



JEEViKA

ANNUAL REPORT

2021 - 2022



Rural Development Department
Government of Bihar



Mission Statement

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

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EXECUTIVE SUMMARY

Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as JEEViKA, a registered society under the aegis of Rural Development Department, Government of Bihar completed 15 years of its journey which coincided with the changing face of Bihar. From its advent as a small-scale project in 2006, the society has transformed into a state-wide movement touching the lives of more than 1.27 crore families.

In 2011, JEEViKA was notified as a nodal agency for the implementation of National Rural Livelihoods Mission (NRLM) and has successfully completed the phase I of the DAY NRLM, i.e., 10 years. The project period of National Rural Livelihoods Mission was extended till March, 2026.

The World Bank aided “Bihar Transformative Development project” was launched in 2016 for six years. The project was restructured and the proposal was submitted for extension till April, 2023.

The Financial year earmarked the beginning of new era of transformation, the society focussed upon the diversified livelihoods, customized BCC modules for human development and convergence platform to enhance the income of the rural poor. The Project focussed upon the risk mitigation

measures and promoted “Vaccination for all”. The project facilitated and ensured vaccination for all the staffs, community professionals and SHG Members. The entire movement was jointly planned with the Health Department, GoB .

The project focused on the higher-level federations and saturation of Village Organisations and Cluster level federations with the inclusion of SHGs into higher level federations. During the Financial year , altogether 7100 SHGs, 3031 VOs, and 166 CLFs were formed. More than 80% of the SHGs federated into Village Organisations. Cumulatively, a total of 10.35 lakh SHGs, 67624 VOs and 1353 CLFs were formed till Mar,2022. To strengthen the institutional governance, the registration process for the CLFs and Training and learning Centre was carried out. In total, 319 CLFs and 13 TLCs were registered.

Sangam Jeevika women development self supporting co-operative society limited, Muzaffarpur got facilitated with Atmanirbhar Sangathan award by Shri Giriraj Singh, Hon’ble Minister, Ministry of Rural Development and Panchayatiraj Department, Government of India.

Financial Inclusion theme concentrated on SHGs credit linkage with Banks, Interest Subvention, enrolment of SHG members under insurance scheme and Claim settlement, digitization of CBOs transaction, availability and updation of books of records, utilization of FI CRPs strategy in each block and efforts went into capacity building of staff & cadres on various aspects of FI. The bank has provided loan to SHGs amounting to Rs. 5574.22 Crore in the FY. Cumulatively 20 thousand crore credit linkage from Banks with an outstanding of more than Rs 10 thousand crore. The capitalization of SHGs through Banks plays an important role in supporting SHG Households in undertaking livelihoods activities.

Under One GP One BC Strategy, 3916 Bank Sakhis were trained and 2184 certified by IIBF. Altogether, transactions worth 649344 lakh were made by Bank Sakhis till March, 2022.

In the Farm sector, Value Chain Intervention through Farmer Producer Companies moved ahead with adding new product portfolio , getting agri input licenses for the sale of seeds and fertilizers. The FPCs undertook value chain intervention in non-perishable items like – maize, wheat ,paddy and pulses and in perishable items like- banana, litchi , mangoes and turmeric. These products were marketed through different channels. The project established Green Delight Stores at Patna for the direct sales to customers.

Aranyak Women Farmer Producer Company, Purnea is the 1st FPC in Bihar which has got its IE code as registered with APEDA for export purposes. On a pilot basis, 7 MT of Bananas were exported to Nepal from Bihar. AAPCL facilitated the trade by on boarding a banana trader in Nepal.

The project converged with the Agriculture Department, GoB for the establishment of Customer Hiring Centre (CHCs) at CLF level. A total of 464 CHCs were established to provide new and advanced agricultural equipment to small and marginal farmers at reasonable rates.

To increase the productivity of the crops, required support was provided to approx. 25 lakh farmers through trainings, exposures, input supplies etc. In NEERA intervention, 14861 farmers were trained and mobilized into 491 NEERA PGs . Till Mar,2022, 65836 litres of Neera was produced with an

average production of around 4399 litres per day.

Goatery intervention in BRLPS is carried out to increase the income of rural landless/marginal farmers by reducing the mortality, enhancing the productivity through different preventive and productivity enhancement services along with marketing services through a community cadre called Pashu Sakhis. 2702 trained Pashu Sakhis are providing goat rearing services to the SHGs /Non SHGs Households. Seemanchal Jeevika Goat Producer Company was incorporated. A total of 10650 members were mobilized from 17 blocks of Purnia, Araria, Katihar and Kishanganj.

The Dairy Producer Company named “Kaushikee Mahila Milk Producer Company” with the support from the National Dairy Development Board for providing milk pouring facility to the SHG members in the districts of Saharsa, Supaul and Madhepura was institutionalized. A total of 35,544 members have been enrolled with the company. 14 bulk Milk Chilling units and 703 milk pooling points have been installed. The company is procuring on an average 50,895 litres per day milk and in the stage to launch different milk products in the market.

The project in the non-farm sector made some noteworthy achievements in the financial year. The project signed MoU with the State Health Society on 21st February, 2021. Altogether, 52 Didi Ki Rasoi operational in Hospitals and 12 in SC/ST schools. 2 Didi Ki Rasoi are also operational in Reserve Bank of India, State Bank of India, one DKR in Development Management Institute and DM Office, Buxar.

The Indian Institute of Management, Kolkata Innovation Park was on boarded as an incubator to promote enterprises and Foundation for MSME Clusters (FMC) engaged for program implementation.

Grameen Bazaar is another initiative taken up by the project. 94 Grameen Bazaar have been established across 23 districts of Bihar. The Centralized Performance Management System (Centralized POS) was installed in 92 Grameen Bazaars. 4469 Kirana stores linked with the Grameen Bazaar.

Under Deen Dayal Upadhyay Grameen Kaushal Yojana, 77 training centres of 68 Project Implementation Agencies (PIAs) were engaged to enhance the skills by training the rural youths and placing them in the formal sector. A total of 64703 candidates have received training on different trades and 42381 got placed in the formal sector.

To improve the Health, Nutrition and Sanitation aspects of the community members, the project developed 6 modules to create awareness among SHG members through HNS modular trainings. The project further ensured active participation of SHG members in the Poshan Maah and Family Dietary Diversity Campaigns to bring changes in the behavior of the SHG members.

JEEVIKA as National Resource Organisation for Food, Health, Nutrition and WASH supports other State Rural Livelihoods Missions in strategy formulation, planning, capacity building, social capital and immersion sites development. So far, seven other SRLMs have taken technical and capacity Building support from JEEVIKA.

After achieving ODF status in Bihar, the theme is working on ODF-S (sustainability) and ODF plus activities. To maintain ODF status of the villages, the theme is promoting safe hygiene practices, cleanliness, and regular usage of toilet and maintenance of WASH assets at Households. The theme

also focused on other ODF Plus interventions like wastewater management, menstrual hygiene management and constant sustainable behavior change practices.

Bihar shares the national vision of sustainable management of forests and mitigating the adverse effect of climate change. Under “ Harit JEEViKA, Harit Bihar ” , altogether 97.78 lakhs saplings have been planted. In convergence with the Department of Forest , Environment and Climate Change , 242 nurseries was initiated by the SHG members. JEEViKA in convergence with Mahatma Gandhi NREGA initiated 111 units of nurseries.

The State Government has extended the project period of Satat Jeevikoparjan Yojana till March,2024. Altogether, 1.44 lakh ultra-poor Households were endorsed by the Village Organisations. The project has promoted different livelihoods clusters in non-farm sectors covering 707 ultra-poor Households.

DAY- NRLM in partnership with Bill and Melinda Gates foundation and its partner organization has developed a LoKOS application to capture SHG- federation transactions. The DAY- NRLM has declared BRLPS as National Resource Organisation to support other SRLMs in the rolling out of the LoKOS application.

The Communication theme continued to issue publications like JEEVIKA Community Newsletter, Quarterly Magazines, Monthly Newsletter etc... and conveying appropriate messages to the community through publications, Gram Vaani and Help Desk Initiatives.

For proper implementation, monitoring and decision making, MIS theme developed several web based and mobile based applications for different interventions.

Using multiple strategies for nurturing and strengthening community institutions with embedded learning and challenges, it is equally important to focus on strengthening of formed community institutions for enhancing and diversifying source of income of SHGs members in an integrated manner. The graduated experiences of BRLPS have gained the confidence of different stakeholders for supporting community institutions. Keeping SHGs' members' perspective and their aspirations at the centre, different stages of community institutions need to be strengthened with stability in institutional structure, bringing effectiveness in their capacity building, promoting enterprises, supporting governance system of community institutions, digitization of review system, capacity building of community professionals, and development of model community institutions as best practices for sustaining the interest of members' in SHG (primary stakeholder) for long.

The endeavors made by the government have started yielding positive impacts on kindling of women empowerment and entrepreneurship. It may be prudent in the coming years to scale up the work with scope of embedding learnings of the past so that canvass of economic & social transformation may become evident over a period of time.



SOCIAL MOBILIZATION & INCLUSION

The Society has its recognition with highest number of SHGs in India. The spread of SHGs is going to cover almost all habitation in Bihar. This strong pool of developed social capital needs to be further strengthening in terms of effective Institutional Management System (within SHGs) for keeping intact members' interest in its structure and functions. It requires preparedness for analyzing the areas which needs to be given more focus with desired results. The empirical evidence suggests that more effort will be required for building capabilities of the members of WSHGs to prepare themselves for addressing the next generation issues related to climate change balance food group diet and laying of livelihoods within Households along with quality governance system such as :- awareness building of SHGs members on structure and functions of VOs and CLFs, developing competency of members on bookkeeping, regular submission of masik prativedan, addressing issues of financial transparency among members, mapping member's aspirations for entrepreneurial activities, improving banking habits and rotation of leadership.

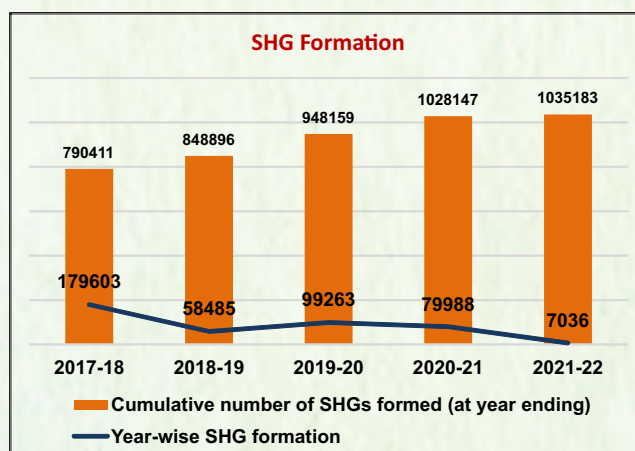
1. Social Inclusion

a. SHG Formation

Self Help Groups (SHGs) are the institutions of rural poor women. SHGs have evolved as strong institutions and change agents in Bihar. From small groups of 10-12 women members involved in saving and credit activity, SHGs are now acting as an agent for undertaking diverse development activities for the benefit of individuals and society at large.

It is now possible to undertake diverse rural development activities in rural setups in a faster and integrated manner through this widespread network of SHGs.

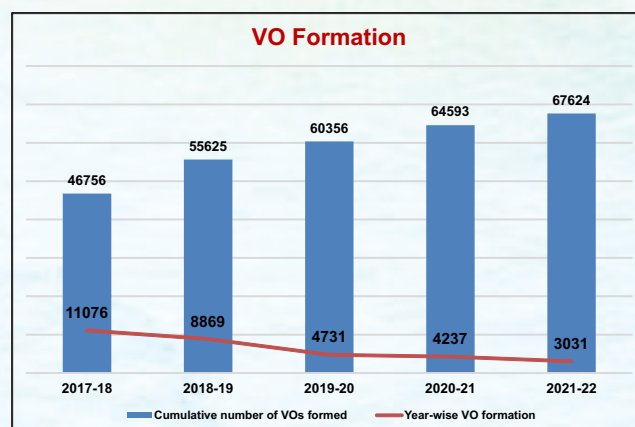
The project so far has mobilized over 1.27 crore rural poor women into 10.35 Lakh SHGs. However, the project is still working towards the inclusion of left-out households into the SHG fold. Around 7000 SHGs were formed in the Financial Year. Of the total 1.27 crore women members mobilized into SHGs.



b. Village Organization Formation

The Self-Help Groups (SHGs) at the village level federate to form Village Organizations (VOs). The VOs are responsible for empowering and strengthening the community by undertaking various initiatives to address social issues like community health, nutrition, sanitation & hygiene, education, economic upliftment through livelihood generation, eradication of social evils from society, the social and political concerns, etc. that are critical. Such initiatives at the VO level have the potential to reach SHGs and ultimately, the individual members thus strengthening their purpose of existence.

The VOs are the crucial mid-level structure that also takes special efforts to bring in all left-out poor and vulnerable women into the SHGs. During this FY, a total of 3031 VOs were formed, and cumulatively till March 2022, a total of 67624 VOs have been formed.



c. Cluster Level Federation

Under the three-tier community-managed institutional structure, CLFs form the third-tier institution. It is a federation of VOs at the cluster level with representatives of all the VOs working towards the

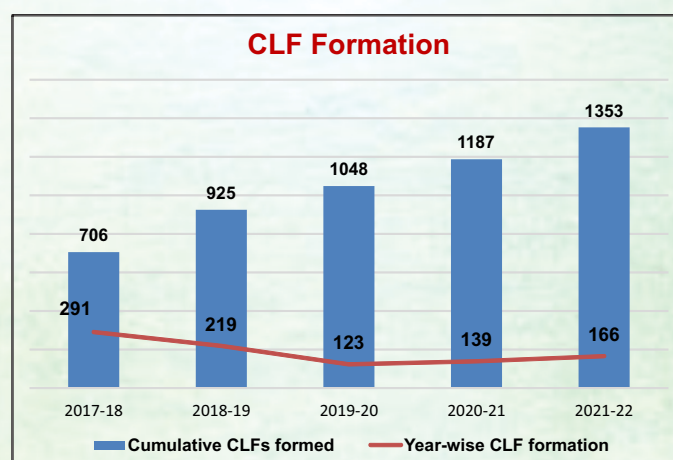
common pursuit of attaining economic and social empowerment of the community as well as the VOs and the SHGs that comes within its purview. The CLFs within the larger federal structure of micro-institutions play a key role in sustaining the grassroots-level activities of the SHGs. The role of the higher-level federations becomes more important in providing support to lower-level federations like SHGs and VOs. The project emphasized the formation and strengthening of CLFs and Model CLFs. During this FY, a total of 166 CLFs were formed bringing the total number of CLFs to 1353.



Sangam Jeevika Women Development Self-Supporting Co-operative Society limited, Muzaffarpur got felicitated with Atmanirbhar Sangathan Award in New Delhi by Shri Giriraj Singh, Hon'ble Minister, Ministry of Rural Development and Panchayatiraj Department, Government of India. It is a national award to acknowledge the exemplary performance of DAY-NRLM promoted CLFs that made impact on lives of women members and its SHGs.

2. Formation and strengthening of the Model CLFs

The project during this FY emphasized on development of Model CLFs. These model CLFs are being developed to perform multiple functions and enhance the performance of VOs, SHGs and ultimately bring a positive impact in the lives of its members. The Model CLFs also take part in building the capacities of other CLFs in the project area. These Model CLFs primarily guide, mentor and provide handholding support to the member organizations in ensuring capacity building, financial support, technical assistance, and livelihood support to the SHG members.



In order to perform these functions in an effective manner, the CLFs need to have the basic infrastructure in place like their own/rented office building, devices for MIS updation, training halls, IEC material, etc. It would also help CLFs in conducting training for its members, documenting their activities and progress, preparing and analyzing their MIS, and monitoring and reporting their actions and resources meticulously.

Keeping this in view, the project emphasized on establishment of Model CLFs and their registration as Primary Level Federation under the Bihar Self- Supporting Cooperative Societies Act 1996. A total of



192 Model CLFs have been selected out of total CLFs formed till March 2022, of which 136 got registered as primary-level federations.

3. Registration of Cluster Level Federation and Training and Learning Centers under Bihar Self-Supporting Cooperative Societies Act, 1996 (BISSCO Act)

The Cluster Level Federations and Training and Learning Centers to take up any profit making business needs to be registered under any Act. So, the project facilitated the registration process under the BISSCO Act, 1996. Cumulatively, a total of 319 Cluster Level Federations and 11 Training and Learning Centers have been registered.

4. Grading of Community-Based Organizations

To measure the performance and harness their maximum potential, regular assessments of Self-Help Groups, Village Organizations, and Cluster Level Federations is required. These CBOs are graded based on the set parameters. The performance of SHGs is reviewed by the Village Organisations and VOs are assessed by respective CLFs. The CLFs grading are being monitored by the Block/District and State level core committees. The data from masak prativedan is entered into an in-house developed application. Based on the findings, the project staff built the CBOs performance on the bottom indicators.

5. Training to Community Professionals and Project Staff

The project supports and provides a platform to SHGs members through a series of planned strategic interventions. To implement their plan, the capacities of the members need to be enhanced through institutionalized training. The project nurtures a pool of community cadres (CMs/ Bks/ MBKs/ Bank Mitras) who are skilled and trained and they further provide training to CBO members. Community Mobilizers (CMs), Book Keepers (BKs) and Master Book Keepers (MBKs) support the CBOs in conducting meetings, maintaining Books of Records, and support in day-to-day activities. For this,

trained and skilled CMs, BKs and MBKs are crucial. Regular training and capacity building of cadets, SHGs, VOs and CLFs are important for maintaining the quality of CBOs. The project has designed basic and advanced training tools for imparting training.

The details of the training imparted in the FY may be seen below:

Table 1: CBO Modular training provided to CBO members

Sl.	Particulars	Participants	Total
1	Number of SHGs received modular training	SHG members	26902
2	Number of VOs received VO modular training(M1-M3)	VO RGB members	4426
3	Number of VOs received VO modular training(M4-M5)	VO RGB members	3368
4	Number of CLFs received CLF modular training(M1-M3)	CLF RGB members	470
5	Number of CLFs received CLF modular training(M4-M5)	CLF RGB members	351
6	Number of CLFs received CLF modular training(M6-M9)	CLF RGB members	217
7	Governance and CBO Quality	CLF and VO OB members	1882
8	Governance, community HR and office management	CLF BoD members	1080

Table 2: Training imparted to Cadres and staffs

Sl.	Particulars	Participants	Total units	Number of participants
1	SHG concept and management	CM+CC+AC	223	7060
2	CBOs Masik Prativedan and grading	CM+VO BK+CLF BK+CC+AC	434	13625
3	VO concept and management	VO BK +CC+AC	110	3375
4	CLF concept and management	CF +MBK+CC+AC	79	2445
5	CBO Process and Quality	CM & BK +CC+AC+BPM	26	843
	Total		872	27348

6. Training and Learning Centres

Training and Learning Centers (TLCs) are being developed across the project to meet the training needs of cadres and SHG members. In the FY, these centres organised training for 31850 participants. The details of the training conducted by TLCs are as mentioned below:

Table 3: Training and Learning Centre : At a Glance

Sl.	Particulars	Progress
1	Total number of TLCs formed till March 2022	24
2	Total number of training conducted in FY 2021-22	1274
3	Total number of participants in the training in FY 2021-22	31850



FINANCIAL INCLUSION

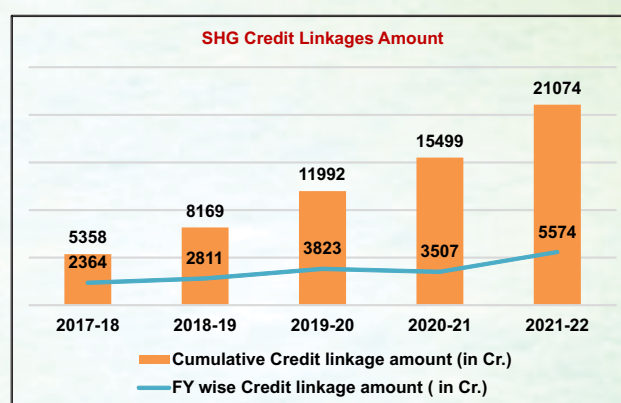
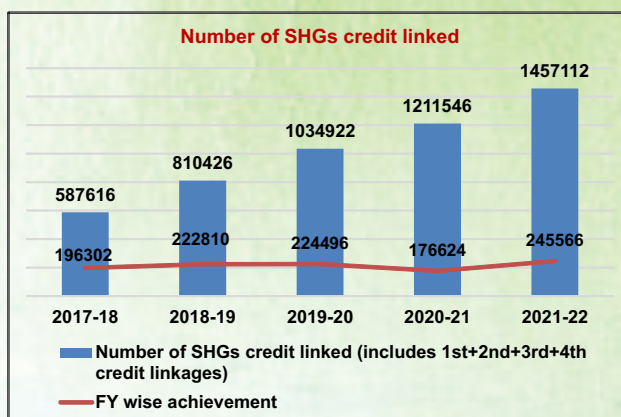
Financial Inclusion gamut has facilitated capacity building of the community institutions towards efficient Book Keeping for larger accountability and transparency, leveraging of the resources from the mainstream financial institutions for diversification in the livelihoods opportunities, facilitated credit discipline by ensuring timely repayment, facilitated in providing livelihood and social security coverage to the women members by bringing them under the Insurance Framework and participation of the women in the new age banking solutions as an Entrepreneur in form of “Bank Sakhis”. Some of the works done are following:

1. Practice of Uniform Book Keeping

The practice of Uniform Book Keeping has helped in the establishment of the credentials of the SHGs based on the prudent accounting principles. It has also aided the process of leveraging of the resources from the mainstream Financial Institutions for promotion of livelihoods opportunities.

2. Leveraging of the resources from the mainstream Financial Institutions

Women Members and their Community Institutions have been trained to leverage resources from the mainstream institutions. It has been done by ensuring adequate preparedness in terms of making documents available for Savings Account Opening/Credit Linkage, creating a cadre of women members called Financial Inclusion-Community Resource Persons equipped with skills to prepare error free documents, submitting error free prepared documents to banks, leveraging financial resources from banks by ensuring proper disbursement by adopting “Help- Desk Strategy” and ensuring timely repayment to banks by launching programs like “Chalein Bank ki Ore-Bank Rahega Hamari Ore”. The whole preparedness and continued endeavor has helped SHGs to transcend the journey from Rs. 37 crores of bank loan in 2005-2006 to more than Rs. 5574 crores of credit from banks in 2021-22. The outstanding from the bank is Rs 10144 crores with repayment rate of 98.4% as on March 2022.



3. Providing Social and Livelihood Security to poor women through Insurance

The canvass of entrepreneurial journey of poor women members needs a kind of security in form of Insurance on par with other institutions that works on market mechanism. Significant strides have been made to bring woman members under the coverage of Insurance by spreading message about the importance of Insurance, soliciting the deposit of premium amount by women members and facilitating business process for settlement of death claims. More than 44.15 Lakh and 47.51 Lakh women members have been brought under the Insurance Coverage with in the gamut of each component of Pradhan Mantri Jeevan Jyoti Bima Yojana and Pradhan Mantri Suraksha Bima Yojana respectively by contributing their own resources. The journey under Insurance portrays the amount of awareness done and bringing women members under the coverage of Social and Livelihoods Security. 7999 death claims have been settled cumulatively as on March 2022 worth payment of Rs. 87.37 Crores.

It will be important to mention that the Insurance Process started in the 2nd half of the Financial Year only due to Covid Factors and the Lien Clause of 45 days has been observed. Total death claims settled during the FY 2021-22 is 200 worth amount of Rs. 4 Crores.

Table 4: Status on Insurance coverage to SHG members

S.No	Particulars	Till March 2021	FY Progress 2021-22	Cumulative Progress as on March 2022
		(Cumulative)	(April 2021-Mar 2022)	
1	Total no. of members insured under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY)	NA	4415226	4415226
2	Total no. of members insured under Pradhan Mantri Suraksha Bima Yojana (PMSBY)	NA	4751058	4751058
3	Total nos. of Death Claim Settled	7799	200	7999
	(The process of Insurance started in the 2nd half of the FY 2021-22. Lien clause of 45 days was applicable).			
4	Total amount of death claim (In Rs Crores)	83.37	4	87.37

4. Becoming partner to the Digital Revolution in the Financial Sector

The Journey of women members associated with Self Help Groups and successful results emanating from it has encouraged them to transcend on the path of Entrepreneurial Journey. It became evident in form of effective and entrepreneurial management of their Community Institutions and occupying significant position in the Insurance space within the gamut of Financial Inclusion. It was need of the time to move to the next trajectory and participate in making banking services accessible at



the door steps with advent of digital revolution with in the Financial Sector. The opportunity came in form of facilitating their participation as “Bank Sakhis” or “Business Correspondent Agents”. BRLPS (JEEViKA) took initiatives to identify women members with support of community institutions. Identification with help of Community Institutions helped in sourcing of people with entrepreneurial inclination and due credentials. JEEViKA took initiatives to train them by designing a dedicated module, facilitated their certification and provided with financial support to start the initiatives of working as “Bank Sakhis”. The Bank Sakhis have become the torchbearers in terms of taking banking to the door steps in rural areas. Empirical evidences show that Bank Sakhis have been successful in touching the “Souls of Banking” and earned the Epithet of “Banker Didi” for themselves through their

services. It is a case of “Women Entrepreneurs” taking lead in serving the needs of the society including for the people at the Bottom of the Pyramid. Till March 2022, 3916 Bank Sakhis are functional and contributing towards the envisaged journey of One Bank Sakhi in each Gram Panchayat. They have facilitated transaction of Rs. 6413 Crores since the time of inception in terms of deposits and withdrawal.

During the FY 2021-22, 2009 Bank Sakhi have been positioned.



Table 5: Physical and Financial Progress in Alternate Banking

Sl.	Particulars	Progress FY 2021-22	Cumulative progress till March 2022
1	Number of functional Bank Sakhis	2009	3916
2	Number of accounts opened by Bank Sakhis	70740	281009
3	Number of transactions (in Lakhs)	60.73	168.3
4	The volume of transaction (in Lakhs)	260405	640344
5	Commission earned (in Lakhs)	576.91	1599

5. Interest Subvention under DAY-NRLM provides subsidies on the existing interest rates provided to SHGs by the banks. Under this scheme, there are 2 categories of districts. In the first category of districts, SHGs are eligible for interest subvention of 5% upfront and an additional 3 % interest subvention on prompt repayment by SHGs making the effective interest rate 4%. In the second category of districts, the SHGs are eligible for interest subvention of 5% on prompt repayment. In Bihar, 17 districts fall under category I, and 21 districts fall under category II. In this FY, interest subvention amounts worth Rs. 72.31 crores were provided to 209569 SHGs.

Table 6: Status of interest subvention

Sl.	Particulars	FY 2020-21	FY 2021-22	Cumulative till March 2022
1	Number of SHGs received Interest Subvention	60628	209569	270197
2	Interest Subvention amount (Rs. in Crore)	24.39	72.31	96.7



PROMOTION OF LIVELIHOODS INTERVENTION

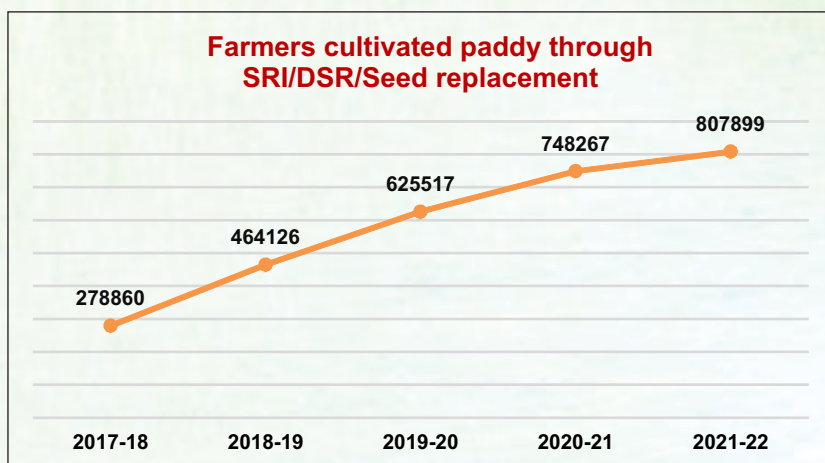
The project focussed upon intensification and diversification of income generating activities to meet out the aspiration of the SHG Households and project development objectives. The project in convergence with the Agriculture Department, Animal and Fish Resources Department, Health Department, Social Welfare Department, Education Department and Industry Department, etc.. has reached out to the Households for sustainable livelihoods, gainful employment and income. The theme also focussed upon the capacity building of farmers, productivity enhancement and value chain interventions.

1. Farm Intervention

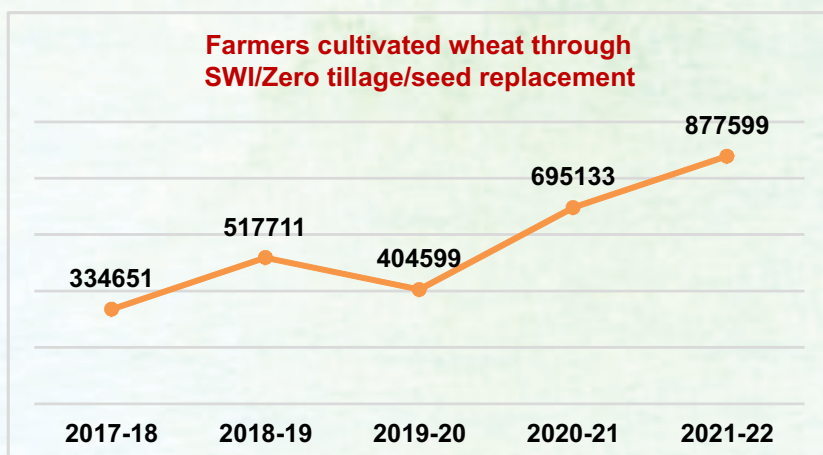
Under Farm intervention, expansion in value chain interventions was observed with the formation of Women Farmer Producer Companies, aggregation, processing, and marketing of newer agri-products. Partnerships with new agencies to develop business opportunities for the members.

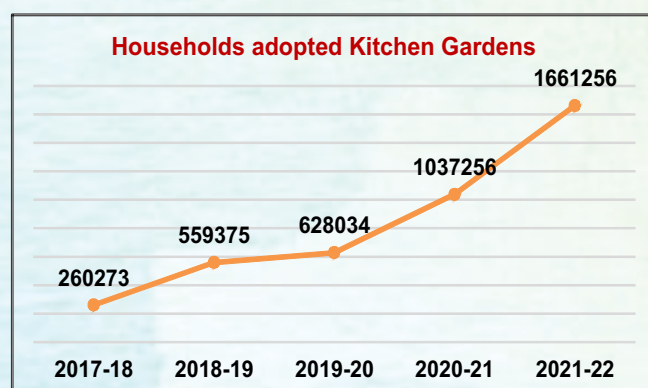
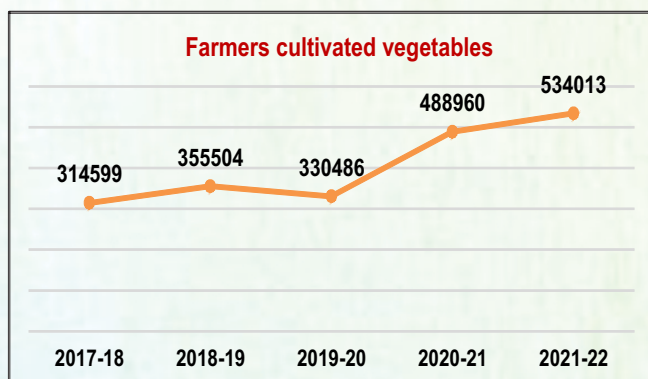
A. Productivity Enhancement in Agriculture

JEEViKA since its initiation has focused on increasing agricultural productivity through the adoption of improved technologies. Over the years, the number of farmers undertaking agriculture through the improved package of practice has increased. The agricultural practices promoted by JEEViKA is a mix of scientifically proven methods, indigenous knowledge, and better management of soil, water, plant, and nutrient.



During this FY, around 8.08 lakh farmers cultivated paddy by adopting an improved package of practices in System of Rice Intensification (SRI), direct seeding of rice, seed replacement etc. The method of System of Wheat Intensification (SWI), zero tillage and seed replacement were adopted by over 8.77 lakh farmers.





In order to increase the productivity of vegetable crops produced by farmers and income from it, the project trained and oriented farmers on scientific methods of vegetable production. Besides this, farmers were also provided inputs in the form of improved seeds of vegetables. During this FY, over 5.34 lakh farmers cultivated vegetables through the improved packages of practices.

The concept of kitchen gardens adopted by farmers on a plot of 20 X 20 feet has become very popular. Farmers with even a small land holding are able to grow seasonal vegetables like lady finger, bitter guard, ridge guard, tomato, chill, leafy vegetables, and some fruits around the year with low investment. This has also helped SHG members in meeting their nutritional intake. In total, 16.61 lakh farmers undertook kitchen gardening this year.

Besides the above production enhancement activities, around 617,785 farmers cultivated maize, and 391,685 farmers cultivated pulses with support from the project. Around 19,346 Community Mobilizers, 11,188 Village Resource Persons, and 325 Skill Extension workers supported the farmers by providing services such as - training, inputs services, and handholding support in the implementation of these interventions.

B. Farm value chain intervention

The project is promoting economic clusters around specific commodities by mobilization of farmers into Producer Groups and Producer Companies/Enterprises. The PGs act as primary-level aggregation and quality control hubs at the village level. These PGs are well-equipped with basic infrastructure

and quality control tools. The Farmer Producer Companies are registered business entities involved in backward and forward linkages for large-scale aggregation of produce and input services. The Project has so far established 26 Farmer Producer Companies. During this FY, 16 new Farmer Producer companies was incorporated.

The FPCs undertook value chain intervention in non-perishable items like maize, wheat, paddy, and pulses. Perishable items like bananas, litchi, mangoes, and turmeric were also marketed through this platform. The FPCs performance is as mentioned in the table below.

Table 7: Performance of 10 older FPCs in FY 2021-22

Sl.	Name of FTIC	production (in MT)	Turnover (in Lakhs)
1	Purnea	2791.13	544
2	Muzaffarpur	1192.63	355.7
3	Khagaria	2169.03	336
4	Nalanda	810.42	246.8
5	Bhojpur	1420.07	243.3
6	Saharsa	1058.19	235.8
7	Begusarai	490.9	131.1
8	Samastipur	550.96	130.3
9	East Champaran	265.28	115.2
10	Vaishali	271.35	102.4
Total		11019.96	2440.6

Table 8 : Newer Farmer Producer Companies incorporated in 2021-22

Sl.	Name of FPCs	Districts	Blocks	Total number of shareholders
1	Srijan Agri WFPCL	Kaimur	Bhagwanpur	311
2	Buxar Agri WFPCL	Buxar	Dumraon	305
3	Kalyani Agri WFPCL	Sheikhpura	Ariyari	304
4	Ujjwala Agri WFPCL	Darbhanga	Sinhwara	444
5	Agro Acres WFPCL	Jamui	Chakai	417
6	Katihar Agri WFPCL	Katihar	Korha	310
7	Singheshwar Agri WFPCL	Madhepura	Kumarkhand	300
8	Sonbhadra Agri WFPCL	Rohtas	Tilothu	310
9	Mahananda Agri WFPCL	Kishanganj	Pothia	202
10	Jayeka Agri WFPCL	Munger	Asarganj	310
11	Nawada Agri WFPCL	Nawada	Sirdala	310
12	Maa Sheetla Agri FPC	Patna	Fatuha	336
13	Arunodaya Agri WFPCL	Araria	Kursakantha	336
14	Atrayanai Agri WFPCL	Saran	Dighwara	310
15	Samridhi Agri WFPCL	Gaya	Bodhgaya	312
16	Bhitiharwa Agri WFPCL	West Champaran	Manjhulia	410

Key achievements of Farmer Producer Companies:

- a. **A pilot project of Banana Intervention started in the Purnea district** Tissue culture plantlets of G-9 variety were provided to farmers and a new package of practices was introduced for better yield and marketability. Modern post-harvest quality control practices were introduced in Purnea, this enabled the sale of raw bananas to institutional players like Reliance fresh, Keventers, and Jitban. These practices also enabled a higher price realization of around 15-20% to farmers than selling to local traders.
- b. **Aranyak Women Farmer Producer Company, Purnea** is the 1st FPC in Bihar which has got its IE code as registered with APEDA for export purposes. On a pilot basis, 7 MT of Bananas were exported to Nepal from Bihar. AAPCL facilitated the trade by onboarding a banana trader in Nepal.
- c. **Retailing of vegetables and other FPC products through the Green Delights store** - A trademark in name of 'Green Delight's registered for retailing of vegetables and other FPC products. The Green Delights store was launched this FY as a retail channel to sell fresh vegetables and other food products produced by the FPCs. The Covid-19-related lockdown from April – July 2021 severely impacted the sales and operations of the store. However, despite this, the store was kept open throughout the pandemic and it provided an important avenue for nearby residents to purchase vegetables and fruits. Post-covid sales started improving and picked up substantially thereafter. A collection center for vegetables was established in the Manner block of the Patna district. In all, 152 MT of fruits and vegetables worth INR 4.1 million were sold through Green Delight Stores.
- d. **Five FPCs** got registered under BSSOCA (Bihar State Seed and Organic Certification Agency) for commercial production and sale of certified seeds of Wheat, Lentil, and Potatoes. Under this convergence approach, Muzaffarpur has produced 10 MT, Bhojpur has produced 15 MT and Samastipur has produced 5 MT of Wheat Seeds. For the 1st time, Muzaffarpur and Bhojpur FPCs have given Seeds to BRBN (Bihar Rajya Beej Nigam Ltd.) while Samastipur FPC has retained back-produced seeds for their own marketing. Through this intervention, Farmers have got MSP of +20% value which is a substantial revenue increase.
- e. The Samastipur FPC got 1st prize for good quality Turmeric powder on the eve of Bihar Diwas.
- f. 400 MT Potatoes by 3 FPCs (Muzaffarpur, Vaishali & East Champaran) procured and stored in 2 clod storage for supply to B2B and Green delights Stores.
- g. On the 21st and 22nd of September 2021, an export exhibition was organized by the Department of Commerce, Ministry of Commerce and Industry, Gol in collaboration with APEDA in the Adhiveshan Bhawan, Patna. The program was part of Amrut Mahotsav. A total of 20 products were displayed in the program. This was the 1st time when JEEViKA products were being displayed for export purposes.

h. Maize procurement :- Maize procurement was done by 8 FPCs – Purnea, Saharsa, Khagaria, Samastipur, Nalanda, Begusarai, East Champaran and Muzaffarpur in which 5 FPCs (Samastipur, Nalanda, Begusarai, East Champaran and Muzaffarpur) started this business segment for the 1st time. Based upon the experiences of previous years, direct market linkages have been created with big multinational institutional buyers instead of intermediaries. Further, dedicated warehouses were arranged for



FPCs by these buyers recognizing the fact that it works with marginalized women farmers. As a result, 4200 MT was procured this season with a Turnover of Rs.630 Lakh. Though inclement weather has a severe impact on the quality and has impacted procurement.

- i. Wheat as a major commodity in FPCs after maize:-** Wheat trading was initiated for the first time by 6 FPCs (Bhojpur, Khagaria, Begusarai, Nalanda, Samastipur & Muzaffarpur). It is the first of its kind in Bihar for FPOs to collaborate with MNCs like ITC, Cargill, COFCO etc. As a result, FPCs have recorded 138.38% achievement against their annual target. At the end of Q1, 1799 MT has been procured with a Turnover of Rs.298 Lakh. Samhut Farmer Producer Co. Ltd., Bhojpur has been developed as a model FPC for wheat wherein village-level collection centers were established and aggregation of the commodity was done through these Ccs.
- j. Lentil intervention in Nalanda:-** Procurement initiated through VRP-led Collection Centers. Further, MoU with three processors and buyers for spot sale and processing. A total of 126 MT spot trades done to date with revenue of about Rs 83.65 Lakh which is the highest procurement of lentils by Sahyog FPC to date. 6 MT of the processed pulse is produced through outsourced processing and marketed in the rural market through Vos.
- k. Litchi –** Post-harvest techniques like Sorting and grading facilitated in the field and further through standard packaging, market linkage of 11 MT ensured with different institutional buyers like Big Basket, Star Bazaar, Clover, etc as well as our retail store – Green Delight in Patna.
- l. Mango –** Facilitation was done for improved harvesting methods and market linkage through institutional buyers and retail of carbide-free mangoes. As a result, 12 MT were sold out of which 9 MT were in bulk to a buyer while 3 MT were in retail through the Green Delights store.
- m. Operationalizing Agri-business centers: -** A total of 3 Agri-Business centers have been operationalized, 1 center in Nalanda and 2 in Bhojpur. These ABCs have liaison with agri-input companies like IFFCO, YARA, Pioneer, Nuziveedu Seed, Bayer, Sri Ram, Big Haat for the availability of more than 2000 bags (80MT) of Urea as well as 20 MT of Paddy seeds. ABCs played an important role in ensuring the availability of quality inputs to farmers of their catchment in time.

C. Neera intervention

With an objective to provide livelihood opportunities to community members traditionally engaged in toddy tapping. A total of 14861 Neera producers were trained and mobilised into 491 producer groups. They were provided the required training on the collection, storage, processing, and selling of neera through stalls.



D. Organic Farming

Organic farming activities were undertaken by SHG members in 11 districts of Bihar namely Purnea, Madhepura, Khagaria, Saharsa, Supaul, Madhubani, Muzaffarpur, Nalanda, Jamui, Gaya, and Patna. A total of 6317 farmers were mobilized into 144 Local Groups (LG). The objective is to establish organic clusters with the production, promotion, and marketing of organically produced crops by SHG members. This will involve extensive use of organic formulations as input for the crop. Some of the popular organic formulations being utilized are Jivamrit, Ghanjivamrit, Beejamrit, Sanjivak, vermicompost, etc. For promotion and providing handholding support to farmers, a cadre base called Local Resource Person has been developed. In total, 73 LRPs are working in panchayats for supporting farmers in the organic formulation and pest management. JEEViKA has registered 87 Local Groups on the PGS portal with 2039 farmers and 953.56 acres of land. The training and capacity-building exercises were undertaken at the VO and Local Groups to support the organic farming initiative.

E. Natural Farming

As a pilot intervention, the project is promoting natural farming practices in 6 blocks across 3 districts. These 3 blocks have been selected from 3 different agro-climatic zones. So far, a total of 2399 farmers are doing natural farming with the adoption of agricultural practices like, border cropping, mixed cropping, crop rotation, mulching, utilizing locally available resources, etc. 506 acres of land have been bought under natural farming. Mostly, vegetables are grown by farmers using these practices. However, farmers from Gaya and Madhubani also grew wheat and paddy.

F. Agri Entrepreneurs (AE)

The Agri-Entrepreneur model of JEEViKA is a decentralized approach for empowering local youths as 'Agri-Entrepreneur' who provide agricultural-based services like access to high-quality inputs, crop advisory, door-to-door financial transactions and aggregation of surplus agri-produce for marketing. An Agri-Entrepreneur caters to the needs of around 200-300 farmers in 3-4 villages and acts as a one-stop service provider for the agricultural needs of small and marginal farmers. These Agri-Entrepreneurs are well trained in the required agricultural knowledge, entrepreneurship, and soft skills to work extensively with farmers. They are also trained to use digital kits that would support them in running their business. This intervention has also supported AEs to earn a decent income from their business.



Table 9: Progress on Agri-Entrepreneurs intervention

S. No.	Particulars	Progress FY 2021-22	Cumulative progress (till March 2022)
1	Number of Agri-Entrepreneurs trained and deployed	315	1160
2	Number of farmers registered	83585	241697
3	Total transaction in Rs. ()	107.92 Cr	200.50 Cr
4	Number of AEs engaged in Agri-input markets	284	615
5	No. of AEs engaged in Digital Banking	511	870

G. Custom Hiring Centers and Village Tool Banks

Custom Hiring Centers (CHC) and Village Tool Banks provide advanced agricultural equipment to small and marginal farmers. These CHCs have been established at CLF level to provide modern agricultural equipment like zero tillage planters, power reapers, multi-crop threshers, pump sets, spray machines, power weeders, tractors, rotavators, plough, paddy transplanter and alike power-driven machines to farmers at a reasonable rate on rental basis. This would



help in reducing the drudgery of farmers involved in farming, response to labor shortages, and leveraging the efficiency of scale.

In convergence with the Agriculture Department, GoB , 464 CHCs have been established across the state and in the FY, 327 CHCs were established in FY 2021-22.

The project has also Equipped with VOs Village Tool Kit Banks to ensure the availability of manually operated agricultural equipment to farmers in the village. These Village Tool Kit Banks provides manually operated machines like cono-weeder for paddy, wheel hoe weeder for wheat/vegetable crop, seed drill, solar/battery runs sprayer, pump set, spade, sickle, paddy thresher etc. to farmers on rent. A total of 518 Village Tool kits have been made available at the Village organisation level.

Till March 2022, 1,47,489 farmers taken services from Custom Hiring Centres and Village Organisations.

2. NON-FARM INTERVENTIONS

The rural non-farm sector ensures diversification of incomes among the rural households. In the financial year, the non-farm team has up scaled all its key interventions across the state of Bihar.

A. Didi-Ki-Rasoi

Didi-Ki-Rasoi is a community-run kitchen that provided quality food to patients in hospitals, students in academic institutions, and officials in banking sector.

Didi-Ki-Rasoi initiative was started in FY 2020-2021 by signing a MoU with The Health Department to run Kitchen at District and Sub divisional Hospitals. Sooner , the project realised that Didi Ki Rasoi can be scaled up and then,

Academic Institutions – Development Management Institute , Banking Institution – Reserve Bank of India and State Bank of India experienced the SHG members serving foods for their employee maintaining all the set protocols.



JEEViKA signed MoU with SC and ST Welfare Department, GoB on 8th November 2021. 13 SC/ST Schools canteen are being managed by the Didi Ki Rasoi .

Altogether, 68 JEEVIKA Didi-Ki-Rasoi have been opened in hospitals, schools, banks and other institutions. Almost 700 SHG members are engaged with Didi Ki Rasoi known as DKR.

B. Grameen Bazaar

Grameen Bazaar, an enterprise model which provides quality grocery items at a reasonable rate to SHG members running Kirana stores. Grameen Bazaar supports micro-entrepreneurs to scale up their businesses.



During this FY, the focus was on scaling up the Grameen Bazaar across the state. 41 new Grameen Bazaars were opened.

In total, 94 Grameen Bazaars operational in 23 districts. For the effective functioning of these units, store managers have been placed in each Grameen Bazaar. Standard Operating Procedures encompassing all implementation aspects have been rolled into the Grameen Bazaars. Centralized POS machines installed in 92 Grameen Bazaars units.

Table11: Progress Grameen Bazaar intervention

Sl.	Particulars	Progress FY 2021-22	Cumulative progress till March 2022
1	Number of districts involved	5	23
2	Number of Grameen bazaars open	41	94
3	Number of Kirana members linked with Grameen bazaar	2996	4469
4	Average annual turnover per Grameen Bazaar	50 Lakh	
5	Average annual turnover per Kirana Store	1.3 Lakh	

C. Art and Craft

In the Art and Craft segment, JEEViKA facilitate the artisans involved in Madhubani painting, sikki art, sujani embroidery, and other art forms to produce quality art and craft items and provide a platform for better designing and marketing of their products.

The artisans and craftsmen associated with this business were provided inputs in the form of training, supply of quality raw materials and financial assistance from the Shilpgram Mahila Producer Company. The company is aggregating high-quality, diversified, and standardized handicraft items. Madhubani painted sarees, paintings, stoles, shawls, cushion covers, decorative, honey, files, folders, sikki, and sujani items which are in great demand.



JEEViKA for the past few years is also selling art and craft items through online platforms like shop.brlps.in, GeM, Amazon, Flipkart, etc to tap the market.

D. Stitching intervention

To provide employment opportunities to rural women in stitching sectors, the project started its first stitching unit in Munger district. The stitching unit was inaugurated on 15th February 2022. Around 75 SHG members are associated with the stitching unit



E. Bee Keeping intervention

The beekeeping intervention are being undertaken in 95 blocks of 22 districts. 7693 beekeepers were mobilized into 299 Bee Producer Groups. The honey produced by the members of Producer Group is being marketed under the brand name 'Jeevika Honey'.



The project is extensively involved in the identification of beekeepers, their selection, and training on beekeeping. Krishi Vigyan Kendra provided technical training to beekeepers on beekeeping. Rajendra Prasad Central Agriculture University, Bihar provides technical support in the training and capacity building of Beekeepers. Dabur India Ltd and COMFED TIMUL, Muzaffarpur also supported in the processing and packaging of honey. The beekeepers were also provided with bee boxes at a subsidized rate from State Horticulture Mission, GoB. The project also registered details of 3760 members on the Direct Benefit Transfer portal of the State Horticulture Mission to get the benefit of government schemes for beekeepers. Bee boxes were provided to around 3548 new members from 149 new Producer Groups and received around 35480 bee boxes from State Horticulture Mission in 20 districts this year.

Table 12: Progress under Beekeeping intervention

Sl.	Particulars	Progress till March 2022
1	Number of districts undertaking beekeeping intervention	22
2	Number of Bee Producer Groups formed	299
3	Number of SHG households' part of beekeeping intervention	7693
4	Cumulative production of honey (in Metric Tonne)	2418.7
5	Cumulative Business in Rs. in crore	42.74

F. Start-up Village Entrepreneurship Program (SVEP)

JEEViKA is implementing SVEP program, a sub-scheme under DAY-NRLM to help SHG members in establishing enterprises for livelihood enhancement. In the financial year, 1056 individual enterprises were promoted under the SVEP. More than 20,000 enterprises have been promoted under SVEP. JEEViKA has also developed a pool of resource persons as Community Enterprise Resource Person to provide training and field-level assistance to entrepreneurs.

3. LIVESTOCK INTERVENTIONS

1. Goat rearing interventions

a) Pashu Sakhi Service Model

The Pashu Sakhi is an intrinsically sustainable livelihood model in which the Pashu Sakhis, are trained and developed as service providers. They support community members in the procurement of goats, their vaccination, feed management, housing, castration, inseminations, marketing etc. This also helps Pashu Sakhis to generate a regular income throughout the year. A total of 2702 Pashu Sakhis have been trained and are providing goat-rearing services to SHG/Non-SHG households (HH) across 20 districts. Details of the services and achievement till March 2022 is mentioned in the table below.



Table13: Progress under Pashu Sakhi Model

Sl.	Indicators	FY 2021-22	Cumulative Progress till March 2022
1	Number of Pashu Sakhis developed	1257	2702
2	Number of inseminations done by inducted bucks	35675	76722
3	Number of Azolla pits developed (including green fodder)	5902	16681
4	Number of machan/sheds constructed	5452	17004
5	Number of feeders installed	29925	74664
6	Number of castrations done	136655	207897
7	The total quantity of dana mishran produced (in kg)	75520	183232
8	Number of deworming doses provided	255992	887904
9	Number of vaccination doses given	120502	528568

b) Goat Producer Company

Seemanchal Jeevika Goat Producer Company was incorporated to provide value chain services to goat rearers in Purnea, Araria, Katihar and Kishanganj districts. A total of 10650 members have been mobilized in the Goat Producer Company coming from 320 villages and covering 17 blocks. The company also initiated business through the selling of inputs to its members and also the trading of output (Live Goat).

c) Goat Marketing

Marketing of goats was initiated in all the districts and the goat rearers are now able to have a price realization by selling their goats as per live body weight. Currently, goat haats also referred as 'Bakri Bikray Kendra' are being organized at PG/VO level in respective blocks during special occasions of

the year such as New Year, Holi, Bakrid, Durga Puja etc. During this FY, goat haats were organized on the occasion of Holi and the total business volume stood up at Rs 8668244 which was approximately 26% more compared to Holi business volume in the previous year. The cumulative progress in terms of business volume made is Rs. 17,304,293.

Table14: Progress under Bakri Bikray Kendra

Sl.	Particulars	FY 2021-22	Cumulative progress till March 2022
1	Number of Goats sold	1932	5192
2	Total Profit to Pashu Sakhi (in Rs)	25225	43,290
3	Total Profit to PG (in Rs)	30451	77341
4	Total Business Volume (in Rs)	8668244	17304293

2. Poultry intervention

Under the Integrated Poultry Development Scheme (IPDS), 45 chicks are distributed to beneficiaries in two batches. Before distribution of chicks, the day-old chicks are reared at Mother Unit (Poultry Farm) for 28 days and provided required feed, care and vaccinations.

Table 15: Progress under Backyard Poultry intervention

Sl.	Indicators	Cumulative progress till March 2022
1	The number of members benefitted	13310
2	Number of Chicks distributed	499356

3. Dairy Intervention

Kaushikee Mahila Milk Producer Company was incorporated with the support from National Dairy Development Board (NDDDB) for collection for providing milk pooling facility to SHG members in Saharsa, Supaul and Madhepura districts. The Kaushikee Mahila Milk Producer Company has 703 milk pooling points and 14 Bulk Milk Chilling units . A total of 35544 members enrolled in KMMPC and the average procuring is 50895 ltr/Day.



In collaboration with COMFED, 68694 SHG members were linked to 853 Dairy Cooperative Societies.

Animal Health and Awareness Camps were organized to treat cattle suffering from various diseases as well as to cater the infertility issues. Farmers were educated on the various package of practices on cattle rearing which leads to an increase in milk productivity. In this FY, 64 animal health camps were organized in which 8159 HHs were treated out of 15558 cattle's.

4. Fishery intervention

The process of identification, allotment and operationalization of ponds is under process in different districts of the State. Altogether 287 ponds were allotted by the District Administration.



Case study on Integrated Fish farming in Araria

FISHERIES BRINGS A NEW RAY OF HOPE:-"Jal Jeevan Hariyali ki taraf bharte kadam."

- Jalpari Jeevika Matasya Utpadak Samuh in Raniganj block of Araria district of Bihar is changing the lives of 35 Jeevika didi's through Integrated Fish cum Duck Farming.
- Total fish production of 824 Kg in the pond and 173 kg through Bio-floc technology is achieved in 2 harvesting cycles.
- 5027 duck egg produced and additional 82 male ducks have been sold to generate revenue.
- Currently the pond is in its 3rd cycle and the production is expected to be around double of what was achieved previously,
- This integrated system of fish farming has proved to be a tremendous success for the community engaged with it as by enhancing their income by various means as the total revenue through these activities is 2,15,916.



**FISHERIES BRINGS A NEW RAY OF HOPE:-
"Jal Jeevan Hariyali ki taraf bharte kadam."**



Jobs theme provided skill training and placement facilities to rural youths through DDU-GKY, RSETIs and direct placement through Job fair. The theme engaged Partner Implementing Agencies to provide training to rural youths and their placement in the formal sector . Different trades have been identified by the project for sustainable income and as per the market demand.

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

Under DDU-GKY, the PIAs were engaged for skilled development and placement In FY 2021-22, altogether 77 training centres of 68 Project Implementation Agencies (PIAs) provided skill training and placement facilities to rural youths. Altogether, 10066 candidates were trained, 6416 were appointed and 4257 were placed in different organizations in this FY.

Cumulatively, a total of 64703 candidates have been trained in different trades, 42381 candidates appointed and 27,879 placed in different institutions under DDU-GKY and Roshni projects.

Table16: Training and placement status under DDU-GKY

Particulars	FY 2021-22	Cumulative till March 2022
Number of candidates trained	10066	64703
Number of candidates appointed	6416	42381
Number of placed candidates	4257	27879

2. Rural Self-Employment Training Institutes (RSETIs)

Rural Self-Employment Training Institutes (RSETIs) , dedicated institutions set up across all districts of Bihar for skill up-gradation and skill training of the rural youth. The RSETIs are managed by the sponsored lead bank of the districts. JEEViKA as the nodal agency for providing support to RSETIs. RSETIs provides self-employment training to rural youths in almost 61 approved trades. After the completion of training, the rural youths are also provided credit support from Banks to initiate an enterprise.

21268 candidates were trained and 14357 settled in the FY 2021-22. Cumulatively, a total of 2,40,659 candidates have been trained through RSETIs and 1,70,562 settled till March 2022.

Table17: Training and settlement of rural youths through RSETIs

Sl.	Particulars	FY 2021-22	Cumulative till March 2022
1	Number of candidates trained through RSETIs	21268	240659
2	Number of candidates settled	14357	170562

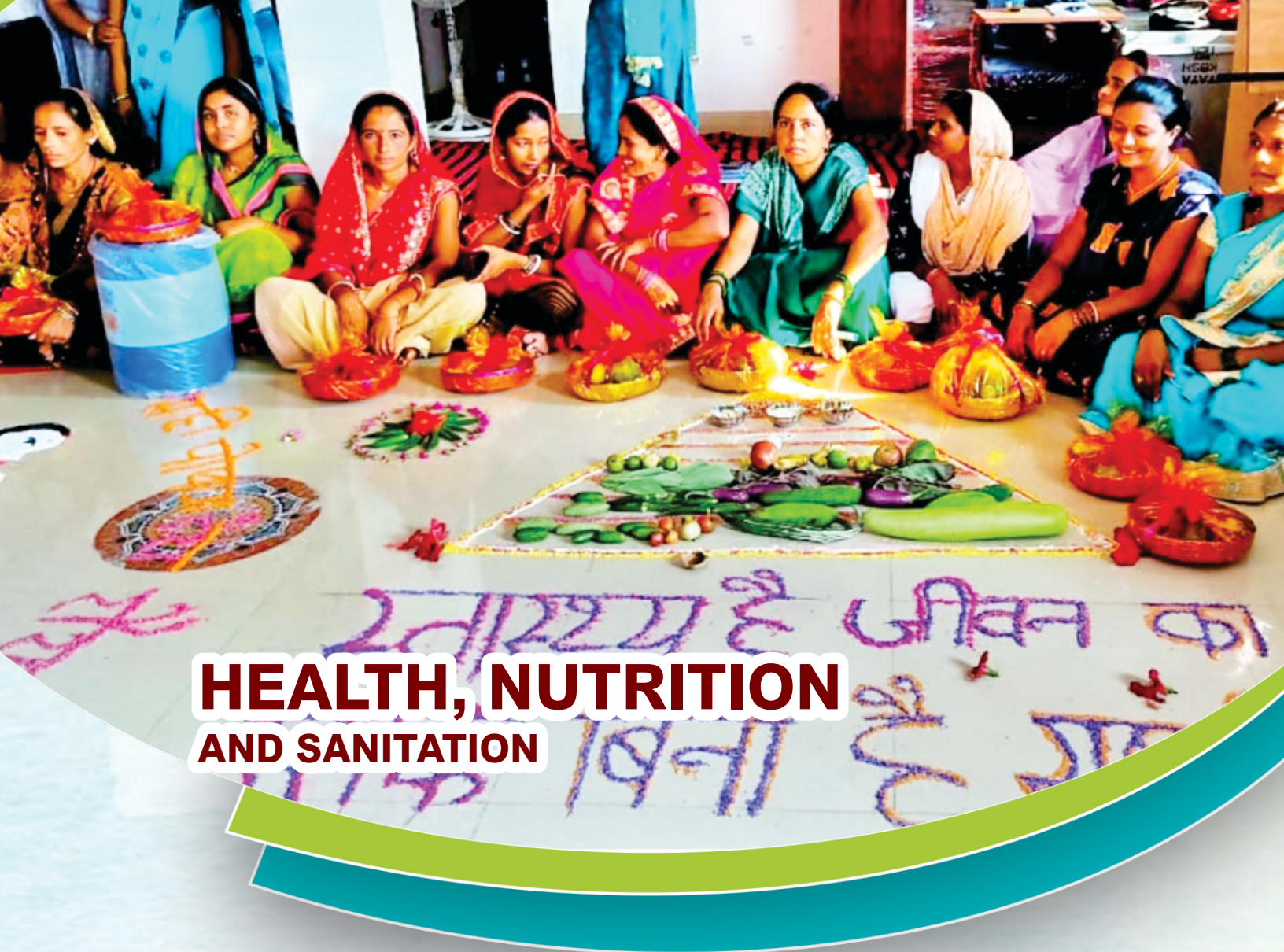
3. Direct Placement through Job fairs/YMDs/CMDs

To provide job opportunities to rural youths for direct placement in the companies, JOBS fair are organised at different places. The project mobilised the youths and organise Job fairs wherein companies are invited for direct placement. 7180 candidates were directly placed in different organizations through JOB Fairs in the financial year.

Table18: Direct placement of candidates through Job fairs

Sl.	Particulars	FY 2021-22	Cumulative till March 2022
1	Number of Job Fairs organized	115	471
2	Total YMDs and CMDs organized	1908	5141
3	Total number of youths offered a job	19699	94157
4	Total number of youths who joined	7180	32451

13142 youths trained and 155618 placed/settled under old Phase-I Skill Projects/PIAs and Direct Placement.



HEALTH, NUTRITION AND SANITATION

Health, Nutrition and Sanitation is an important component to sustain the livelihoods and in reduction of the vulnerability of the Households. In this FY focus of Health, Nutrition and Sanitation (HNS) were to improve food diet diversity and agri-nutri linkages among SHG households. The project has adopted two-fold strategy by implementing a comprehensive behaviour change communication (BCC) strategy along with strategic interventions to build linkages with existing government nutrition programs.

1. Behaviour Change Communication (BCC)

Behaviour Change Communication (BCC) activities is one of the critical strategy to integrate the good habits with the food groups diet. The key BCC strategies includes BCC module roll-out, social campaigns, Health Sub Committees strengthening, home visits to critical households identified, the establishment of nutri-gardens, etc. The emphasis was on providing training to SHG members on various BCC Modules.

Table19: Details of the BCC training modules roll-out in SHG

Sl.	Modules	No of SHGs received BCC training till March 2022
	Modules	
1	Linking HNS with Livelihoods	8,67,876
2	Breastfeeding	8,45,192
3	Complementary feeding	8,25,449
4	Maternal diet diversity	8,11,672
	Modules	
5	Promotion of Nutri-Garden	5,79,281
6	Identification and Management of diseases	5,45,497
7	Disease Prevention among infants	4,94,209
	Modules	
8	Antenatal care & birth preparedness	1,84,375
9	Recognition and Response to Danger Signs: Pregnancy, Post-pregnancy & Newborn	1,38,981
10	Newborn Care	97,916
11	Planned Family; a foundation for happiness	76,961
	Modules	
12	Preventive measures of COVID-19	9,44,702
13	Improving Immunity during COVID-19	9,33,788

2. Family Diet Diversity Campaign

Family Diet Diversity Campaign (FDDC) aims at sensitizing SHG members on malnutrition issues with a special focus on pregnant women, lactating mothers and children between 6 to 23 months of age. Through this campaign, targeted households were identified by the Community Mobilizer, Village Organisation-Health Sub Committees (VO-HSC), and Community Nutrition Resource Persons (CNRP).



Home visits and focus group discussions were the major tools through which women were mobilized and sensitized toward health and nutrition aspects. The beneficiaries and their family members were counselled on specific issues. This was done to trigger collective as well as individual behaviour change towards health and nutrition aspects.

The major activities done in FDD Campaign were:

- Line listing and HH visits of targeted beneficiaries ie. pregnant women in 3rd trimester, lactating mothers of 0-6 months babies, and 6-23 months old babies mothers.
- Online tracking of beneficiaries by community cadre with the help of mobile application (ODK): The community cadre kept a record of the beneficiaries on the ODK link shared by the state by capturing photos of the beneficiary with food plates which were being taken during the visit.
- Food demonstration and video dissemination through mobile/PICO projector in VO.

Table20: Status on the FDD Campaign

Sl.	Particulars	Progress
1	Number of districts covered	38
2	Number of blocks covered	517
3	Number of VOs in which home visits were done	47827
4	Number of VOs conducted food group demonstration	44476
5	Number of VOs conducted quiz on FDD	27820

3. Poshan Maah - A mass movement with people participation

Poshan Maah has become an annual event, organized every year in the month of September. In the Financial year 2021-22, four areas were the project contributed:-

- Nutrition workshops and seminars at district and block levels.
- JEEViKA didis and their family members were made aware of the covid-19 appropriate behaviour and covid-19 vaccination by using audio & video clips.
- Audio- video clips on the promotion of nutri garden was shared in the CBOs meeting.
- Video Clips on family diet diversity was shown in SHGs meeting by the Community Mobilisers

Apart from this, Poshan rallies, Prabhat pheri, rangoli competition, and oath-taking events were organized across the State. An application called as Digishala was developed for the same.

Table 21: Status on participation in POSHAN Maah - Jan Andolan Dashboard

Sl.	Particulars	Progress
1	Total number of activities conducted	8,66,252
2	Total number of participants	5,42,60,292
3	Number of adult female participants	3,21,24,273
4	Number of adult male participants	1,01,84,862
5	Number of female child participants	64,63,683
6	Number of male child participants	54,87,474
7	Total number of Nutrition Garden promoted	2,71,115

4. SWABHIMAN

In 2016, JEEViKA in partnership with the United Nations Children's Fund (UNICEF) Bihar initiated the Swabhimaan Project to improve the nutritional status of adolescent girls, pregnant women, and mothers of children under two years of age. It is being implemented in the Kasba and Jalalgarh blocks of the Purnea district. JEEViKA is anchoring and implementing the Swabhimaan program, in coordination with the Departments of Health, Civil Supplies, Social Welfare, and Public Health.

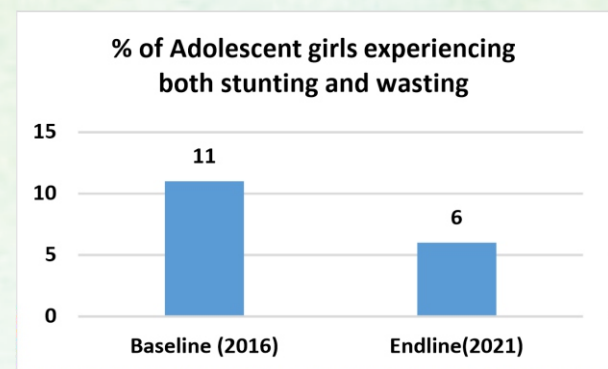
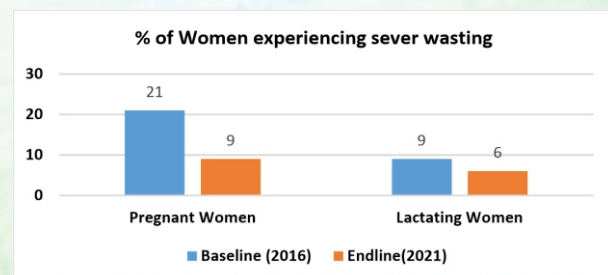
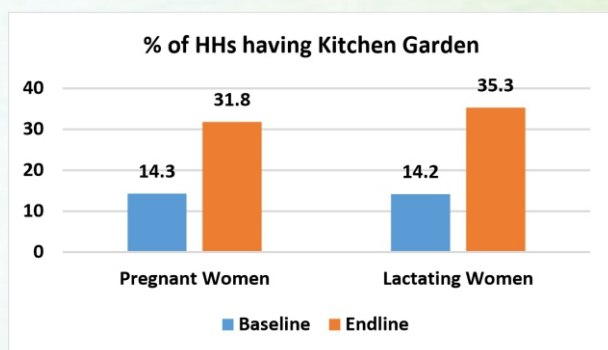
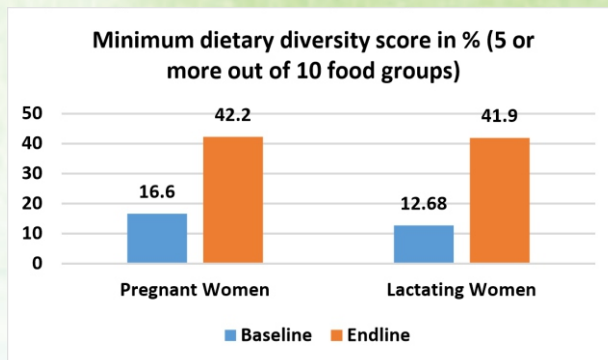
To examine the progress of the SWABHIMAN project JEEViKA, and UNICEF entrusted IIPS to conduct the end-line process evaluation survey (2021). The cross-sectional survey aims to assess the system-strengthening process and coverage of CBO-led interventions among beneficiaries. The results may be seen below:-

- Diet diversity among pregnant women and lactating women has increased by 25.6 % and 29.3% respectively.
- Kitchen garden in pregnant and lactating women's homes has increased by 17.5 % and 21.1 % respectively.
- Sever wasting has decreased by around 50% from baseline for both pregnant and lactating women.
- End-line result has shown that stunting and wasting have decreased in adolescent girls.

5. Covid-19 Responses

a. Module Development for vaccination and masking with the support of the Centre for Social and Behaviour Change (CSBC)

To uptake vaccination and normalize mask-wearing practices, JEEViKA with the support of the Centre for Social and Behaviour Change (CSBC) designed and developed a module on



vaccination and masking. These modules were developed using three approaches i.e., rational approach, emotional approach for vaccination uptake, and norm for mask wearing.

These modules were rolled in SHGs by the Community mobilizers. A total of 62417 Community Mobilizers were trained on these modules. Further, Community Mobilizers rolled out the same in 726517 SHGs.



b. Covid 19 vaccination

The CBOs, MRP-HN, and CNRP in convergence with the Health Department played an important role in the vaccination of community members. The cadres actively mobilized the community members at vaccination centres and ensured vaccination.

Table 22: Status on Covid Vaccination of Project staffs and community members

Sl.	1st dose of vaccination			2nd dose of vaccination	
	Particulars	Number	Percentage	Number	Percentage
1	Staff	7788	98	7274	90
2	Cadres	109902	97	92230	81
3	SHG members	11550660	99	9818745	85
4	SHG household's members	22237158	90	18349687	58

c. Telemedicine units at the CBO level

JEEViKA with the support of EVOLKO Health Solution and Samridhi Foundation provided a health kit comprising of the thermal scanner, BP machine, oximeter, weighing scale, glucometer, and printer to Begusarai, Bhagalpur, Jehanabad, Samastipur and Sitamarhi districts.

The telemedicine units were established in 107- gram panchayats of these 5 districts at the CLF level. These healthcare facilities helped in the early detection, treatment and care of community members. In the COVID-19 pandemic situation, this initiative played an enabling role, particularly in reaching unreachable areas and providing patients with effective treatment and care at low cost. Patients were medically treated with the help of CNRPs, ESHAR software and doctors. CNRPs did vital check-ups of patients and enter symptoms in the ESHAR application. Doctors communicate with the patient through video calls and based on the symptoms and brief check-ups provided medical prescriptions to patients. By March 2022, 5342 patients were treated.



The primal area for Social Development was on diversified nutritional food security & health risk mitigation, collective actions with non- negotiable, social campaigns & awareness, gender sensitization, entitlements & rights-based approach and social inclusion of elderly, disabled, widow and tribal in SHG fold. The year was special in terms of convergence with departments and agencies focusing on service delivery mechanism and capacity building of community members along with strengthening of institutions.

1. Food and Health Security Interventions

a. Food Security Interventions

The Food Security intervention through (FSF) Fund is targeted towards the most vulnerable HHs, SC/ST Households where inadequate nutritional diets are likely to be prevalent including during the lean seasons. The core objective of FSF is to enable the poorest of the poor to have access to nutritional food security throughout the year. Cumulatively, 47,461 VOs have received this fund and utilized it effectively to benefit the SHG members.

Under Food Security Fund intervention, one lakh is availed by the Village Organization (VO) as a one-time revolving fund based on triggers from the project. It's a community-driven innovative financial credit product that provides a single window to SHG members under the VO fold for collective demand generation, bulk procurement, and distribution of quality food grain and other edible items at a fair price from local producers, millers, and retail shops nearby. The interest-free recovery of the outstanding credit in a duly stress-free schedule makes it accessible to the poorest of the poor.



b. Health Security Intervention

Health being the major factor for a person, the objective of this intervention is to provide low cost fund for health and medical emergencies to households included in SHG fold. Health Risk fund is also one of the universal program in which Village Organizations which are 4 months old and having bank account are eligible for receiving this fund.

Till Mar 2022, 51204 Village Organization has received the Health Risk fund and supported the Households in health emergencies.

2. Renewable Energy

The project promoted a solar company named “JEEVIKA - Women Initiative Renewable Energy and Solution Private Limited, commonly known as “J-WiRES”. The company is working in assembly, production, distribution, sales, marketing, and partnership management, customized installation services of solar and electrical products.

J-WiRES at a Glance

- In partnership with OXFAM India, the company has assembled and provided 1400 solar lamps and installed 117 units of street lights in the Sitamarhi and Nalanda districts.
- 31500 energy-efficient LED AC bulbs of 9W sold out through the network of Solar Marts, commonly known as “S-MART” and Rural Retail Mart.



- JEEViKA and IIT-Bombay undertook research work and surveyed around 14000 SHG households to find out the willingness of the SHG members to pay (WTP) for the BLDC technology and 550 BLDC fans distributed to SHG members through the WTP (willingness to Pay) game.
- The total turnover of the company reached to 1.5 crores by March 2022.

3. Harit Jeevika Harit Bihar Campaign

Under the campaign, in FY 2021-2022, JEEViKA with the support of the Department of Forest, Environment and Climate Change took an initiative to provide 1.5 crore saplings to community members, focusing on environment conservation and balancing the nutritional content of families simultaneously with program name “Harit Jeevika Harit Bihar-1.5”.



In the financial year 2021-2022, against the demand of 1,64,70,888 saplings, a total of 97,78,749 saplings have been provided by the DoFECC and 82,55,491 member's Aadhar number of such community members has been updated on Van-Mitra App who have received the sapling.

4. Promotion of Didi ki nursery in convergence with the Department of Forest, Environment, and Climate Change, Government of Bihar and Mahatma Gandhi NREGA

The concept of clean and green surroundings focusing on the conservation of local and global biodiversity through Natural Resource Management (NRM) and water conservation, promoting livelihood diversification in the field of Nursery Development was initiated through the promotion of JEEViKA- Didi Ki Nursery. A total of 353 nurseries were promoted and being run by SHG members.



5. Inclusion of Persons with Disabilities

JEEViKA is committed towards creating a pathway for the development of people with disabilities as part of its overall agenda of alleviating poverty in Bihar. Resources of JEEViKA are being utilized towards holistic empowerment, rehabilitation, and social inclusion of persons with disabilities in rural communities of Bihar.

To integrate these activities, JEEViKA in collaboration with Sightsavers and BSPTCL, organized residential training on the topics of establishing Producer Company, backward and forward linkages of livelihood activities under the umbrella of 'Divygram'. 6371 Persons with disabilities were identified and trained on different types of livelihood activities.

6. Disaster Management

a. Flood preparedness and management by UNICEF

To address the challenge of providing safe drinking water to the flood-affected population, UNICEF Bihar provided around 15 sets of Flood Response Support Kits to JEEViKA which will be installed in fourteen flood-affected districts.

b. Bihar State Disaster Management Authority

In collaboration with Bihar State Disaster Management Authority, training on Disaster Management and Risk mitigation was organized for Master Resource Person. Cumulatively, 246 master resource persons have been trained on module one i.e. Natural Disaster. These master resource persons have oriented community members from 6531 Vos.



7. Education Initiatives

The project has started education-related pilots from the year 2019 in a phased manner. The first partnership began with Pratham Education Foundation, gradually the partnerships grew with i-Saksham and Turn The Bus. The outcomes from pilots have emerged as promising therefore it is a great opportunity for all the stakeholders to take these collaborations further.

a. Pratham Education Foundation

- In collaboration with Pratham Education Foundation, JEEVIKA is piloting a program on Mother's support in improving a child's foundational learning in 35 CLFs under 11 blocks of five districts. Under the program, four days of training for 1402 Community Mobilizers were conducted.
- In the SHG meeting, the SHG members were oriented on testing their children's learning levels and engaging them in the TLMs (appropriate teaching-learning material) and library activities.
- The SHG members were encouraged to visit the school and tuition and talk about the learning level of their children with concerned teachers and tutors.
- The children of SHG members were facilitated to download the PraDigi mobile application. To accelerate digital learning, the mothers supported their children to watch videos and complete the task.

b. Turn The Bus

- The student enrolment drive launched this year with Turn The Bus App Demonstration and installation for project staff.

- Turn The Bus App Demonstration and installation workshop at CLF and Panchayat level being organized with class 10th and 12th students.
- A total of 3032 class 10th and 12th (Arts) students of BSEB were mobilized to enrol in the TDB App across 38 Districts till June.



c. i-Saksham

The i-Saksham Eduleader fellowship program is being implemented in Munger and Jamui and would be scaled up in two newer districts, Begusarai and Muzaffarpur, in FY 2022-23.

The selection, training, and placement of 80 Eduleader fellows have been completed by CLF and i-Saksham jointly.

8. Gender Initiatives

a. Transformative Action for Rural Adolescents Girls (TARA)

It is a pilot project that aims to strengthen the overall well-being and self-reliance of adolescent girls in Bihar so that they can be prepared better for a productive workforce and negotiate their reproductive health. The project was initiated in two blocks of Rohtas district with 1,205 adolescent girls. A qualitative and Quantitative endline study of the TARA intervention was conducted. The study found that PACE++ curriculum was effective in improving psycho-social assets, knowledge practice of health and nutrition and delaying marriages in the community settings.

b. SAFAL Project

SAFAL project aims at enhancing the life skills of Jeevika SHG members by improving leadership abilities and promoting collective actions. This project utilizes the PACE curriculum to enhance the psycho-social competencies and interpersonal skills of SHG leaders to help them make informed decisions, solve problems, think critically and creatively, communicate effectively, build healthy relationships, empathize with others, and cope with and manage their lives in a healthy and productive manner. The project aims to create a pool of three hundred community leaders to cascade the life-skills training to the last mile through community institutions. Presently, it is being implemented in nine CLFs of three blocks namely Lalganj, Bhagwanpur and Vaishali of Vaishali district, Bihar. TOT on the first customized PACE Introduction Module was given to the CRPs for training at the CLF level. More than 8,500 SHG women have been oriented on 1st Module - PACE Introductory with the help of 300 CLFs and 18 CRPs. Project MIS has been designed by the Project Team to record VO member's line listing,

c. Technical Assistance from for women access to entitlements

The initiative is a pilot project being implemented in Gaya and Madhubani districts. The pilot aims to enable the community to collect actionable data and make informed decisions to improve access to the government social security schemes, entitlements, livelihood opportunities and facilitate self-employment among women.



Project Concern International is the Technical Support Agency which is focusing on development through Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) - Bihar Rural Livelihoods Promotion Society (JEEViKA) convergence. For the same, the two administrative blocks, Dobhi in Gaya district and Jaynagar in Madhubani district.

Technical support for creation, strengthening and implementation of Gender Integrated Plans at the grassroots and state level.

MoU for collaboration on Gender Integration was signed between JEEViKA and Centre for Catalyzing Change (C3) on 25th March 2021 for designated CLFs of Muzzaffarpur- 7 CLFs–Bochaha and Meenapur Block, Nalanda-3 CLFs of Rajgir Block and One CLF of Patna district-Dhanarua block. The collaboration began with a Needs Assessment in July-August 2021, to understand level of gender understanding among BRLPS staff at all levels, existing capacities to develop and implement gender integrated plans, nature and extent of current efforts for gender integration and organizational vision for the same.

The district team of the intervention area have been oriented on the project strategy and the implementation plan. The intervention interactions by C3 with the CLFs started with vulnerability analysis which aimed at exploring the gender disparities prevalent in the community along with analysis of the how gender inequalities affect girls and women when compared to boys and men in the similar environment differently, leading to negative outcomes, such as hindrance in action to resources, lack of agency and decision making, etc.



SATAT JEEVIKOPARJAN YOJANA

Satat Jeevikoparjan Yojana (SJY)

Satat Jeevikoparjan Yojana focused on the endorsement of ultra-poor households, capacity building, transfer of productive assets and Livelihood Gap Assistance Fund to the ultra-poor household for initiation of income-generating activities. The project also focused on the achievement of graduation indicators by ultra-poor households. The State Government has extended the SJY project period till March, 2024.

1. Identification of Ultra-poor Hhs

The Satat Jeevikoparjan Yojana majorly focuses on endorsement ultra-poor Households through Village Organisations. 42687 such households were endorsed by the Village Organizations in this FY. Cumulatively, till March 2022, 1,44,198 ultra-poor households have been endorsed. Of the total ultra-poor households endorsed, 77% belongs to the Schedule Caste and Schedule tribe.

2. Training of UPHHs on Confidence Building & Enterprise Development

Under Satat Jeevikoparjan Yojana, the timely handholding, mentoring, and training of ultra-poor households is important. The confidence building and enterprise development (CBED) training of the households boosts the confidence and shows the path to the households to come out of extreme poverty.

a. Training of identified HHs on Confidence Building

The confidence-building (CB) training is provided to the beneficiaries by Master Resource Persons during HH visits and group meetings before micro-planning. The confidence-building training is essential to encourage and motivate UPHHs to select feasible livelihood-generating activities.

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

Training on confidence building and enterprise development (CBED) is provided to motivate and promote ultra-poor households to establish an enterprise and to provide basic enterprise development and risk management skills to the beneficiary.

During this FY, the training team focused on the development of a resource pool for delivering refresher and graduation training to SJY HHs. While customized refresher training was imparted to all SJY HHs above 1 year of the association. In total, CBED refresher training has been provided to 19450 SJY members and graduation training to 5878 SJY households till March 2022.

Table23: Ultra-poor household's training status

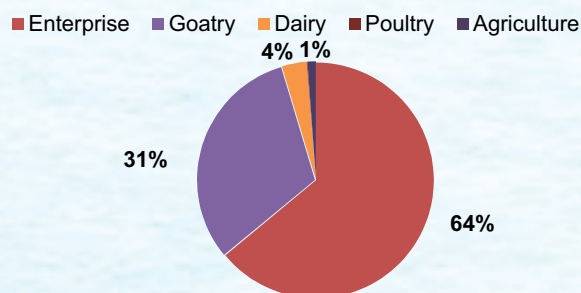
Sl.	Training type	FY 2021-22	Cumulative progress till March 2022
1	Number of SJY beneficiaries trained on Confidence Building (CB)	32724	127533
2	Number of SJY beneficiaries trained on Confidence Building Enterprise Development (CBED)	11045	82051

3. Livelihood Investment fund

a. Livelihood Investment Fund (LIF)

The Master resource persons completes the participatory livelihoods micro-planning process of endorsed ultra-poor households. Based on the micro-plans, the productive assets are transferred to the ultra-poor Households through Village Organisations. During this FY, Livelihood Investment Fund was provided to 30,710 ultra-poor

Different livelihood options selected by the UPHHs in %



households for the establishment of enterprises. Till March 2022, 116640 ultra-poor households have been provided with LIF. Of the total households who received LIF, 64% initiated enterprise, 31 % started goat rearing, 4 % dairy and 1 % agriculture.

b. Livelihood Gap Assistance Fund (LGAF)

Under the Livelihood Financing component of SJY, VO provide a gap assistance fund for an initial period of 7 months (*Rs. 1000 per month*). During this FY, LIF and LGAF were provided to 24103 endorsed ultra-poor households.

Table24: Status on Livelihood financing of Endorsed UPHHs

Sl.	Training Type	FY 2021-22	Cumulative progress till March 2022
1	Number of SJY HHs received Livelihood Gap Assistance Fund	24103	110033
2	Number of SJY HHs received Livelihood Investment Fund	30710	116640

4. Capacity Building of Master Resource Persons

To provide continuous support to the households, Master Resource Persons (MRPs) have been deployed for every 30-35 households. The MRPs provide handhold support to ultra-poor households, coordinate the transfer of productive assets and ensure last-mile delivery of different components of the program. Master Resource Persons (MRPs) take extensive training to become the in-house trainers and primary handhold support experts for ultra-poor HHs. Master resource persons provide a range of support that may include guidance on care and maintenance of assets, proper care of livestock, guidance on building microenterprises, or help in gaining essential skills such as learning how to do signature, basic numeracy and bookkeeping skills. The weekly coaching sessions also include a social education component, with discussions on topics ranging from nutrition to early marriage and family planning. 3506 trained MRPs are providing services to the ultra-poor Households.

Table25: Status of modular training for MRPs

Sl.	Modular Training	FY 2021-22	Cumulative progress till March 2022
1	Module-1 (Induction & Enterprise Selection)	648	3506
2	Module-2 (Enterprise Development and SJY Books of Records)	231	2824
3	Module-3 (Operation Management Course)	684	2497

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

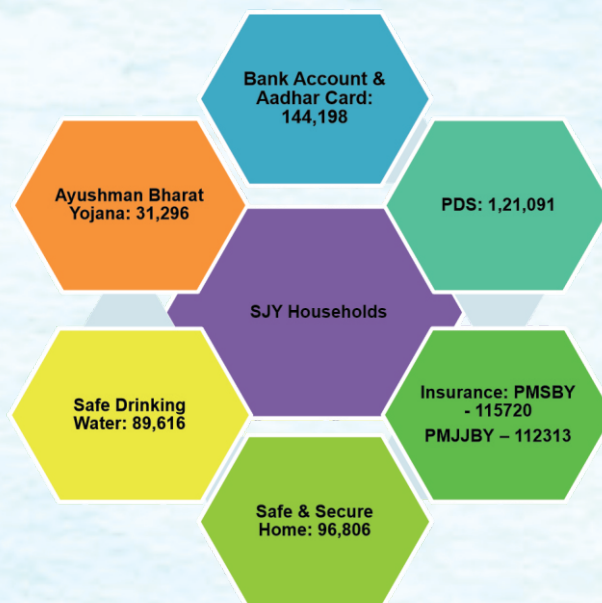
The Satat Jeevikoparjan Yojana aims to empower the targeted ultra-poor households through regular training, capacity building, livelihood gap financing, productive asset transfer, diversification of livelihoods, and improved access to finance.

The livelihood cluster approach would help the ultra-poor families to develop as the main source of income along with existing livelihood options available to ultra-poor households. It is a process of improving the ability, opportunity, and dignity of ultra-poor households. The SJY combines different approaches into one comprehensive package aimed at providing handholding support in the implementation of livelihood value chain interventions and transforming ultra-poor households into sustainable livelihoods. JEEViKA team has been using its experience in supporting the development of group-based livelihood clusters, to offer new business opportunities for ultra-poor households. Livelihoods clusters have been developed around the production of bamboo products, stitching, bangle making, broom making, dairy, and soft toy making in different districts in order to diversify livelihood options available to SJY households. Around 707 ultra-poor households started working in a cluster approach for improving their livelihoods and income.



7. Access to Govt. Entitlement for Ultra-poor Households

The sustainability of the approach over a longer term depends on its ability to evolve strategically into a convergence approach - one in which the resources and benefits of other public programs can be leveraged to support the poorest people. The convergence with various departments for access to entitlement has been focused by JEEViKA, on creating safety nets for ultra-poor households. The importance of the entitlements was very much visible during the toughest times like pandemics. The identified households under this program usually did not even have basic identity cards like Aadhar Card and Bank Accounts which JEEViKA has ensured 100% for each beneficiary. Apart from this, for food security through ration cards and to meet unforeseen situations insurance was also prioritized. The project ensures coverage for all eligible households under different government schemes which can provide ultra-poor households with the basic need of two meals a day, safe drinking water, housing, insurance, health, etc.





LOHIYA SWACHH BIHAR ABHIYAN

Lohiya Swachh Bihar Abhiyan (LSBA) is a mission-mode program comprising of centrally sponsored SBM-G and state-sponsored Lohiya Swachhta Yojana (LSY) for ensuring universal sanitation coverage in Bihar. LSY is a fully state-funded initiative which intends to cover households not factored under SBM-(G). After achieving ODF status in Bihar, the theme is working on ODF-S (sustainability) and ODF Plus activities. Solid and Liquid Resource Management (SLRM) is one of the key components that can help to attain an improved general quality of life in rural areas of Bihar. To maintain the ODF status of the villages and the Panchayats, the State Government is ensuring regular toilet usage, safe hygiene practices and cleanliness at the household level by effective operation and maintenance of WASH assets at households, institutions and community levels for continued functionality and usage.

The theme also focuses on other ODF Plus interventions like wastewater management, menstrual hygiene management, constantly emphasizing sustained behavior change practices, etc. Depending upon their capacities and community response, districts are taking up ODF-S & ODF Plus activities in their districts.

1. Individual Household Latrine (IHHL)

Construction of individual toilets was carried out on a large scale by the communities in the rural areas of the state to achieve the status of Open Defecation Free (ODF). After the construction of toilets, an incentive amount was paid to the beneficiaries at the rate of Rs.12,000 per family.

Table26: Toilet construction and payment status

Sl. No.	Particulars	FY 2021-22
1	Number of individual toilets constructed	16453
2	Number of beneficiaries given incentive amount	148378

2. Community Sanitary Complexes

A total of 2175 Community Sanitary Complexes were constructed to provide access of toilets to landless families, especially SC/ST families, and migrant laborers.

3. Solid and Liquid Waste Management

Solid and Liquid Waste Management activities were started in 1672 Gram Panchayats of 38 districts of the state. Capacity building of selected Sanitation Supervisors, Swachhata Karmi, and concerned block coordinators of these Gram Panchayats was done in a phased manner. Simultaneously, the orientation of Panchayati Raj Representatives of all these Gram Panchayats was also done.

Table27: Progress under Solid and Liquid Waste Management

S.N.	Particulars	Progress FY 2021-22
1	Number of districts covered	38
2	Number of blocks covered	533
3	Number of Gram Panchayats covered	1672
4	Number of revenue villages covered	7636
5	Number of wards covered	22470

4. Information, Education, and Communication

Approval of Phase-II of Lohiya Swachh Bihar Abhiyan by the State Cabinet

On 22nd September 2021, the state cabinet approved the Phase-II of the Lohiya Swachh Bihar Abhiyan. Sustainability of ODF status and management of solid and liquid waste is the key thrust areas under this phase.

To attain the objective of Swachh Gaon-Samridha Gaon under the ambit of Saat Nishchay-2, the following components have been earmarked under the Phase-II of Lohiya Swachh Bihar Abhiyan:

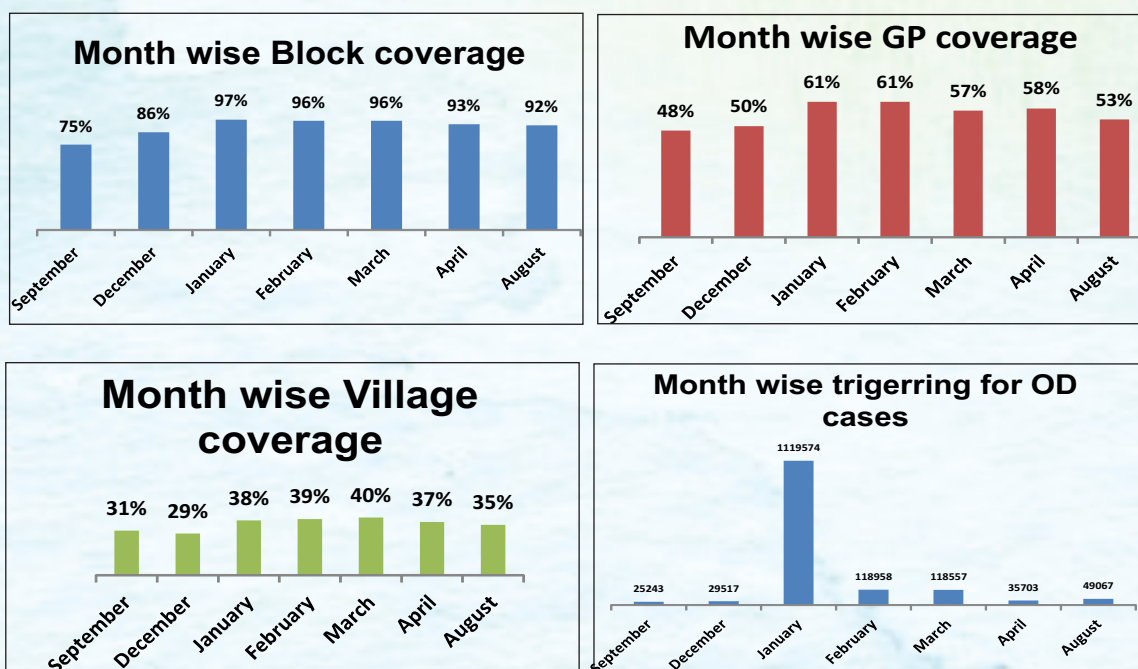
a) Solid and Liquid Waste Management

b) Operation and maintenance of the previous Nishchay (Shauchalaya Nirman-Ghar Ka Samman)

'Swachh Gaon-Hamara Gaurav' BCC campaign

The week-long monthly behavior change campaign 'Swachh Gaon-Hamara Gaurav' aimed at sustaining the ODF status was halted in the month of July due to Covid and September due to the invoking of the model code of conduct in the wake of the Panchayati Raj elections. The campaign was conducted in full vigour in the month of August. Key achievements during the progress of this campaign are as follows:

- Swachhagrahis triggered approximately 15 Lakh persons between September 2020 to August 2021 under the campaign.
- Nigrani Samitis have been re-activated for monitoring the ODF status in the village.
- Massive awareness generation as reflected in the jump in IHHL construction, Geo-tagging and payments.
- Sustaining the ODF behavior of the communities.
-



Communities were mobilized on ODF through creative engagement by 'Swachhta Samwad', 'Ratri/Evening Chaupal' etc.

- SLWM Flip chart in two volume (problem & solution) developed and being disseminated by swachhagrahis to aware communities.



- ODF plus/SLWM specific IEC content viz- folders, posters, retrofitting booklet & other print materials, short films, audio jingles are developed and being percolating.
- IPC/BCC activities are being carried out to mobilize people for SLWM under "Swachh Gaon-Hamara Gaurav" BCC campaign around 11000 Swachhagrahis are contributing.
- Visible IEC Campaign is being rolled out in GPs selected for SLWM to ensure wall writing, wall painting & slogan writing to spread ODF plus messages.

5. Capacity Building

a. Divisional workshop (virtual) on Covid Protocol and ODF-S for frontline field functionaries

LSBA being the State's Mission to address the sanitation challenges in rural areas, has a huge field workforce of around 40000 Swachhagrahis, coordinated and managed by a team of Block Coordinators, District Consultants, and District Coordinators. Considering the above challenges, it was felt essential to rope in the Swachhagrahis, orient them and engage them in information dissemination and awareness generation work in the different districts of the State. In order to reach out to the Swachhagrahis, it was decided to train the District and the block teams along with SRP/DRP who can subsequently orient the Swachhagrahis.

UNICEF has extended technical support to training the district/block teams through a series of workshops covering 4 major topics – COVID appropriate behaviour, especially frequent hand washing with soap and water, waste management – including COVID and menstrual waste, usage and maintenance of the IHHLs/CSCs and WASH during floods.

b. After sustaining the noticeable progress under SBM-G towards ODF-S & ODF Plus, Capacity Building becomes particularly important for the District team who are working on SLWM. The need to undergo training (virtual) on DPR/ Action plan-making on solid waste and liquid waste management in rural areas.

CSEDI (Center for sustainable environment & Development initiatives LLP) has extended technical support for the training of district teams wherein the overall topics were covered

- Overall introduction to SLWM
- Sources and elements
- Principles and approaches to SLWM
- Developing DPR (action plan) Processes, approaches for Planning & DPR making, Contents, Formats

C. For effective implementation of the SBM-G Phase 2 at the state level, focus districts across these states for



(a) Scaling up sanitation interventions aiming to sustain ODF,

(b) ODF+ interventions.

2-Batches of 5 Days of residential Training of Trainers (Master Trainers) for ODF Plus were organized. The agenda of the training was:

Introduction of SLWM in Villages/ Gram Panchayats under Swachh Bharat Mission-Gramin

- Plastic Waste Management
- Sanitary Waste Management
- Faecal Sludge Management
- ODF Sustainability
- Entrepreneurship opportunities for SHGs in Solid Waste management – business approach to

Solid Waste management

- Making compost at home – how to make compost at home from biodegradable kitchen waste. Methods, options, operation & maintenance'
- Production of Home composter units' for making Compost at home

Retrofitting campaign was organized between the 16th to 19th of November – 2021 in 6 districts (Sheohar, Sitamarhi, Muzaffarpur, Saharsa, Supaul & Darbhanga). A visit to some of the districts was initiated with the following agenda:

- Meeting with DM and DDC to understand the specific challenges regarding the retrofitting issues in the flood-affected areas.
- Formal handing over of the SATO traps & pans to DM/DDC by visiting the LSBA/UNICEF Team. (With support from UNICEF, 25000 SATO pans and traps has been distributed in 11 districts of Bihar for retrofitting purpose)
- Field visit the pre-identified flood-affected blocks/panchayats for retrofitting roll out.
- Discussion with the right holders identified by LSBA with support from the VOs for the retrofitting support.
- Initiating the retrofitting activities with time and cost measurement for state-wide scale-up.





RESOURCE CELL

JEEVIKA has been recognized as National Resource Organisation in the field of Institution Building and Capacity building , LoKOS – Application to automate the SHG transactions and Food, Health, Nutrition and WASH.

The SRLMs like Rajasthan, Jharkhand, Uttar Pradesh and North East States has taken the services of the National Resource Organization. Further, Uttarakhand, Meghalaya, Mizoram, Manipur, Sikkim and Arunachal Pradesh has shown their interest to engage JEEVIKA as NRO in FNHW interventions rolling out in their respective states. Accordingly, the technical support are being provided to these states.

The policy documents were related to the external Community Resource Persons, customized BCC modules and SOPs developed and orientation on Implementation of FNHW and its various BCC model conducted through video conferencing with 7states (Sikkim, Manipur, Mizoram, Uttarakhand,

Himachal Pradesh, Meghalaya and Arunachal Pradesh). The SRLM staffs orientation on FNHW-SOP was conducted for the Manipur, Sikkim, Mizoram, and Uttarakhand states.

The concept note and questionnaire tool on evaluation developed. Further, the baseline evaluation questionnaire is programmed into mobile based survey CTO application (CAPI MODULE) and was piloted/tested in the field.

Twenty-two (22) state trainers were developed as resource to facilitate the module training to other SRLMs. They were engaged in conducting ToT in other SRLMs. Three batches were completed covering 3 states and virtual training was conducted for Manipur and Meghalaya respectively.

The MOU signing is in the process with states like Sikkim, Uttarakhand, Arunachal Pradesh, Manipur and Mizoram. Recently, Nagaland has also shown interest in engaging JEEViKA as NRO in FNHW.





PROJECT MANAGEMENT

A. Communication

Communication theme supported in the conduction of various campaigns, events, and fairs at block, district and state level. The theme through its intervention supported creating awareness on different issues and facilitated the functioning of project interventions. The theme also captured and disseminated success stories and learnings through its publications.

1. JEEViKA's Help Desk Centre

JEEViKA's Help Desk Centre is a one-stop information and facilitation center for community members and other stakeholders who have any queries or need information on intervention/ schemes. It has a two-way feature of inbound and outbound calls, managed by the IVR system with ERP integration. The Jeevika helpdesk team facilitated the working of different themes like Jobs, Social Development, Insurance, IBCB, Non-Farm, Alternate Banking, and community grievances redressal through the toll-free number 1800-572-119.

The call center executives communicated with cadres, staff, and other stakeholders for providing information, taking follow up on progress, and providing suggestions for the smooth implementation of different activities of the project.

Table28: Call details of Help Desk Centre

Sl.	Theme	Inbound calls	Outbound calls	Total calls
1	Institution and Capacity Building	5415	65056	70471
2	Jobs	2683	14624	17307
3	Satat Jeevikoparjan Yojana (SJY)	1070	9043	10113
4	Social Development	348	6028	6376
5	Non-Farm (RRS, etc.)	230	2879	3109
6	Insurance	52	295	347
7	HNS, CGMRM, others	1671	4739	6410
8	Covid-19	36	4006	4042
	Total	11505	106670	118175

2. JEEViKA Mobile Vaani intervention

JEEViKA Mobile Vani is a mobile-based voice media/ information platform where SHG members can listen to content and also create their own content through the interactive Voice Response System. The voice-based nature of the system crosses the illiteracy barrier and there is no need for a smartphone or net connectivity. JEEViKA created awareness on the aspects of health, nutrition, Covid, AES, etc. by conveying key messages for social and behaviour change through JEEViKA Mobile Vaani initiative. JEEViKA was able to reach 11, 83,301 unique callers through Mobile Vaani. This initiative is being implemented in Nalanda and Muzaffarpur districts of Bihar.

3. Community Grievance and Redressal Mechanism

The community grievance redressal system provides community members a platform to register their grievances through multiple channels like the toll-free number, written applications, etc. By March 2022, a total of 58 cases were registered of which 49 got resolved. Generally, cases were related to incentive and honorarium payment, selection of cadre, etc.

4. Young Professional Program

Under 11th Cohort YPs recruitment process, the project interacted with 14 premier institutes either through virtual mode or in campus. Altogether 51 students were offered the YP position of which 47 joined as Young Professionals.

5. Chatkare Zindagi Ke – A creative way of learning and growing

With an intent toward Social and Behaviour Change Campaign through digital mode, JEEViKA in collaboration with PCI International has developed a series of 3 audio-visual episodes called Chatkare Zindagi Ke and plans to develop a total of 17 episodes. This series has been tailored to the

local context of Bihar, especially for JEEViKA didis. Initially, “Chatkare Zindagi Ke” was piloted in 10 districts with 2 village organizations in each district. After the completion of the pilot, these episodes will be disseminated in all the blocks using Pico-Projector.

6. Competency Enhancement Program

a Training on “Video Production” by Digital Green to community professionals

It is widely seen that videos create a more engaging sensory experience, and increase knowledge retention. Community-based videos are an impactful way to transfer knowledge because of the low literacy rate in rural settings. The community finds it much easier to comprehend video languages as compared to other mediums such as pamphlets. To address this need, JEEViKA in collaboration with Digital Green conducted 5 days of residential training on video production for community professionals. In each district, 10 cadres were identified and trained. The training program was customized to the need of participants and the contents of the training included – camera handling, pre-production (script-writing), production (understanding of equipment like the use of camera, tripod, mic, diffuser & reflector), post-production (video editing tools), and processes involved in video dissemination using pico-projector. These community professionals further produced on different themes as required. The community-based video production will help JEEViKA in capturing the best practices locally available and enhance community knowledge.

b. Training on “Video dissemination” by Digital Green to community professionals

Two days of residential training on video dissemination through the pico-projector were also planned for 20 different community professionals from each district. The Community Professionals from districts participated in the training and learned how to handle, take care of and disseminate videos on a pico-projector. They also upgraded their skills in the maintenance of pico-projector. On average 9 pico-projectors have been provided at the block level for use by different themes. These community professionals will provide service on demand to different themes and get incentivized for the services provided.

c. Orientation of newly Joined staff on Communication theme

To provide a basic understanding of different activities carried under the Communication theme like preparation of case study /success story, photography of JEEViKA activities, installation of signage boards in CBOs, publication, and circulation of the monthly community newsletter, video production, and dissemination, organizing solidarity events, CGMRM, and importance of documentation in Jeevika were discussed with newly joined Community Coordinator, Area Coordinator, and Accountants at district level residential training.

7. Events and Campaigns

a. Samaj Sudhar Abhiyaan

Hon'ble Chief Minister of Bihar, Shri. Nitish Kumar launched “*Samaaj Sudhar Abhiyan*” a social campaign to educate and aware citizens of Bihar on the social evils such as child marriage, dowry,



prohibition, etc. prevailing in the society. He also talked about key social initiatives, schemes, and programs of the Government of Bihar. JEEViKA didis, community members, Government officials from different departments, and JEEViKA staff actively participated in these public rallies. During this event, JEEViKA didis also shared their experience and spirit of fighting back on issues such as child marriage, dowry abolition, and alcohol prohibition. SJY members also shared their stories of transformation in their lives from an ultra-poor household to becoming self-dependent individuals.

b. Independence Day Tableau

On the occasion of the 75th Independence Day, JEEViKA participated in the Independence Day celebration organized at Gandhi Maidan, Patna, and presented a tableau displaying the Jal Jeevan Hariyali program. The tableau tried to replicate the ambitious multi-stakeholder program which aims at climate sustenance, conservation, and rejuvenation of water bodies to keep water pollution free, maintain groundwater levels, ensure adequate water availability, climate resilient agriculture, energy conservation, etc.



The portrayal of the tableau was recognized and bagged the second spot in the exhibition.

c. Atma Nirbhar Narishakti se Samvaad

Hon'ble Prime Minister of India, Shri Narendra Modi inaugurated “Atma Nirbhar Narishakti se Samvaad” on 12th August 2021, and interacted with the Self-Help Groups across India promoted under Deendayal Antyodaya Yojana-National Livelihoods Mission (DAY-NRLM).

During this event, the Hon'ble Prime Minister lauded the Self Help Groups for their unprecedented services during the Covid-19 period, like SHG women's unparalleled contribution in making masks and sanitizers, providing food to the needy and spreading awareness on COVID protocols and prevention. During this occasion, more than 75 Lakh SHG members from 38 districts watched the live telecast on TV and webcasting. The event was live telecast at NIC centres of state and districts, offices of VO, CLFs, TLCs and community members' households.

d. International Women's Day

International Women's Day 2022 was celebrated with great enthusiasm and pomp by Jeevika across Bihar. Women's Day was celebrated at Cluster Level Federations/ Blocks level in which a large number of Jeevika didis participated. Folk songs, awakening songs, and skits were presented by the didis. They also discussed issues like domestic violence, child marriage, illiteracy, poverty, etc. Rangoli and sports competitions were also organized in which Jeevika didis participated enthusiastically. Community members and cadres were felicitated for achievement in different sectors.



e. Celebrations of Nasha Mukti Diwas

On the occasion of Nasha Mukti Diwas, on 26th November 2021, the Jeevika didis took oath to keep their villages alcohol-free and drug-free. To make the liquor ban campaign successful, various programs were organized at VO and CLF levels by Jeevika didis. Along with this, community members were also made part of the campaign by taking oaths for the non-consumption of alcohol and other related substances. After the resolution and oath-taking, Jeevika Didis also conducted awareness rallies and other activities.



f. World Environment Day

Every year on 5th June, World Environment Day is observed across the globe with an aim to reinforce and sustain awareness around environmental issues. There is a need to grow trees, make villages and cities greener, rewind our gardens, clean up water bodies and create nurseries and do dense plantation of trees. With such a motto to *Reimagine, Recreate and Restore*, the government of Bihar

launched “Jal Jeevan Hariyali ” mission on 9th August 2019. The scheme focuses on environmental conservation. The mission focuses on organizing plantation campaigns and restoration of water harvesting structures. Under this mission, the government has planned to plant around 5 crore saplings in the financial year 2021-2022 to increase Bihar's green coverage to 22%. On this occasion, SHG members planned around 10 lakh saplings.



g. Covid-19 vaccination Mahaabhiyan

On 21st June 2021, the GoB launched the drive to vaccinate six crore people in the state against Covid-19. JEEViKA, in collaboration with the Health Department, assisted in the mobilization of community members at vaccination centers in rural Bihar. Mega campaigns were organized at CBO levels in which cadres mobilized the villagers through door-to-door campaigns, rallies, information, and leaflets. Mobile van popularly called Tika Express worked dedicatedly for JEEViKA didis vaccination. Promotion and adoption of Covid-19 Appropriate behavior, awareness, and demystifying the myth against vaccination were also focused.



8. Publications and Media

a. JEEViKA's community newsletter

The Communication team published the community newsletter which is meant for distribution in Community Based Organisations (CBOs) and to make SHG/CBO members aware of JEEViKA didi's exceptional work. The stories are read out in the CBOs, motivating other members and encouraging them to take up activities in their own areas.

b. Satat Jeevikoparjan Yojana Monthly newsletter

The SJY newsletters were also published on monthly basis covering different aspects of SJY intervention like ultra-poor family's life and progress, the role of the graduation approach in their life etc.

B. Monitoring and Evaluation

Monitoring, Evaluation and Learning (MEL) is of the important aspect of successful implementation of a project. Monitoring provides an insight on how the program is running and what are weaknesses that need to be addressed. Continuous and prompt monitoring mitigates risk and increases sustainability. As the project progresses, evaluation helps to gauge the output in respect to the desirable outcome that has been set. In short we can say Monitoring helps us to assess the progress and performance and based on evaluation we can judge whether we are moving in the right direction or not. During the course a project takes up a lot of activities of which some aspects contribute much to the coveted outcome while some do not. The knowledge that a project acquires during such activities are institutionalized as a learning system which is gradually disseminated to increase effectiveness and efficiency of the implementation process. Following are the key activities taken up during the financial year :-

1. Restructuring of the Bihar Transformative Development Project

The Govt. of Bihar (GoB) through JEEViKA – Bihar Rural Livelihoods Promotion Society (BRLPS), is spearheading the World Bank aided Bihar Transformative Development Project in 300 blocks across 32 districts.

The project has requested to amend the financial agreement as well as the result framework mentioned in the Project Appraisal Document through the restructuring proposal which was recommended by the Department of Finance, GoB and Department of Economic Affairs, Ministry of Finance. The World Bank amended the schedule of the financial agreement and the Result framework as proposed. The proposal for restructuring mainly covered the COVID responses taken by the project and post COVID services to the vulnerable and affected Households.

2. Process Monitoring

The two agencies hired under the different projects carried out intervention wise process monitoring. They were responsible for supporting the project management team and stakeholders in understanding on how and through what processes inputs get converted into outputs; what issues are critical in that conversion process, and what action is necessary to increase the effectiveness of project interventions. It seeks to assess whether the processes observed are close to the ideal or intended processes and it explains the factors responsible for the deviation, if any, and explains what needs to be done to achieve the ideal/intended process. Apart from the regular process monitoring, following thematic studies were undertaken:-

a. Process Evaluation of Model CLFs

Process Evaluation of 106 Model CLFs was undertaken. A mixed-method approach was applied to capture the required information. A structured questionnaire was developed to get information on the basic profile of CLF and key financial information. Also, focussed group discussions were conducted with key stakeholders to gain an in-depth analysis on the functioning of the model CLFs.

b. Study on a goat-rearing intervention under IGSDS

To understand the impact of the goat rearing intervention under the IGSDS program. Both qualitative and quantitative approach was undertaken to find out the impact from the intervention. A total of 611 HHs related part of the intervention were interviewed from four districts- Araria, Nalanda, Rohtas, and Paschim (West) Champaran.

c. Study the functionality of Custom Hiring Centres

The overall objective of the study was to evaluate the efficiency of the Custom Hiring Centres in improving agricultural productivity for small-scale farmers and reducing manual and labour-intensive work for women in the targeted areas. A total of 55 CHCs across 16 districts were surveyed and detailed information was gathered through the responses.

d. Bank Sakhi Model

Process monitoring of the Banking Correspondent model through Bank Sakhis intervention was undertaken to assess the adherence to processes listed in the SOPs and identify gaps and deviations in the implementation of the BC model. The objective was also to assess the socio-economic effect of the BC model on the BC Sakhis. Semi-structured interviews of the stakeholders along with qualitative insights were collected using case studies. Interviews with 150 Bank Sakhis, 450 SHG OB members, 411 BC beneficiaries, and 339 BC non-beneficiaries were covered in 15 districts.

3. Thematic Studies

a. Study on the effect of Covid on SHG functioning

International Initiative for Impact Evaluation (3ie) and Vrutti conducted a study to understand the effect of Covid on the functioning of SHGs. 3ie and Vrutti appointed Catalyst Management Services (CMS) conducted the survey work. Around 1300 SHGs from districts of Gaya, Nalanda, Saharsa, Supaul, Madhepura, Madhubani, Begusarai, Muzaffarpur, and Vaishali were surveyed. JEEViKA provided the required support to the study team during the questionnaire preparation, testing of the questionnaire, training of the survey team, and approval for conducting the study.

c. Covid Rapid Assessment Survey

JEEViKA undertook a study to assess the situation of the Covid pandemic in rural parts of Bihar. The study was undertaken through a mobile-based application which consisted of questions divided into four parts ie. *General Information, knowledge and attitudes, health-seeking behaviour and mitigation strategies, and testing and vaccinations*. The Covid Rapid Assessment Application was filled by SHG members. A total of 1,64,414 SHG members participated in this survey.

4. Livelihoods Survey of the SHG members

The Society initiated the Livelihoods Survey across the intervention area to understand the income generating activities being taken up by the HHs along with the diversification in the livelihoods among

SHG members. The income range was developed and the SHG members self-declared their income based on the range. An in-house application was developed to capture the information.

5. Annual Action Plan and Budget of BRLPS

The Annual Action Plan and Budget was prepared in consultation of the Block Project Implementation Unit, District Project Coordination Unit and different thematic heads stationed at the State level. The Project wise AAP and Budget was prepared and was approved by the Empower committee of NRLM, MoRD and the Executive Committee of the BRLPS. Further, the same was adopted by the General body of BRLPS.

6. Publications

The Quarterly Progress Report for the FY 2021-22 and the Annual Report for the FY 2020-21 was prepared which was later adopted by the Executive Committee and General Body of the BRLPS. Both the documents were disclosed on the BRLPS website.

C. Management Information System

BRLPS is going through Digital Transformation phase. Several applications and mobile apps are being developed and rolled out across state. The digitization part is being take to the community level too. There is an effective roll out of CBO-MIS, Thematic applications with Mobile apps, ERP solutions etc. with a dedicated team specially designed for the purpose of ensuring “CBO MIS” and all mobile applications to be functional at DPCU, BPIU and CBO levels on monthly basis. This also helps to review and monitor the progress on the digitized data at SPMU, DPCUs, BPIUs and CBO-Levels. A brief information about few of the apps and applications has been mentioned below :-

1. Development of Receipt & Payment Entry of CLF level and its FWA under Audit Application

Developed Receipt & Payment Entry of CLF level and its FWA Report in “Audit Application”. After CLF Receipt & Payment Entry we can validate the cash and bank available balance then after we can see its FWA report and then after if we click on “Final Submit & Print” button then FWA report convert into PDF format that is in printable format. This all work developed for CA users. Also develop the FWA report for Block Level, District Level and State Level users. This application can open from following link: - www.mis.brlps.in

2. Development of LSBA-Solid Liquid Waste Management(SLWM) Mobile App

Developed LSBA-Solid Liquid Waste Management Mobile App. for the LSBA theme. And this app done 100% on myside and handover the LSBA theme for testing the application. After Handover of LSBA-SLWM Mobile App. This application can download from following link: - www.mis.brlps.in

3. Development of Livelihood Survey App

Initially it was developed as a module in Aadhar seeding application as a web page which can be used

in mobile app. Later it is developed as a separate web and mobile application.

This application has two types of users:

- Admin
- Cadres (CM) block level.

Features of Mobile App.

A pre generated user id and password is provided to every mobile app user. Mobile user / Cadres will login into the app. These users are of block level. After login they will select SHG from the list of their block. After selecting SHG a list of SHGs members will be shown in a grid view [tabular form].

4. Development of CLF GIS Locator Mobile App

Web link: <http://52.172.141.50/clfgislocator/Dashboard.aspx>

This Application is under modification phase.

The purpose of the app is to digitize the basic details of CLF and VO's. App users can capture the CLF and VO's Building's geo location, address and capturing building photo. It is an online application.

CLF GIS Locator Web App

In web application, currently a dash board is developed. It displays counting of Total number of CLF, Total CLF whose data is captured, and Total CLF whose information is pending. There is also a graph which display district wise same information as a vertical bar in the graph.

I. Development of CBO MIS NG – CBO MIS New Generation

During this period, In House development of CBO MIS New Generation has been started. For the purpose a modular design template for CBOs and associated profile as well as CBOs Transactions have been demonstrated to all the officials of SPMU and suggestions were taken. Accordingly, the development has been started. MIS team of SPMU have successfully migrated the database of the CBO MIS from Oracle Server to SQL Server.

5. Develop the IHHL-Survey Mobile App for LSBA

Develop the IHHL-Survey Mobile app for LSBA. This application has been developed to capture the following data after selecting the district, block, panchayat, ward and household:- Having toilet, Toilet is functional or not, all members use toilet or not, toilet type, toilet status etc. This all the data are capturing in each month. This application can download from following link: - www.mis.brlps.in

6. Development of Aadhaar, Bank & Member Insurance

The purpose of this application is to digitize UpToDate Aadhaar Information including Bank details and Insurance information. Using this app cadre will login and download/sync all the required information before moving to field. After login they will synch the details from server viz. List of SHG mapped to this Cadres, Now capturing members Aadhaar information, Bank account details and

Insurance details are in offline mode. User will select member and then capture all the required information and save it locally.

Before moving to use this app. District head and Block Level head has some task to do it.

Application Process:

This application has three main users:

- District Head
- Block Head
- And Mobile User (CM) / Cadres.

7. Development of GIS Locator Mobile App

The purpose of the app is to digitize geo location, address and building photo at district level and block level independently. It is an online application. User id and password is already created and assigned to district and block level users. They will login in mobile app and capture the information like Latitude and longitude of the building (automatic capture), taking building address and its photo. Once this information is captured user can verify it and upload it server.

8. Development of Probation Confirmations Applications

This application has been design online to capture the process of Probation Confirmation of employees of Jeevika. This application consists of 5 modules –

- a. Self-assessment of employees
- b. Team assessment by assessor
- c. MCQ assessment

9. Development of Neera Application – Web and Mobile Applications

Purpose of Neera Web Portal:

- To Display & track daily activities under Neera Intervention.
- o have database of all the assets procured under Neera Intervention.
- To analyse the progress and growth of all activities under Neera Intervention.

Purpose of Neera mobile App:

- To help field level staff and cadre to report daily procurement and sale of Neera.
- To have unique id for each block to facilitate mapping and reporting of all active Neera tappers.

Web Link: <http://52.172.141.50/neeraappln/>

App Download Link: <http://52.172.141.50/neeraappln/mobapp/neeraappln.apk>

10. Development of Insurance Claim Settlement Applications

Purpose: The purpose of this application is collecting the information of those SHG's members who has requested for insurance claim settlement and what is the status of their claim and claiming amount.

Here user will Capture information like Claim Settlement Status [Settled or not], Date of Settlement, Policy PMJJBY taken or not, Policy PMSBY taken or not, Amount Claimed for PMJJBY and Amount Claimed PMSBY and remarks if any.

Web link: <http://52.172.141.50/claimsettlement/>

MOBILE APP: <http://52.172.141.50/claimsettlement/mobapp/claimapp.apk>

11. Development of Toddy Tappers Survey Applications

Purpose: The purpose of this app is to survey about the toddy tappers personal details, there other source of income, there family member's details etc.

This app can be used by two different type/level of users to capture information of 1. RURAL and 2. URBAN

Web link: <http://52.172.141.50/SJYSurvey/>

Mobile app download link: <http://52.172.141.50/SJYSurvey/mobapp/sjysurvey.apk>

Mobile App is used for capturing Toddy Tappers details

12. CBO MIS NG Applications

New module for PGs Profile and members mapping with PGs has been developed. Theme and activity wise PGs profile can be created and corresponding members can be mapped. Edit and update functionality as per role has been incorporated. CBO accounts creation / updations in outside block functionality has been added.

Data Migrations activity has been done successfully. Old CBO MIS data from Oracle database server to new SQL database server has been migrated. Migrated data tested successfully and found without any error.

For the ease of data entry, transactions module of CBOs has been redesigned. Now each voucher entries can be done through one screen which is in the form of “Receipt and Payment”. Financial Reports for CBOs viz. Receipts and Payments, Trading Accounts, Profit and Loss Accounts and Balance sheet have been developed.

13. Bank Sakhi Tracking System

Bihar state map on Dashboard has been added to view the district wise agent information. Project wise (NRLM / BTDP and NRETP) reporting option has been included. Agent Profile Report, Project Graph Report and search functionalities have been added.

D. Human Resource

Manpower status

Table29: Consolidated Manpower status as of March, 2022

Sl.	UNITs	Total Sanctioned Position	Status till 31 st March 2022
1	SPMU	426	122
2	DPCUs	954	791
3	BPIUs	8544	6544
	Total	9924	7457

E. Procurement

Procurement plays an important role through transparent procurement of goods and services under various project. Various agencies were hired by procurement theme as per need and demand of the project. The details of major goods and services procured during this FY are as mentioned below:

1. Consultancy Services

- Contact was signed with M/s Bhartiya Samruddhi Investments & Consulting Services Ltd (BASICS Ltd.) and sub-consultant M/s Sub-K IMPACT Solutions Limited for “Hiring of agency for providing technical assistance in strengthening Bank Sakhi programme of BRLPS under NRETP”.
- The contract was signed with Foundation for MSME Clusters (FMC, a Lead Partner), New Delhi and All India Parivartan Sewa Samiti (AIPSS), Madanpur, Bihar as “Technical Support Agency for Handicraft Cluster Promotion under NRETP” on 20.09.2021.
- The contract was signed with SRIT India Ltd. in a joint venture with Tattva Foundation for establishing ERP-based MIS.
- The contract was signed with IIM Calcutta Innovation Park, Kolkata as Incubator Partner under NRETP.
- The contract was signed with Sikkim State Cooperative Supply and Marketing Federation Ltd. (SIMFED) as TSA for Organic Farming and Certification in SRLM-Bihar (BRLPS).
- The contract was signed with M/S Kudumbashree-NRO for “Training of community cadres under NRETP”.

2. Goods/Works/non-consulting services

- M/s. SBI General Insurance Co. Ltd. was hired as insurance agency for providing Medi-Claim facilities to BRLPS employees.
- The contract was signed with M/s Mehala Machines India Ltd. Tamil Nadu for supply and establishment of commercial sewing centres in Bihar.

3. Purchase/Work orders

- The purchase order was issued to Sumeet Enterprises, Patna for printing & supply of monthly newsletter, magazine etc.
- The purchase order was issued to Hindustan Digital press, Patna for printing & supply of Food, Nutrition, Health and WASH Flip Chart.
- Purchase order was issued to M/s Surya Enterprises, Patna for printing and supply of Flip Chart on CGRM.
- A work order was issued to M/s Antares System Limited, Patna for preparation of DSC for BRLPS Employees.

The theme also initiated procurement process for hiring of other agencies for understanding various assignments.

F. FINANCE

1. IUFRs up to 31st of March, 2022 for NRLM / NRETP and BTDP have been submitted to the MoRD and the World Bank respectively.
2. Claim relating to BTDP up to 31st of March, 2022 has been submitted to CAAA.
3. Internal Audit for the 4th quarter of FY 2021-22 has been completed and the report has been shared with all districts and SPMU. Compliance/ATR to the audit observations has also been received from the concerned DPCUs.
4. The limit regarding the availability of bank balance for making expenditures at DPCUs /SPMU level from Child Accounts for the 1st quarter of FY 2022-23 had been set and communicated to DPCUs, banks, and others concerned.

PROGRESS AT A GLANCE

PARTICULARS	PROGRESS TILL MARCH 2022
SOCIAL MOBILIZATION AND INCLUSION	
Number of Self- Help Groups formed	1035183
Number of Village Organizations formed	67624
Number of Cluster Level Federations formed	1353
FINANCIAL INCLUSION	
Number of Self-Help Groups having bank A/c	950642
Number of bank accounts of Self-Help Groups credit linked (1 st +2 nd +3 rd +4 th).	1457112
Amount of credit linkage (Rs. in crore)	21073.58
LIVELIHOODS	
FARM	
Number of SHG HHs undertook paddy cultivation	807899
Number of SHG HHs undertook wheat cultivation	877599
Number of SHG HHs involved in Kitchen Garden	1661256
Number of HHs involved in vegetable cultivation	534013
LIVESTOCK	
Number of beneficiaries part of Poultry PG	148401
Number of HHs part of the Dairy intervention (DCS+ Company+ Animal Camp)	94363
Number of beneficiaries part of goat intervention	185332
NON-FARM	
Number of HHs linked with Producer Groups and Enterprises	216061
JOBS	
Number of youths trained (DDU-GKY, RSETIs)	318504
Number of youths placed/settled (DDU-GKY, RSETIs, Job fair)	354059
SATAT JEEVIKOPARJANA YOJANA	
Number of households endorsed under SJY	144198
VULNERABILITY REDUCTION	
Number of VOs involved in Food Security intervention (FSF)	47461
Number of VOs involved in Health intervention (HRF)	51204
LOHIYA SWACHH BIHAR ABHIYAN	
Number of Individual Household Latrine constructed (in crore)	1.22
Number of villages declared ODF	38691

Ref. No.....

Dated.....

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

OPINION:

We have audited the accompanying consolidated Financial Statements of Bihar Rural Livelihoods Promotion Society which comprises of the Consolidated Balance sheet as at 31st March 2022, the consolidated Income & Expenditure Account and the Receipts and Payments Account for the year ended on that date, and a summary of the significant accounting policies.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid consolidated financial statements give the information required by the Act in the manner so required and give a true and fair in conformity with the accounting principles generally accepted in India, of the state of affairs of the Society as at 31st March, 2022.

BASIS OF OPINION:

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

EMPHASIS OF MATTERS:-

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

RESPONSIBILITIES OF MANAGEMENT FOR THE FINANCIAL STATEMENTS:-

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

Also at : NEW DELHI, BANGALORE, KOLKATA, MUMBAI

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

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

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

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

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

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



Continuation Sheet

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

REPORT ON OTHER LEGAL AND REGULATORY REQUIREMENTS:-

We report that:

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

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



Abhishek Sharma
Abhishek Sharma
Partner
M. No.: 403861

Place: Patna
Date: 27.09.2022
UDIN: 22403861AVMRQS1977

Continuation Sheet

September 27th, 2022

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

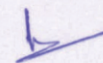
Sub: Management Letter

We have conducted the audit of the financial statements of **Bihar Rural Livelihoods Promotion Society (BRLPS)** as at March 31st 2022. We familiarized ourselves with Project documents, the internal guidelines and circulars applicable during the period under audit. We also reviewed the business of the Society and evaluated the accounting systems and related internal controls of the Society in order to plan and perform our audit.

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

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

The matters contained in this Management Letter are intended solely for the information of Society's management, for such timely consideration and action as Society's management may deem appropriate. They have all been considered by us in formulating the audit opinion expressed on the project financial statements in our audit report dated 27th September, 2022 and they do not alter the opinion expressed in that audit report.



Our observations are as follows:

1. Matters that might have significant impact on the implementation of the project by Society:

a. SPMU Observations:-

- i.) As per file no. BRLPS/Proj-CF/880/16 several printed material is being procured:-

According to the annexure of bids :-

Particulars	Gopsons Printers Pvt.Ltd	Patna Offset Press, Patna
Total Bid Price including Transportation and excluding GST (Rs.)	83,930,000.00	82,740,000
Total GST	10,071,600.00	14,221,200
Total Bid Price including Transportation and GST	94,001,600.00	96,961,200
	L2	L1

In this case Patna offset Press is awarded the tender.

It is the tendering policy of JEEVIKA that while finalising the L1 bidder pre GST price is considered.

It was seen that two bidders have quoted two different GST rates for same item, Gopsons Pvt. Ltd. Quoted 12% GST whereas Patna Offset Press quoted 18% and 12% GST rates. While finalising the successful bidder GST rate should be measured, as correct GST rate/ payment should be paid.

The society has paid the GST to Patna Offset, Patna, which needs to be verified from the concerned department (with regards to the GST deposited by the party)

ii.) Mittal Enterprises :-

- Continuous tender since the year 2017. During the year total payment made for ₹ 46,01,722. The said party is from Delhi and the movement of goods from one state to another state is taking place. Henceforth e-way bill for the same is required which was not found.
- GST invoice date :- 20/07/2021
Delivery Note Date :- 16/07/2021
Goods received date :- 20/07/2021
No e-way bill found for the same.
Also the goods are being delivered from Delhi to East Champaran. The total distance covered is around 1030kms in a single day. How is it possible?
Vehicle Number :- UP84AT0126
Amount ₹.: 4,64,420
Same vehicle delivered goods at West Champaran in same day. No e-way bill found for the same.
Amount ₹ : 2,32,210.
Goods delivered in Darbhanga. No e-way bill attached. Amount ₹ 506640

- Invoice number 71
Dated – 22/07/21
Goods delivered to Madhubani but e-way bill was made only upto Patna. It is our concern that where the goods were delivered.
- Invoice number 72
Dated – 22/07/21
Delivery Date - 26/07/22
Goods delivered to Sheohar but e-way bill was available but same vehicle was used (UP 81 DT 1409) which was used in invoice number 71, how is it possible.
- Invoice number 73
Delivery Date - 26/07/22
Dated 22/7/21, goods to be delivered Sitamarhi, no e-way bill .Also same vehicle used as invoice no 71
- Invoice Number 75
No e-way bill attached. Goods delivered at Araria on 29/07/2021.
Vehicle Number – DL01GC1853
- Invoice Number 76
No e-way bill attached, goods delivered at Katihar on 29/07/2021 with the same vehicle- DL01GC1853. How is it possible?
- Invoice Number 77
No e-way bill attached, goods delivered at Kishanganj on 29/07/2021 with vehicle number DL01GC1853. How is it possible.
- Invoice Number 78
No e-way bill attached, goods delivered at purnea, on 28/7/21 with vehicle number DL01GC1853. How is it possible.
- Invoice Number 79
No e-way bill attached, goods delivered at Saharsa on 28/07/2021 with vehicle number DL01GC1853. How is it possible.
- All the above bills are dated 24/07/21
While checking the GOI official application it was found out that no such vehicleDL01GC1853 exists.

No e-way bills found for the following : (Also Vehicle Number UP 76 T 6666 is not a registered vehicle)

Vehicle Number	Invoice Date	Delivery Date	Place
UP 76 T 6666	28/07/21	03/08/21	Gaya
UP 76 T 6666	28/07/21	04/08/21	Nalanda

CBIC clarifications and FAQs state that E-way bill is to be generated by the consignor or consignee or the transporter where neither the consignor nor consignee generates



the e-way bill and the value of goods is more than Rs.50,000. Moreover if e-way bills, wherever required, are not issued in accordance with the provisions contained in Rule 138 of the CGST Rules, 2017, the same will be considered as contravention of rules. As per Section 122 of the CGST Act, 2017, a taxable person who transports any taxable goods without the cover of specified documents (e-way bill is one of the specified documents) shall be liable to a penalty as prescribed or tax sought to be evaded (wherever applicable) whichever is greater. As per Section 129 of CGST Act, 2017, where any person transports any goods or stores any goods while they are in transit in contravention of the provisions of this Act or the rules made there under, all such goods and conveyance used as a means of transport for carrying the said goods and documents relating to such goods and conveyance shall be liable to detention or seizure.

Thus, where the consigner has failed to comply with the requirements, it is the obligation of the consignee to ensure proper compliance so as to avoid the prescribed penalties and losses.

- iii.) Payment to advocate and high court judges for arbitration, attracts RCM GST.

Services provided by individual advocates including a senior advocates or firm of advocates to any business entity located in the taxable territory attracts GST to be paid by the recipient business entity under reverse charge mechanism - Notification No. 13/2017- Central Tax (Rate). BRLPS is a business entity under the eyes of the CGST Act 2017 (and respective SGST Act(s)) since its activities fall under the prescribed definition of "business" laid by the aforementioned Act -

As per Section 2 (17) CGST Act 2017-business includes

- (a) any trade, commerce, manufacture, profession, vocation, adventure, wager or any other Similar activity, whether or not it is for a pecuniary benefit;
- (b) any activity or transaction in connection with or incidental or ancillary to sub-clause

- (a) Hitherto, it is proved that GST is leviable under Reverse charge mechanism on BRLPS.

With regard to the registration requirements, as per section 24 of the CGST Act 2017, notwithstanding anything contained in section 22 (normal registration requirements), persons who are required to pay tax under reverse charge shall be required to be registered under this Act

Hence, it is abundantly clear that BRLPS is liable to take registration to discharge statutory liabilities under the aforementioned provisions.



b. District Observations

1. District : Madhubani

A limited Tender was issued through file number BRLPS/DPCU/MDB/PROC/778/2020-2021. "METHODEX LIMITED" was the L1 party in this tender according to the tender norms. But the party did not deliver the goods. Then the tender was cancelled and a new tender was issued through the same file number. "METHODEX LIMITED" was again the L1 party in the tender but the per unit price quoted by them was higher than the earlier tender. This is doubtful due to the following reasons:-

- If the party was unable to deliver the goods during first procurement then why were they selected amongst the vendors during the second procurement process. No proper justification was given by the Procurement Manager for the same.
- Also No proper justification was given to us upon the eligibility criteria for invitation of vendors during limited tendering process.

2. District : Purnea

Procurement made for printing of CBOs Masik prativedan and grading for whose eligibility criteria is decided by committee that vendor should have Minimum annual average turnover of 3 years is Rs. 15 Lakh or more but here in this case tender Awarded to Anand Enterprises, Patna whose Average Turnover of 3 years is less than 15 Lakh Hence this Vendor is Ineligible in financial criteria of Bidding procedure however, This Tender is Awarded to Anand Enterprises who is not qualify the eligibility criteria.

As per reply by the district management, while computing 15 Lakh turnover, closing stock was also added which is incorrect. There is a procedural lapse which the project has taken care of and show cause has been issued on the concerned officer.

3. District : Bhagalpur

Contract for Printing of Niyogen Patrika 21-22 During the course of audit it was found that the contract was allotted to Mahabeer Printers.

The comparative chart of all bidders shows that different bidder quote in different fashion, some quoted exclusive of GST, some quoted inclusive of GST and GST rates also varies from bidder to bidders. However a single uniform GST rate should have been charged by all bidders for a specific item they are bidding for.

4. District : Sitamarhi
NRLM Advance



NRLM Advance

It has been observed in the district Sitamarhi that the amount for Toilet Construction has been paid to the beneficiaries by DPCU as an advance in December 2017. Then those beneficiaries were supported by DRDA for Toilet Construction. Hence amount of Rs. 10,93,251 is standing as outstanding advance since 5 years.

Action should be taken against defaulters and the amount shall be recovered.

c. Recommendations :-

1. We have observed that Fixed Asset Register and Stock Register has not been maintained properly in several districts. It is recommended to maintain such records as per the norms and guidelines of the project.
2. We have observed that Utilization Certificates have not been maintained properly in the districts.

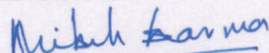
However, the management has taken necessary steps to regularize all of the above mentioned issues to ensure that all the internal controls and checks are in place.

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

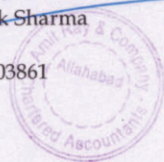
Thanking You.

Yours truly,

For Amit Ray & Co
Chartered Accountants
FRN 000483C


Abhishek Sharma
Partner
M.No. 403861

Patna
September 27, 2022



Bihar Rural Livelihoods Promotion Society
Consolidated Receipts & Payments Account for the year ended 31st March 2022

						(Amount in Rs.)	
Receipts	Sch No.	Total for the year ended 31.03.22	Total for the year ended 31.03.21	Payments	Sch No.	Total for the year ended 31.03.22	Total for the year ended 31.03.21
Opening Balance				Satlat Jeevikoparjan Yojana (SJY)	9	7567,63,569.29	10610,31,503.57
Cash in Hand		3,16,612.00	10,01,219.69	National Rural Livelihood Mission (NRLM)	10	162826,19,118.14	95780,56,712.99
Cash at Bank		163870,65,655.40	258133,51,623.76	National Rural Economic Transformation Project (NRETP)	11	19976,36,724.76	15484,80,112.98
				Bihar Transformative Development Project (BTDP)	12	52961,58,593.83	43907,23,560.60
Loans & Advances		54714,34,837.75	49738,37,169.54	Other Project Expenditure	13	4808,74,622.03	6353,04,007.78
TDS Receivable		55,24,519.00	438,97,865.00	Fixed Assets purchased under	1	151,05,276.00	1915,14,957.88
Receivable from PHED		3443,93,760.48	3057,77,554.15	BTDP/NRLM/DDU-GKY/NRETP/SJY			
Funds Received	15			Swachh Bharat Mission -Gramin (SBM-G)		4063,80,218.84	36470,96,184.54
Central Govt.		149976,57,757.82	71698,31,481.10	Lohiya Swachhta Yojna (LSY)		795,57,373.10	6371,99,078.91
State Govt./Other Deptt. Fund		181471,87,597.22	142399,76,019.74	Ganga Action Plan (GAP)		207,15,693.38	290,84,166.09
Interest & Other Income				Nirmal Neer Pariyojna (NNP)	16	149,04,137.11	521,67,511.46
Bank Interest	6	1997,14,767.37	5823,34,881.50	SBM- Performance Incentive Grant (PIG)		4403,46,972.08	11307,20,397.04
Miscellaneous Income	7	67,72,933.80	85,64,472.94	SBM- Extra Budgetary Resource (EBR)		7363,59,371.00	77642,96,679.00
Closing Liabilities	3	921,91,686.18	866,45,027.96	SBM- Swachh Bharat Kosh (SBK)		-	-
Interest on CSS payable to Funding Agency	6A	2294,29,048.01	1587,68,653.01	Fixed Assets purchased under SBM-G/LSY/GAP/PIG/EBR/SBK	1	6,90,965.00	18,35,379.00
Prior Period Item				Opening liabilities		2454,13,680.97	2208,78,091.91
Opening fund receivable from PHED		-	1138,20,570.99	Prior Period Item		-	81,000.00
				Unspent Balance Returned to the Funding Agency:			
				SLACC		-	494,32,822.00
				Dairy Development Scheme		12,00,000.00	-
				MKSP-NTFP-TASAR		234,67,627.68	-
				GAP		22300,00,000.00	-
				NNP-LIS		-	379,08,805.00
				SBM- Swachh Bharat Kosh (SBK)		-	3132,60,184.00
				Closing Balance			
				Cash in hand	4	4,24,149.00	3,16,612.00
				Cash at Bank	5	180099,79,699.49	163870,65,655.40
				Loans & Advances	8	84984,39,748.85	54714,34,837.75
				TDS Receivable	14	2,57,874.00	55,24,519.00
				Receivable from PHED		3443,93,760.48	3443,93,760.48
Total		558816,89,175.03	534978,06,539.38	Total		558816,89,175.03	534978,06,539.38

Significant Accounting Policies & Notes on Accounts 17

For Amit Ray & Co.
(Chartered Accountants)
FRN-0004830

(C.A. Abhishek Sharma-Partner)
M.No.403861
Place : Patna
Date:

27 SEP 2022



(Ranjit Kumar)
Chief Finance Officer

For and on behalf of
Bihar Rural Livelihoods Promotion Society

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



Bihar Rural Livelihoods Promotion Society
Consolidated Income & Expenditure Account for the year ended 31st March 2022

(Amount in Rs.)

Expenditure	Schedule No.	For the year ended 31-3-2022	For the year ended 31-3-2021	Income	Schedule No.	For the year ended 31-3-2022	For the year ended 31-3-2021
Satat Jeevikoparjan Yojana (SJY)	9	7567,63,569.29	10610,31,503.57	Grant Received to the extent utilized during the year		263216,24,933.39	300766,10,897.40
National Rural Livelihood Mission (NRLM)	10	162826,19,118.14	95780,56,712.99	Less: Fixed Assets transferred to Capital Fund Account	1	157,96,241.00	1933,50,336.88
National Rural Economic Transformation Project (NRETP)	11	19976,36,724.76	15484,80,112.98	Total		263058,28,692.39	298832,60,560.52
Bihar Transformative Development Project (BTDP)	12	52961,58,593.83	43907,23,560.60	Miscellaneous Income			
Other Project Expenditures	13	4808,74,622.03	6353,04,007.78	Bank Interest	6	1997,14,767.37	5823,34,881.50
Expenditure under LSBA	16			Other Income	7	67,72,933.80	85,64,472.94
Swachh Bharat Mission -Gramin (SBM-G)		4063,80,218.84	36470,96,184.54				
Lohiya Swachhta Yojna (LSY)		795,57,373.10	6371,99,078.91				
Ganga Action Plan (GAP)		207,15,693.38	290,84,166.09				
Nirmal Neer Pariyojna (NNP)		149,04,137.11	521,67,511.46				
SBM- Performance Incentive Grant (PIG)		4403,46,972.08	11307,20,397.04				
SBM- Extra Budgetary Resource (EBR)		7363,59,371.00	77642,96,679.00				
SBM- Swachh Bharat Kosh (SBK)		-	-				
Add: Fixed Assets Purchased under BTDP/NRLM/SLACC/DDU-GKY/NRETP/SJY	1	151,05,276.00	1915,14,957.88				
Add: Fixed Assets Purchased under SBM-G/LSY/GAP/NNP		6,90,965.00	18,35,379.00				
Total Expenditure		265281,12,634.56	306675,10,251.84				
Less: Fixed Assets transferred	1	157,96,241.00	1933,50,336.88				
Total		265123,16,393.56	304741,59,914.96	Total		265123,16,393.56	304741,59,914.96

Significant Accounting Policies & Notes on Accounts 17

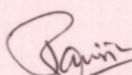
In terms of our report of even date

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

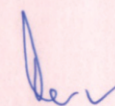
(C.A. Abhishek Sharma, Partner)
M.No.403861
Place : Patna
Date:

27 SEP 2022

For and on behalf of
Bihar Rural Livelihoods Promotion Society


(Ranjit Kumar)
Chief Finance Officer




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

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Fixed Assets & Capital Fund

Schedule 1
(Amount in Rs.)

Particulars	Balance as on 01-04-2021	Addition during the year	Deletion During the year	Balance as on 31-03-2022	Balance as on 31-03-2021
BRLP	621,27,537.60	-	-	621,27,537.60	621,27,537.60
BTDp	2674,25,169.99	62,77,518.00	5,17,163.00	2731,85,524.99	2674,25,169.99
NRLM	1381,76,651.24	23,65,782.00		1405,42,433.24	1381,76,651.24
NRETP	543,74,379.00	18,15,182.00		561,89,561.00	543,74,379.00
SJY	48,54,790.00	45,13,980.00		93,68,770.00	48,54,790.00
DDU-GKY	6,47,813.00	1,32,814.00		7,80,627.00	6,47,813.00
SLACC	16,18,294.00			16,18,294.00	16,18,294.00
NRLP	522,92,972.15			522,92,972.15	522,92,972.15
SBM-G	473,22,974.35	6,14,467.00		479,37,441.35	473,22,974.35
SBM-G-PIG	-	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	6309,62,998.33	157,96,241.00	5,17,163.00	6462,42,076.33	6309,62,998.33



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Fixed Assets & Capital Fund

Schedule 1
(Amount in Rs.)

Particulars	Balance as on 01-04-2021	Addition during the year	Deletion During the year	Balance as on 31-03-2022	Balance as on 31-03-2021
BRLP	621,27,537.60	-	-	621,27,537.60	621,27,537.60
BTDP	2674,25,169.99	62,77,518.00	5,17,163.00	2731,85,524.99	2674,25,169.99
NRLM	1381,76,651.24	23,65,782.00		1405,42,433.24	1381,76,651.24
NRETP	543,74,379.00	18,15,182.00		561,89,561.00	543,74,379.00
SJY	48,54,790.00	45,13,980.00		93,68,770.00	48,54,790.00
DDU-GKY	6,47,813.00	1,32,814.00		7,80,627.00	6,47,813.00
SLACC	16,18,294.00			16,18,294.00	16,18,294.00
NRLP	522,92,972.15			522,92,972.15	522,92,972.15
SBM-G	473,22,974.35	6,14,467.00		479,37,441.35	473,22,974.35
SBM-G-PIG	-	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	6309,62,998.33	157,96,241.00	5,17,163.00	6462,42,076.33	6309,62,998.33



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2021-22)

Schedule 2

Restricted Fund	BTDP	Integrated Poultry Development Scheme (IPDS)	Integrated Goat & Sheep Development Scheme (IGSDS)	Dairy Development Scheme	WDC-Gram Varta	Unicef Swabhiman project	BSBC
Opening Balance as on 01-04-2021	20707,08,740.59	3176,83,454.70	(5,02,271.60)	12,00,000.00	197,79,946.00	(9,159.00)	84,831.00
Fund Received from Central Government							
Fund Received from State Government/other Department Fund	60498,00,000.00	-				74,87,735.00	
SGSY							
Bank Interest	543,39,083.89	2,67,655.00					
Other receipts	32,74,173.00						
Prior period Item							
Transfer to /from							
Total (A)	81781,21,997.48	3179,51,109.70	(5,02,271.60)	12,00,000.00	197,79,946.00	74,78,576.00	84,831.00
Amount Returned to the Funding Agency				12,00,000.00			
Net Fund Balance (B)	81781,21,997.48	3179,51,109.70	(5,02,271.60)	-	197,79,946.00	74,78,576.00	84,831.00
Less: Expenditure incurred during the year	53024,36,111.83	207,38,843.00	(16,59,271.60)		-	66,43,074.00	-
Total Expenditure (C)	53024,36,111.83	207,38,843.00	(16,59,271.60)	-		66,43,074.00	-
Restricted Fund as on 31/03/2022 (B-C)	28756,85,885.65	2972,12,266.70	11,57,000.00	-	197,79,946.00	8,35,502.00	84,831.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2021-22)

Schedule 2

Restricted Fund	NEERA	CSR Activities	NRETP Innovative Project	NRETP- Dairy Value Chain Development	Ease of Living Survey	NRETP	NRLM
Opening Balance as on 01-04-2021	400,15,148.92	-	-	(700,68,585.88)	897,14,002.40	(3293,71,381.24)	14414,21,421.66
Fund Received from Central Government			28,26,688.00			17375,21,500.00	128654,75,000.00
Fund Received from State Government/other Department Fund		800,00,000.00	-			11583,47,600.00	85769,82,000.00
SGSY							78,29,283.04
Bank Interest							
Other receipts						7,27,376.80	23,86,406.00
Prior period item							
Transfer to /from							
Total (A)	400,15,148.92	800,00,000.00	28,26,688.00	(700,68,585.88)	897,14,002.40	25672,25,095.56	228940,94,110.70
Amount Returned to the Funding Agency							
Net Fund Balance (B)	400,15,148.92	800,00,000.00	28,26,688.00	(700,68,585.88)	897,14,002.40	25672,25,095.56	228940,94,110.70
Less: Expenditure incurred during the year	21,98,334.00		-	(700,68,585.88)	897,14,002.40	19798,06,490.24	162849,84,900.14
Total Expenditure (C)	21,98,334.00	-	-	-700,68,585.88	897,14,002.40	19798,06,490.24	162849,84,900.14
Restricted Fund as on 31/03/2022 (B-C)	378,16,814.92	800,00,000.00	28,26,688.00	-	-	5874,18,605.32	66091,09,210.56



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2021-22)

Schedule 2

Restricted Fund	RSETI	SVEP	CFT	Mukhyamantri Kosi Mulberry Yojna	DDU-GKY	Social Audit Society	NRO
Opening Balance as on 01-04-2021	22,31,144.00	1630,62,502.60	72,90,992.06	1143,92,549.05	50100,87,135.27	201,74,690.64	21,61,070.00
Fund Received from Central Government	644,10,000.00	180,00,000.00					
Fund Received from State Government/other Department Fund		120,00,000.00				183,82,725.00	
SGSY							
Bank Interest			7,66,160.00				
Other receipts					3,50,000.00		
Prior period Item							
Transfer to /from							
Total (A)	666,41,144.00	1930,62,502.60	80,57,152.06	1143,92,549.05	50104,37,135.27	385,57,415.64	21,61,070.00
Amount Returned to the Funding Agency							
Net Fund Balance (B)	666,41,144.00	1930,62,502.60	80,57,152.06	1143,92,549.05	50104,37,135.27	385,57,415.64	21,61,070.00
Less: Expenditure incurred during the year	140,60,800.00	454,72,365.00	180,57,074.80	38,75,481.00	2903,54,837.83	296,78,462.00	15,85,313.00
Total Expenditure (C)	140,60,800.00	454,72,365.00	180,57,074.80	38,75,481.00	2903,54,837.83	296,78,462.00	15,85,313.00
Restricted Fund as on 31/03/2022 (B-C)	525,80,344.00	1475,90,137.60	(99,99,922.74)	1105,17,068.05	47200,82,297.44	88,78,953.64	5,75,757.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2021-22)

Schedule 2

Restricted Fund	PM-FME	NABARD	MKSP-NTFP TASAR	MKSP-ASA	Satat Jeevikoparjan Yojana	SBM-G	NNP/LIS
Opening Balance as on 01-04-2021	-	75,000.00	492,00,651.00	308,35,806.62	5835,07,792.72	15282,61,835.40	170,46,619.79
Fund Received from Central Government						3047,27,000.00	
Fund Received from State Government/other Department Fund	379,04,824.00				14000,00,000.00	8031,51,000.00	
SGSY							
Bank Interest				10,80,169.00	97,71,733.00		
Other receipts						30,800.00	1,153.00
Prior period item							
Transfer to /from			(0.32)	0.32			
Total (A)	379,04,824.00	75,000.00	492,00,650.68	319,15,975.94	19932,79,525.72	26361,70,635.40	170,47,772.79
Amount Returned to the Funding Agency			234,67,627.68				
Net Fund Balance (B)	379,04,824.00	75,000.00	257,33,023.00	319,15,975.94	19932,79,525.72	26361,70,635.40	170,47,772.79
Less: Expenditure incurred during the year	242,69,100.00		257,33,023.00		7612,77,549.29	4069,94,685.84	149,04,137.11
Total Expenditure (C)	242,69,100.00	-	257,33,023.00	-	7612,77,549.29	4069,94,685.84	149,04,137.11
Restricted Fund as on 31/03/2022 (B-C)	136,35,724.00	75,000.00	-	319,15,975.94	12320,01,976.43	22291,75,949.56	21,43,635.68



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedules to the Balance Sheet (2021-22)

Schedule 2

Restricted Fund	LSY	SBM-PIG	SBM-EBR	GAP	Total
Opening Balance as on 01-04-2021	9264,05,733.54	6059,35,519.04	63164,01,277.00	30055,95,237.38	219633,21,703.66
Fund Received from Central Government					149929,60,188.00
Fund Received from State Government/other Department Fund					181440,55,884.00
SGSY					78,29,283.04
Bank Interest	313,18,396.50			1021,70,416.98	1997,13,614.37
Other receipts		3,978.00		200.00	67,74,086.80
Prior period Item					-
Transfer to /from					-
Total (A)	9577,24,130.04	6059,39,497.04	63164,01,277.00	31077,65,854.36	553146,54,759.87
Amount Returned to the Funding Agency				22300,00,000.00	22546,67,627.68
Net Fund Balance (B)	9577,24,130.04	6059,39,497.04	63164,01,277.00	8777,65,854.36	530599,87,132.19
Less: Expenditure incurred during the year	795,57,373.10	4404,23,470.08	7363,59,371.00	207,15,693.38	265281,12,634.56
Total Expenditure (C)	795,57,373.10	4404,23,470.08	7363,59,371.00	207,15,693.38	265281,12,634.56
Restricted Fund as on 31/03/2022 (B-C)	8781,66,756.94	1655,16,026.96	55800,41,906.00	8570,50,160.98	265318,74,497.63



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Current Liabilities Schedule 3 Amount in Rupees

Particulars	As at 31st March 2022	As at 31st March 2021
BTDP	246,21,043.50	172,48,663.24
MKSP	24,285.00	-
SJY	8,62,522.00	2,00,615.00
NRLM	507,04,811.08	484,12,698.28
NRETP	33,37,285.61	21,74,137.45
SBM-G	108,91,378.19	113,24,538.19
LSY	15,59,244.00	15,59,244.00
GAP	72.00	52,40,367.00
NNP		
SBM-PIG	1,91,044.80	4,84,764.80
SBM-EBR	-	-
SBM-SBK	-	-
Total	921,91,686.18	866,45,027.96

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Cash in Hand Schedule 4 (Amount in Rs.)

Particulars	As at 31st March 2022	As at 31st March 2021
Satat Jeevikoparjan Yojana	8,117.00	6,165.00
BTDP	2,63,770.00	2,09,777.00
NRLM	55,547.00	39,512.00
NRETP	96,715.00	61,158.00
SBM-G	-	-
LSY	-	-
GAP	-	-
NNP	-	-
Total	4,24,149.00	3,16,612.00

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule 5 Cash at Bank

Particulars	As at 31st March 2022	As at 31st March 2021
Satat Jeevikoparjan Yojana	9314,13,635.79	3749,78,919.00
BTDP	25626,95,369.62	12714,31,818.94
MKSP	291,75,899.94	284,84,148.62
NRETP	4589,37,083.77	3660,36,955.26
NRLM	65678,46,712.42	10966,07,887.11
DDU-GKY	15573,19,528.55	20878,89,294.99
SBM-G	18022,83,752.23	10067,82,887.29
LSY	8797,38,000.94	9194,02,819.54
GAP	3456,11,358.51	29456,30,375.91
NNP	21,247.38	20,094.38
SBM-PIG	697,87,804.34	301,46,333.36
SBM-EBR	28051,49,306.00	62596,54,121.00
Total	180099,79,699.49	163870,65,655.40



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

**Schedule 6
Bank Interest**

Particulars	As at 31st March 2022	As at 31st March 2021
	-	
BTDp	543,39,083.89	773,83,614.21
Integrated Poultry Development Scheme	2,67,655.00	12,16,274.00
Integrated Goat & Sheep Development Scheme	-	5,87,605.00
Satat Jeevikoparjan Yojana	97,71,733.00	221,90,155.56
CFT	7,66,160.00	10,05,261.00
MKSP-ASA	10,80,169.00	13,35,521.00
SBM-G		848,22,177.62
NNP/LIS	1,153.00	5,70,998.25
LSY	313,18,396.50	437,44,075.00
GAP	1021,70,416.98	1051,16,416.18
SBM-PIG	-	158,49,421.68
SBM-EBR	-	2187,54,225.00
SBM-SBK	-	97,59,137.00
Total	1997,14,767.37	5823,34,881.50

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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

Particulars	As at 31st March 2022	As at 31st March 2021
NRLM	996,00,935.52	611,31,826.01
DDU-GKY	683,56,275.00	798,32,952.00
RSETI	2,63,890.00	7,29,899.00
SVEP	29,47,374.00	9,36,674.00
NRETP	116,47,168.96	161,37,302.00
SBM (G)	64,30,209.53	
SBM (G)-EBR	385,88,805.00	
SBM (G)-PIG	15,94,390.00	
Total	2294,29,048.01	1587,68,653.01

**Schedule 7
Miscellaneous Income**

Particulars	As at 31st March 2022	As at 31st March 2021
BTDp	32,74,173.00	19,63,577.00
NRLM	23,86,406.00	14,59,358.94
SJY	-	220.00
DDU-GKY	3,50,000.00	47,28,549.00
NRETP	7,27,376.80	4,12,764.00
MKSP ASA	-	1.00
SBM-G	30,800.00	1.00
LSY	-	-
NNP/LIS	-	-
GAP	200.00	-
SBM-PIG	3,978.00	2.00
SBM-EBR	-	-
SBM-SBK	-	-
Total	67,72,933.80	85,64,472.94

BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY
Schedule -8
Loans & Advance:

(Amount in Rs.)

Project	Employee Advance		Advance under Poultry Development Scheme		Advance under Integrated Goat & Sheep Development Scheme		Advance under NEERA		Mukhyamantri Mulberry Yojana Advance	
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months
BTD+ MKSP+	178,57,298.89	109,98,896.24	153,17,029.00	173,88,762.00			132,85,424.00	11,37,760.28	-	-
NRLM+ (Excluding DDU-GKY)	65,80,462.37	36,55,060.55	185,98,336.50	89,12,889.00			103,54,133.00	75,422.08	-	4,614.00
DDU-GKY										
NRETP	76,58,458.14	36,55,235.40	55,18,500.00	89,59,790.00						
Satat Jeevikoparjan Yojana										
SBM-G										
LSY										
NNP										
GAP										
SBM-PIG										
SBM-EBR										
Total	320,96,219.40	183,09,192.19	394,33,865.50	352,61,441.00	-	-	236,39,557.00	12,13,182.36	-	4,614.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule - 8

Loans & Advance:

(Amount in Rs.)

Project	SVEP Advance		Advance under Resource Cell		Others		Advance under-LSBA	Total As on 31st March 2022	As at 31st March 2021
	Less than Six months	More than Six Months	Less than Six months	More than Six Months	Less than Six months	More than Six Months			
BTD+	-	-	-	-	4110,83,898.51	1540,79,539.41		6411,48,608.33	4723,28,720.07
MKSP+						27,64,361.00		27,64,361.00	515,52,309.00
NRLM+ (Excluding DDU-GKY)	394,20,755.00	72,22,271.00	90,039.00	42,57,738.00	2500,97,732.45	1505,94,474.87		4998,63,927.82	3536,52,728.85
DDU-GKY					478,48,173.72	32003,97,962.00		32482,46,135.72	30640,03,891.00
NRETP					1437,53,725.24	436,08,198.03		2131,53,906.81	2402,31,145.00
Satat Jeevikoparjan Yojana					2631,55,314.95	1039,84,764.46		3671,40,079.41	4089,46,011.65
SBM-G							1460,73,331.00	1460,73,331.00	2085,87,557.15
LSY							-	-	2,22,758.00
NNP							21,22,388.30	21,22,388.30	170,26,525.41
GAP							4683,29,731.14	4683,29,731.14	220,96,085.14
SBM-PIG							969,55,874.32	969,55,874.32	5760,15,950.48
SBM-EBR							28126,41,405.00	28126,41,405.00	567,71,156.00
							-	-	-
Total	394,20,755.00	72,22,271.00	90,039.00	42,57,738.00	11159,38,844.87	36554,29,299.77	35261,22,729.76	84984,39,748.85	54714,34,837.75



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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

Particulars	As at 31.03.2022			As at 31.03.2021		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Capacity Building	2762,17,180.41	45,13,980.00	2717,03,200.41	1804,87,797.79	47,60,414.00	1757,27,383.79
Community Investment Fund	4850,60,368.88	-	4850,60,368.88	8853,04,119.78	-	8853,04,119.78
Partnership & Convergence	-	-	-	-	-	-
Total	7612,77,549.29	45,13,980.00	7567,63,569.29	10657,91,917.57	47,60,414.00	10610,31,503.57



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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

Particulars	As at 31.03.2022			As at 31.03.2021		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Institution & Human Capacity Building	12,88,553.00		12,88,553.00	11,50,668.00		11,50,668.00
State Rural Livelihoods Mission	1989,97,883.27	7,60,541.00	1982,37,342.27	1868,28,732.75	12,39,914.00	1855,88,818.75
Institutional Building and capacity Building	12565,99,619.10	16,05,241.00	12549,94,378.10	10651,38,951.76	5,83,053.88	10645,55,897.88
Community Investment Support	140929,24,476.53		140929,24,476.53	80706,68,071.33	150,66,624.00	80556,01,447.33
Infrastructure & Marketing	2,96,396.00		2,96,396.00	158,84,484.00	-	158,84,484.00
Project Implementation Support	20,30,249.00		20,30,249.00	59,79,290.00	-	59,79,290.00
Innovation & Partnership support	192,13,447.00		192,13,447.00	104,20,374.00	-	104,20,374.00
Interest Subvention	7136,34,276.24		7136,34,276.24	2388,75,733.03	-	2388,75,733.03
Total	162849,84,900.14	23,65,782.00	162826,19,118.14	95949,46,304.87	168,89,591.88	95780,56,712.99



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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

Particulars	As at 31.03.2022			As at 31.03.2021		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
State Rural Livelihood Mission	2998,77,349.33	12,61,534.00	2986,15,815.33	2673,04,480.64	27,39,092.00	2645,65,388.64
Institutional Building and Capacity Building	11008,77,501.59	5,53,648.00	11003,23,853.59	8366,43,099.84	5,25,198.00	8361,17,901.84
Community Investment Support	5707,49,569.32	-	5707,49,569.32	4314,64,691.90	498,98,615.00	3815,66,076.90
Innovation & Partnership Support		-	-	-	-	-
Project Implementation Support	83,02,070.00	-	83,02,070.00	51,94,008.00	-	51,94,008.00
Dedicated Fund:						
Dairy Value chain Development	(700,68,585.88)	-	(700,68,585.88)	568,50,740.00		568,50,740.00
Ease Of Living Survey	897,14,002.40	-	897,14,002.40	41,85,997.60		41,85,997.60
Total	19994,51,906.76	18,15,182.00	19976,36,724.76	16016,43,017.98	531,62,905.00	15484,80,112.98



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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

Particulars	As at 31.03.2022			As at 31.03.2021		
	Total Expenditure	Expenditure Capitalised	Net Expenditure	Total Expenditure	Expenditure Capitalised	Net Expenditure
Community Institution Development	21473,44,818.32	23,56,382.00	21449,88,436.32	21447,92,540.81	751,23,312.24	20696,69,228.57
Community Investment Fund	22123,84,857.20	-	22123,84,857.20	14835,40,086.52	-	14835,40,086.52
Access to Health Nutrition and Sanitation	1724,05,250.74	-	1724,05,250.74	562,08,716.00	-	562,08,716.00
Innovation, Partnership and Technical Assistance	762,16,456.58	-	762,16,456.58	1151,44,489.00	-	1151,44,489.00
Project Management Unit	6940,84,728.99	39,21,136.00	6901,63,592.99	7074,07,693.27	412,46,652.76	6661,61,040.51
Total	53024,36,111.83	62,77,518.00	52961,58,593.83	45070,93,525.60	1163,69,965.00	43907,23,560.60



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

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

Particulars	As at 31.03.2022	As at 31.03.2021
	Total Expenditure	Total Expenditure
UNICEF-Swabhiman Project	66,43,074.00	57,85,350.00
Integrated Poultry Development Scheme(IPDS)	207,38,843.00	1,97,873.00
Integrated Goat and Sheep Development Scheme (IGSDS)	(16,59,271.60)	1540,76,631.00
NEERA	21,98,334.00	(4,76,842.50)
RSETI	140,60,800.00	496,50,021.00
SVEP	454,72,365.00	285,35,836.00
CFT	180,57,074.80	191,66,968.20
MKMP	38,75,481.00	172,98,501.00
Social Audit Society	296,78,462.00	747,75,082.36
NRO	15,85,313.00	6,24,930.00
PM-FME	242,69,100.00	-
MKSP-NTFP-TASAR	257,33,023.00	5,587.00
Total (A)	1906,52,598.20	3496,39,937.06
DDU-GKY		
Expenditure Under DDU-GKY	2903,54,837.83	2859,96,152.72
Less: Expenses capitalised	1,32,814.00	3,32,082.00
Net Expenses under DDU-GKY (B)	2902,22,023.83	2856,64,070.72
Grand Total (A + B)	4808,74,622.03	6353,04,007.78



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 14
TDS Receivable
(Amount in Rs.)

Particulars	Balance as at 31.03.2022	Balance as at 31.03.2021
BTD	2,57,874.00	2,57,874.00
NRLM	-	23,47,609.00
SJY	-	29,19,036.00
SBM-G	-	-
LSY	-	-
Total	2,57,874.00	55,24,519.00



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY

Schedule : 15

Fund Received

(Amount in Rs.)

S.N.	Particulars	FY 2021-22			FY 2020-21
		Central Share	State Share/Other Department Fund	Total	Total
1	Satat Jeevikoparjan Yojana	-	14000,00,000.00	14000,00,000.00	9750,00,000.00
2	BTDP	-	60498,00,000.00	60498,00,000.00	33448,60,000.00
3	NRLM	128654,75,000.00	85769,82,000.00	214424,57,000.00	91402,74,000.00
4	SGSY	46,97,569.82	31,31,713.22	78,29,283.04	78,70,801.84
5	NRETP	17375,21,500.00	11583,47,600.00	28958,69,100.00	10809,38,000.00
6	RSETI	644,10,000.00	-	644,10,000.00	102,58,000.00
7	SVEP	180,00,000.00	120,00,000.00	300,00,000.00	663,21,000.00
8	Social Audit Society	-	183,82,725.00	183,82,725.00	875,73,483.00
9	NRO	-	-	-	27,86,000.00
10	PM-FME	-	379,04,824.00	379,04,824.00	-
11	Dairy Development Scheme	-	-	-	12,00,000.00
12	Fund From Unicef Swabhiman	-	74,87,735.00	74,87,735.00	52,41,216.00
13	CSR Activities	-	800,00,000.00	800,00,000.00	-
14	NABARD	-	-	-	75,000.00
15	CFT	-	-	-	262,00,000.00
16	Ease of Living Survey(EOL)	-	-	-	939,00,000.00
17	NRETP-Innovative project	28,26,688.00	-	28,26,688.00	-
18	SBM-G	3047,27,000.00	8031,51,000.00	11078,78,000.00	-
19	SBM-Performance Incentive Grant (PIG)	-	-	-	8856,44,000.00
20	SBM-Extra Budgetary Resource (EBR)	-	-	-	56816,66,000.00
	Total	149976,57,757.82	181471,87,597.22	331448,45,355.04	214098,07,500.84



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

Particulars	Expenditure Under SBM-G		Expenditure Under LSY		Expenditure Under GAP		Expenditure Under SBM-PIG		Expenditure Under SBM-EBR		Expenditure Under NNP-LIS-SLWM	
	FY 2021-22	FY 2020-21	FY 2021-22	FY 2020-21	FY 2021-22	FY 2020-21	FY 2021-22	FY 2020-21	FY 2021-22	FY 2020-21	FY 2021-22	FY 2020-21
Expenditure												
Incentive for IHHL	586,13,080.00	32822,30,000.00	222,96,000.00	5845,32,000.00	66,60,000.00	274,77,356.50	19,91,500.00	3510,64,748.72	5535,36,000.00	77039,56,400.00	62,11,727.36	-
Community Sanitation Comp. SLWSM	14,40,000.00	63,54,000.00	-	-	3,38,604.00	1,59,247.00	4382,33,077.68	7794,71,628.00	1828,23,371.00	603,40,279.00	-	-
IEC etc	786,91,335.00	1319,24,083.87	4,503.00	-	-	8,84,188.00	-	1,33,290.00	-	-	47,67,590.00	381,22,119.18
Capacity Building & Training	36,94,492.00	70,83,507.00	-	-	15,000.00	-	-	42,500.00	-	-	123,53,593.00	9500.00
Project Management & Admin cost	2639,41,311.84	2195,04,593.67	572,56,870.10	526,67,078.91	137,02,089.38	5,63,374.59	1,22,394.40	8,230.32	-	-	39,24,819.75	16,81,899.28
Miscellaneous Expense etc	-	-	-	-	-	-	-	-	-	-	-	-
Total (A)	4063,80,218.84	38470,96,184.54	795,57,373.10	6371,99,078.91	207,15,693.38	290,84,166.09	4403,46,972.08	11307,20,397.04	7363,59,371.00	77642,96,679.00	149,04,137.11	521,67,511.46
Fixed Assets(B)	6,14,467.00	18,35,379.00	-	-	-	-	76,498.00	-	-	-	-	-
Grand Total(A+B)	4069,94,685.84	36488,31,563.54	795,57,373.10	6371,99,078.91	207,15,693.38	290,84,166.09	4404,23,470.08	11307,20,397.04	7363,59,371.00	77642,96,679.00	149,04,137.11	521,67,511.46





JEEVIKA
An Initiative of Government of Bihar for Poverty Alleviation

**Bihar Rural Livelihoods Promotion Society
State Rural Livelihoods Mission, Bihar**



1st Floor, Vidyut Bhawan-II, Bailey Road, Patna - 800 021; Ph. : +91-612-250 4980; Fax : +91-612-250-4960; e-mail : info@brlp.in; Website : www.brlp.in

Date:- **27 SEP 2022**

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

Sub.: Management Assertion Letter

Sir,

This assertion letter is provided in connection with your audit of the financial statements of the **Bihar Rural Livelihoods Promotion Society (BRLPS)** for the year ended 31st March 2022. We acknowledge our responsibility for the fair presentation of the financial statements in accordance with the cash basis of accounting followed by the Government of India, and we confirm, to the best of our knowledge and belief, the following representations made to you during your audit:

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


Chief Finance Officer
BRLPS




Chief Executive Officer
BRLPS



BIHAR RURAL LIVELIHOODS PROMOTION SOCIETY (BRLPS)

Schedule-18

Significant Accounting Policies and Notes to Accounts

1. **Overview of organization**

Bihar Rural Livelihoods Promotion Society (BRLPS) is a non-profit organization registered under the Societies Registration Act, 1860 and is promoted by the Government of Bihar to address rural poverty in the state of Bihar in joint collaboration with the World Bank. The Society has implemented the following projects / activities during the financial year 2021-22:

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

2. **Basis of Preparation of Financial Statements**

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

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

3. **Fixed Assets and Depreciation**

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

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



4. **Revenue Recognition**

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

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

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

5. **Common Expenses**

The Society has been implementing various projects. Expenditure directly related to a particular project is allocated to the concerned project. Moreover, certain common expenditures have been incurred by the SPMU for the projects. In the financial year 2021-22, Society has apportioned common expenditure in the nature of Community Institution Development and Project Management in the ratio of 300:145:89 between BTDP, NRLM and NRETP respectively.

6. **Valuation of Stocks**

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

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

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

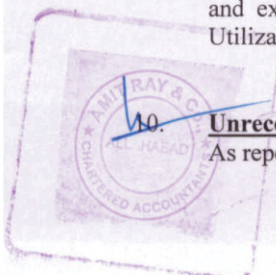
8. **Accounting of Fund Disbursed to SHGs**

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

9. Fund transferred for livelihood 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 Amit Ray & Co
Chartered Accountants
FRN:-000483C

Abhishek Sharma

CA Abhishek Sharma
MR No.403861

For and on behalf of
Bihar Rural Livelihood Promotion Society

[Signature]
Chief Finance Officer

[Signature]

Chief Executive Officer



PRODUCTS OF JEEVIKA



PRODUCTS OF JEEVIKA





JEEViKA

Bihar Rural Livelihoods Promotion Society

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Designed by : Priya Priydarshi, BRLPS