		Expenditure Under GAP	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Expenditure						
Incentive for IHHL	8,23,37,91,391.00	8,53,82,84,000.00	-	7,92,000.00	2,21,16,000.00	4,42,72,941.33
Community Sanitation Comp.	2,00,29,645.00	2,87,07,585.50	-	-	-	-
Programme Exp.-SWM	1,04,03,95,418.06	78,99,50,360.44	-	-	51,79,903.50	3,16,69,915.80
Programme Exp.-LWM	72,35,44,564.22	97,61,67,724.13	-	-	1,70,64,846.54	11,02,90,068.88
Programme Exp.-PWM	93,40,535.98	6,14,33,395.50	-	-	-	-
Programme Exp.-Gobardhan	3,04,75,040.54	4,54,37,981.18	-	-	-	-
Programme Exp.-SLWM	-	-	-	-	-	-
Programme Exp. - IEC	16,92,43,047.98	7,41,79,064.38	-	-	3,66,812.00	11,15,275.00
Capacity Building & Training	94,08,921.00	30,77,279.00	-	-	-	2,50,000.00
Project Management & Admin cost	15,73,41,929.87	17,05,99,274.83	15,90,96,404.00	15,00,80,772.31	14,84,023.00	88,34,927.67
Prior Period Item: IEC expenditure (transferred from SBM (G)-EBR 2022-23)	1,31,83,628.24	-	-	-	-	-
Prior Period Item: Admin expenditure(transferred from SBM (G)-EBR 2022-23)	75,045.00	-	-	-	-	-
Honorarium- to Swachhata Karmi	-	-	-	-	-	-
Honorarium to Swachhata Prawekshak	-	-	-	-	-	-
Total (A)	**10,40,68,29,166.89**	**10,68,78,36,664.96**	**15,90,96,404.00**	**15,08,72,772.31**	**4,62,11,585.04**	**19,64,33,128.68**
Fixed Assets(B)	1,93,495.00	11,100.00	-	-	-	-
Grand Total(A+B)	**10,40,70,22,661.89**	**10,68,78,47,764.96**	**15,90,96,404.00**	**15,08,72,772.31**	**4,62,11,585.04**	**19,64,33,128.68**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule-19- Expenditure under LSBA

(Amount in ₹)

Particulars	Expenditure Under SBM-PIG		Expenditure Under SBM-EBR		Expenditure Under SLWM- O & M State Plan		Expenditure Under NNP-LIS-SLWM	
	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24	FY 2024-25	FY 2023-24
Expenditure								
Incentive for IHHL	11,16,000.00	33,202.00	-	-	-	-	-	-
Community Sanitation Comp.	1,68,17,910.00	2,51,20,676.00	41,85,967.00	4,00,63,858.00	-	-	-	-
Programme Exp.-SWM	-	-	7,49,09,816.44	52,04,23,962.97	-	-	-	-
Programme Exp.-LWM	-	-	26,09,89,331.81	1,07,75,16,838.36	-	-	-	-
Programme Exp.-PWM	-	-	-	9,22,901.00	-	-	-	-
Programme Exp.-Gobardhan	-	-	-	-	-	-	-	-
Programme Exp.-SLWM	-	-	-	-	-	-	-	2,61,345.00
Programme Exp. - IEC	-	-	-	-	-	-	-	-
Capacity Building & Training	-	-	-	-	-	-	-	-
Project Management & Admin cost	-	590.00	-	-	-	-	-	25,000.00
Prior Period Item: IEC expenditure (transferred from SBM (G)-EBR 2022-23)	-	-	(1,31,83,628.24)	-	-	-	-	-
Prior Period Item: Admin expenditure(transferred from SBM (G)-EBR 2022-23)	-	-	(75,045.00)	-	-	-	-	-
Honorarium- to Swachhata Karmi	-	-	-	-	49,60,334.00	-	-	-
Honorarium to Swachhata Prawekshak	-	-	-	-	48,000.00	-	-	-
Total (A)	**1,79,33,910.00**	**2,51,54,468.00**	**32,68,26,442.01**	**1,63,89,27,560.33**	**50,08,334.00**	**-**	**-**	**2,86,345.00**
Fixed Assets(B)	-	-	-	-	-	-	-	-
Grand Total(A+B)	**1,79,33,910.00**	**2,51,54,468.00**	**32,68,26,442.01**	**1,63,89,27,560.33**	**50,08,334.00**	**-**	**-**	**2,86,345.00**

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY (BRLPS)

Schedule-20

Significant Accounting Policies and Notes to Accounts

1. **Overview of organization**

Bihar Rural Livelihoods Promotion Society (BRLPS) is a non-profitorganization 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 2024-25:

a) National Rural Livelihoods Mission (NRLM)
b) National Rural Economic Transformation Project (NRETP)
c) SatatJeevikoparjanYojana (SJY)
d) MahilaKisanSashaktikaranPariyojana (MKSP-ASA)
e) National Urban Livelihood Mission (NULM)
f) MahilaSamwad Program
g) Pradhan MantriAbhyudayYojana (PM-AJAY
h) LohiyaSwachh Bihar Abhiyan-Swachh Bharat Mission (Gramin) (SBM-G)
i) LohiyaSwachh Bihar Abhiyan–LohiyaSwachhYojana (LSY)
j) LohiyaSwachh Bihar Abhiyan-Ganga Action Plan (GAP)
k) LohiyaSwachh Bihar Abhiyan-Performance Incentive Grant-NARSS
l) LohiyaSwachh Bihar Abhiyan-Swachh Bharat Mission (Gramin)-Extra Budgetary Resource.(EBR)
m) LohiyaSwachh Bihar Abhiyan-NirmalNeerPriyojana (LIS)-SLWM
n) SBM - Swachh Bharat Kosh (SBK)
o) SLWM-Operation & Maintenance- State Plan

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/OtherDepartment 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 2024-25, Society has apportioned common expenditure in the nature of Community Institution Development and Project Management in the ratio of 445:89 between NRLMand 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 Gropes (SHGs) under Community Investment Support (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 activities 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 Chanakya& Co
Chartered Accountants
FRN:- 012680C

CA Archana Sharma, Partner
MR No. 401921

For and on behalf of
Bihar Rural Livelihood Promotion Society

Chief Finance Officer

Chief Executive Officer

JEEVIKA
Rural Development Department, Government of Bihar
Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar
बिहार सरकार
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 Chanakya Ashok & 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 2025. 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



www.brlps.in

@brlps_jeevika

@brlps_jeevika

facebook.com/jeevika.official

BRLPS-JEEVIKA Official

shop.brlps.in



JEEVIKA

Bihar Rural Livelihoods Promotion Society
Vidyut Bhawan - II, Bailey Road, Patna - 800021
Tele/Fax : +91-612-2504980/60; website : www.brlps.in