



“FOSTERING TRANSFORMATION IN RURAL BIHAR”

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JEEVIKA at a glance



Women Mobilized in Self Help Groups



**1.40 Cr
Households**

Community Based Organizations Promoted



**11,03,256 Self Help Groups
73,515 Village Organizations
1680 Cluster Level Federations**

Savings in Self Help Groups



Rs. 2319.89 Cr Savings

Capitalization from Project



Rs. 12,591 Cr

Bank loans accessed



Rs. 57,639 Cr credit

NPA



0.7%



**Farm Intervention
38.26 lakhs HHs**

Livelihoods



**Goatery
7.71 Lakhs HHs**



**Poultry
2.19 Lakhs HHs**



**Dairy
1.43 Lakhs HHs**



**Non farm
4.2 Lakhs Households**



**Producer Companies
(Farm + Livestock + Non farm
61+3+6=70)**

Skill Training



**4,04,240 youth trained
3,31,693 youth placed/ settled**

Community Resource Persons



**1,36,022
Community Cadres**

Financial Inclusion

Community Investment Fund (60 % to 70% of the Project Fund).

- Revolving fund (Rs.30,000/ SHG).
- Initial Capitalization Fund (Rs.1.5 Lakh/SHG) provided to Village Organizations.
- Vulnerability Reduction Fund (Food Security Fund-Rs 1 Lakh & Health Risk Fund-Rs 50,000).
- Infrastructure Fund & Viability Gap Fund to 534 Model CLFs.

Fund Flow - Community Institution





Access to Easy Credit

- Capitalising the SHG- Bank Linkage.
- Convergence with different schemes of the govt for fund availability.



Entrepreneurship Development

- Structured Entrepreneurship Development Training.
- Business Development Plan.
- Tracking progress tools.
- Imparting know –how on various schemes and programs on start –ups.
- Incubation programs.



Aggregation & Value Chain Development

- Organising producers into Producer Groups.
- Support in Working Capital Grant.
- Support on Business Plan Development.
- Technical support and Market Connectivity.
- Promotion of Producer Companies
- Cluster promotion-Bag/ Organic/Bamboo.



Women Entrepreneurs in Public Procurement Domain

- **Micro – Enterprises**
 - Didi Ki Rasoi
 - Didi Ki Paudhshala
 - Rural Retail Marts
 - Didi ka Silai Ghar

How JEEVIKA promotes Women Entrepreneurs



Bihar Rajya JEEVIKA Nidhi Sakh Sahkari Sangh Limited (JEEVIKA NIDHI)



- To boost financial inclusion and empower community institutions, the government launched “JEEVIKA NIDHI” – a cooperative bank fintech solution. Registered on 29th May 2025 under the Bihar Co-operative Societies Act, 1935.
- It aims to reduce poverty, support rural women as per their need, and transform Bihar’s economy through accessible and tailored financial services.
- Govt. of Bihar has approved **Rs. 1000 crore** for Jeevika Nidhi. Also, we will **mobilise Rs.400 crores from CLFs. Govt. of India will provide Rs.110 crore.** We will mobilise additional funds from Banks/Financial Institutions on state guarantee.
- It is based on an end-to-end digital platforms.
- **It was formally inaugurated by Hon’ble PM Shri Narendra Modi on 2nd Sep. 2025.**
- JEEVIKA Nidhi aims to extend credit to **2.00 lakh women entrepreneurs** in this financial year.

Individual Enterprises

SVEP - 35475

OSF - 8292

PMFME – 22978

Incubation – 150

MED – 3200

Loans to Entrepreneurs
from SHG groups –
3,60,000



Lakhpati Didi Initiative:

- Total target of Bihar till March 2026 – 30.21 lakhs
- Total Potential Lakhpati Didi Identified – 48.72 lakhs
- **31.70 Lakh Potential Lakhpati Didis have been declared as Lakhpati Didi.**
- More than 80,000 CRPs support the Potential Lakhpati Didi in processing their Business Plan and access to finances.



Satat Jeevikoparjan Yojana : At a Glance



Endorsement by Village Organization

2,01,218 HHs
1,83,034(Rural)
18,134 (Urban)



Households received Training

99%+
received Confidence building training.



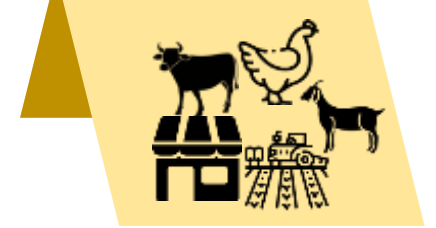
Livelihood Micro-Planning

99%
Completed MP



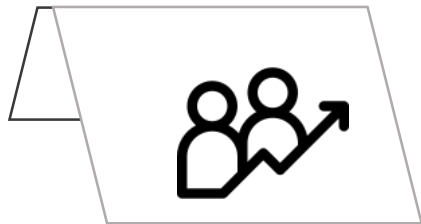
Master Resource Person (MRP)

5,878 MRPs



Livelihood Investment Fund

98% HHs received SIF.
95% HHs received LIF.



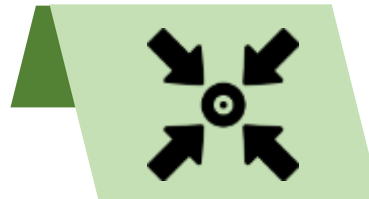
Graduation of HHs

1,08,893 Households



Insurance

88% HHs
covered under life insurance.



Convergence with Govt. Entitlements

100% HHs has access to safe drinking water.
100% HHs linked with Food security card.



Ayushman Card (Health Card)

90%+ HHs has access to Ayushman Bharat Card.



Immersion and Learning Exchange Program

7+ countries visited (Rwanda, Sri Lanka, Philippines, Kenya, South Africa, Indonesia etc.)
4+ States visited.

Impact Assessment Study



J-PAL South Asia

- SJY resulted in increased Food & Non-Food Spending indicating improved food security and greater overall economic flexibility
- Total monthly earnings increased from **Rs.3440 per month to Rs.15,499** per month in treatment group as compared to control group whose monthly earnings increased to **Rs.4788 per month in the endline compared to Rs.3847** in the baseline.
- Savings in Bank account also increased for treatment group HHs which is **Rs.3852 each month** as compared to control group which has **Rs.380 per month**.

KPMG

- **Increased Monthly Income**

Average SJY HHS monthly Income increased **from INR 2,700 to INR 13,395**

Mukhyamantri Mahila Rojgar Yojana



This scheme is a concrete step by the Bihar government towards women's economic independence and self-reliance.

The Bihar government's goal is to ensure that women from every household in Bihar engage in employment, becoming a source of strength for their families, society, and the state. Through this scheme, women will gain employment, family income will increase, and living standards will improve.

One woman from each Household of Bihar shall be covered under the program.

The **first installment of ₹10,000** as financial assistance will be transferred to the woman's bank account starting from September 2025.

Additional assistance of up to ₹2 lakh will be provided as needed.



DIDI KI PAUDSHALA

- JEEVIKA converges with the Department of Environment, and Climate Change Department and Department of Rural Development, Government of Bihar for supply of nursery plants under National Horticulture Mission and MGNREGA.
- **No. of Didi Ki Paudshala- 987**
- **Cumulative net profit earned - Rs10.87 Cr.**
- Around **4 crore saplings** have been planted in last 5 years in collaboration with the Department of Environment, Forest & Climate Change.

J-WiRES



- **JEEVIKA- Women Initiative Renewable Energy and Solution Private Limited, or J-WiRES**, assembles, manufactures, distributes, sells, and markets customized solar and electrical products.
- More than **70,000 LED Bulbs** have been assembled and around **382 Solar Marts**, established across Bihar.
- **No. of JEEVIKA Didis employed- 382**
- **Cumulative turnover- Rs 6.45 Crore.**

Kaushikee Mahila Milk Producer Company Limited



Creation of Milk Route in Kosi belt (Saharsa, Madhepura)

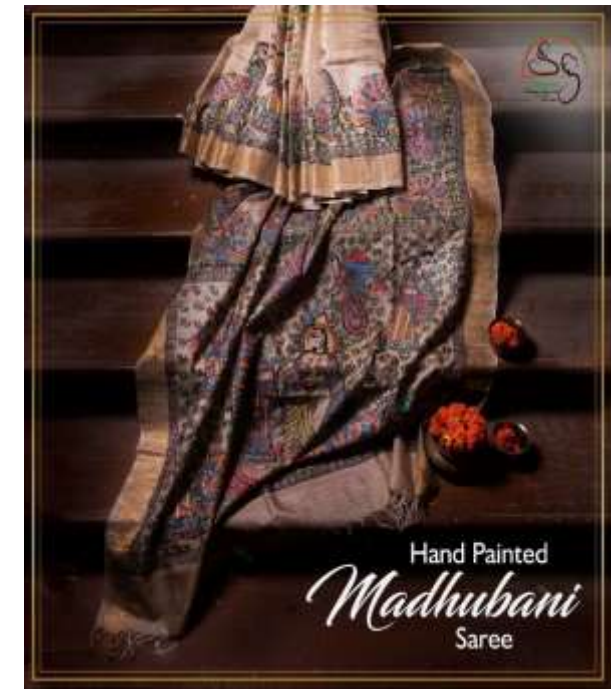
- Kaushikee Mahila Milk Producer Company Limited with a cumulative turnover of Rs **462.45** Cr company with **80,000 ltrs/day** milk pouring.
- It has also launched “JEEVIKA Dahi & Ghee”.
- 26,292 shareholders are associated with the Kaushikee.

Madhugram



- **Madhugram Mahila Producer Company Limited** has **8124 women bee keepers** and have till date produced and marketed over **2500metric tons** of honey.
- JEEViKA Honey is a popular brand which undergoes over **28 quality test parameters** before packaging and marketing.
- Cumulative Turn over of **Rs.138 Crores in last 5 years.**

Shilpgram



- With an objective of promoting culture as livelihood and endorsing **Bihar's art forms JEEViKA organized rural women artisans to form Shilpgram Mahila Producer Company.**
- Through design inputs, resources, and access to markets through various channel- **fairs and exhibitions, e-portal and retail outlets**, the crafts women are able to boost their income.
- **Cumulative Turn Over of Rs 8 Crores in last 5 years.**

JEEVIKA Bag Cluster - An industrial area for bag manufacturing

JEEVIKA has established 42 units in coordination with the Industry Department, Government of Bihar to provide initial working capital and space for women entrepreneurs under the Chief Minister's Women Entrepreneur Scheme. This unit has provided employment to over 1,000 women.



Sl.	Indicator	Achievement
1	The number of bag enterprises	42
2	Total number of bags produced	24.55 Lakhs
3	Total revenue of bag cluster entrepreneurs	₹13.24 Crore
4	Total number of employees working in the bag cluster	782
5	The number of vehicle entrepreneurs.	25
6	Total income of vehicle entrepreneurs.	₹55.08 Lakhs
7	Number of Bartech micro-entrepreneurs	40
8	Total revenue of Bartak Micro Entrepreneurs	₹1.55 Cr.

Stitching Intervention

NEW WORK ORDER – Social Welfare Department

Based on Cabinet Approval : Sankalp Letter has been issued –
ICDS/80050/01-2025, dated-05.06.2025

- **1,875 Machines** enabling large-scale production across **25 State-Of-The-Art Stitching Units established by BRLPS**
- **53,000 Women** engaged in **stitching activities** through small stitching units at CLF level.

Annual Rural Economy Boost-

- With ₹35 Crore work order delivered till date and a ₹211 Cr ICDS standalone order secured for stitching uniforms for 53 Lakh children, the project drives Bihar's annual rural economic activity

Monetary Benefits for SHG Women-

- Estimated monthly earnings ₹8,000-12,000 /month on average
- **Employment for 53,000 rural women, with earnings distributed across 534 blocks to strengthen local economies.**





Value Chain Development through Producer Companies Business of Women Producer Companies

- **Farm Based FPCs**

- A total of **61 Women Farmer Producer Companies (FPC)** have been promoted. Out of which 50 FPCs have been established under 10K FPO Scheme in last 2 years.
- Old FPCs established by JEEVIKA have a **cumulative turnover of more than Rs. 400 crores** and have mobilized more than **40,000 farmers**.
- These FPO's deals in Agri-Input, aggregation and processing activities.

- **Livestock Based FPCs**

- Two FPCs of goat rearers, **Seemanchal Women Goat Producer Company Limited** and **Mesha Women Goat Producer Company Limited** have mobilized **20,000 goat producers** and have a **turnover of Rs.4 Crore and Rs.2 Crore respectively in last financial year**.



JEEVIKA Didi Ki Rasoi (DKR)

Transforming Communities through Entrepreneurship and Quality Food

- **SHG women run institutional canteen chain in Bihar** initiated in October 2018
- **278 units functional across health institutions, SC/ST, BC-EBC, minority welfare residential schools, police training centres, and other government institutions.**
- **Serves 2+ lakh meals daily.**
- **By engaging 5,540+ workforce created a turnover of Rs.235 Cr.**
- **Annapoorna JEEVIKA Food Products Producer Company Limited formed** for professionally managed Didi Ki Rasoi Ensuring scale, professionalism, and lasting impact.
- **800+ new outlets to be made operational across block cum circle offices, sub-divisional offices, collectorates, UDHD, Ayush institutions, and other institutions. It will generate 8000+ additional livelihood opportunities.**





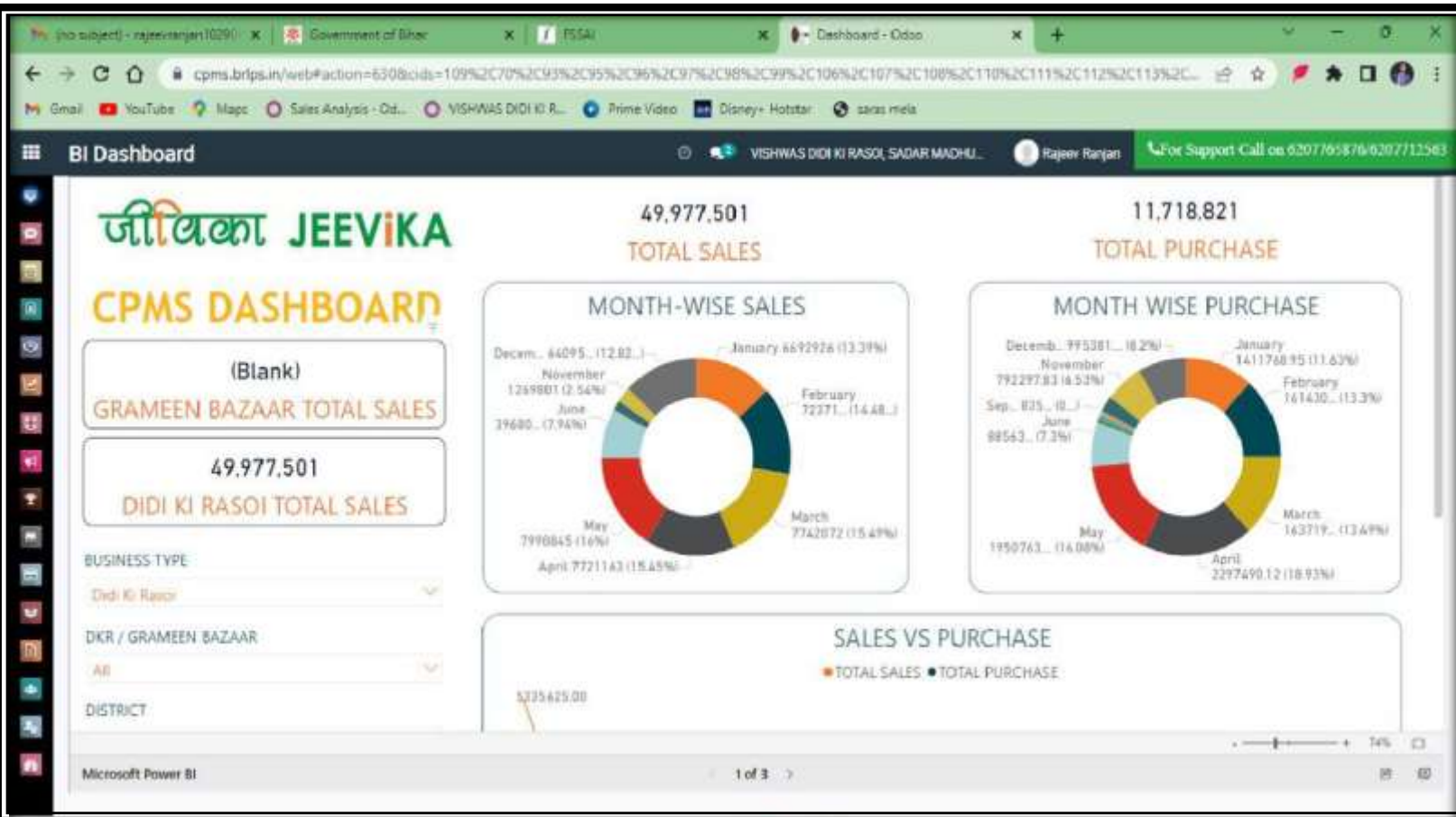
Key Attributes

- Targeting a a particular category of customers – in-patients, students and at institutions.
- Engages **10-12 women every unit generating an average annual income of Rs1.00 Lakh to each member.**

The Innovation

The initiative of establishing a chain of community-based canteens run by rural women cater to healthy and hygienic food and nutrition requirements of the beneficiaries.

- CPMS (Central Process Monitoring System).
- Use of digital payment processes.
- Standardized operation module.
- Engaging and training rural communities.
- Training on business plan development accounting and procurement processes to rural women entrepreneurs.
- Creating an ecosystem where quality food is made available at fair prices alongside generating livelihood opportunities for rural-poor women.



The Innovation



CPMS (Central Process Monitoring System) – A comprehensive integrated system for capturing transactions and producing reports.



Continued services even during Covid-19 Pandemic and served in quarantine centers.



Use of digital payment processes.

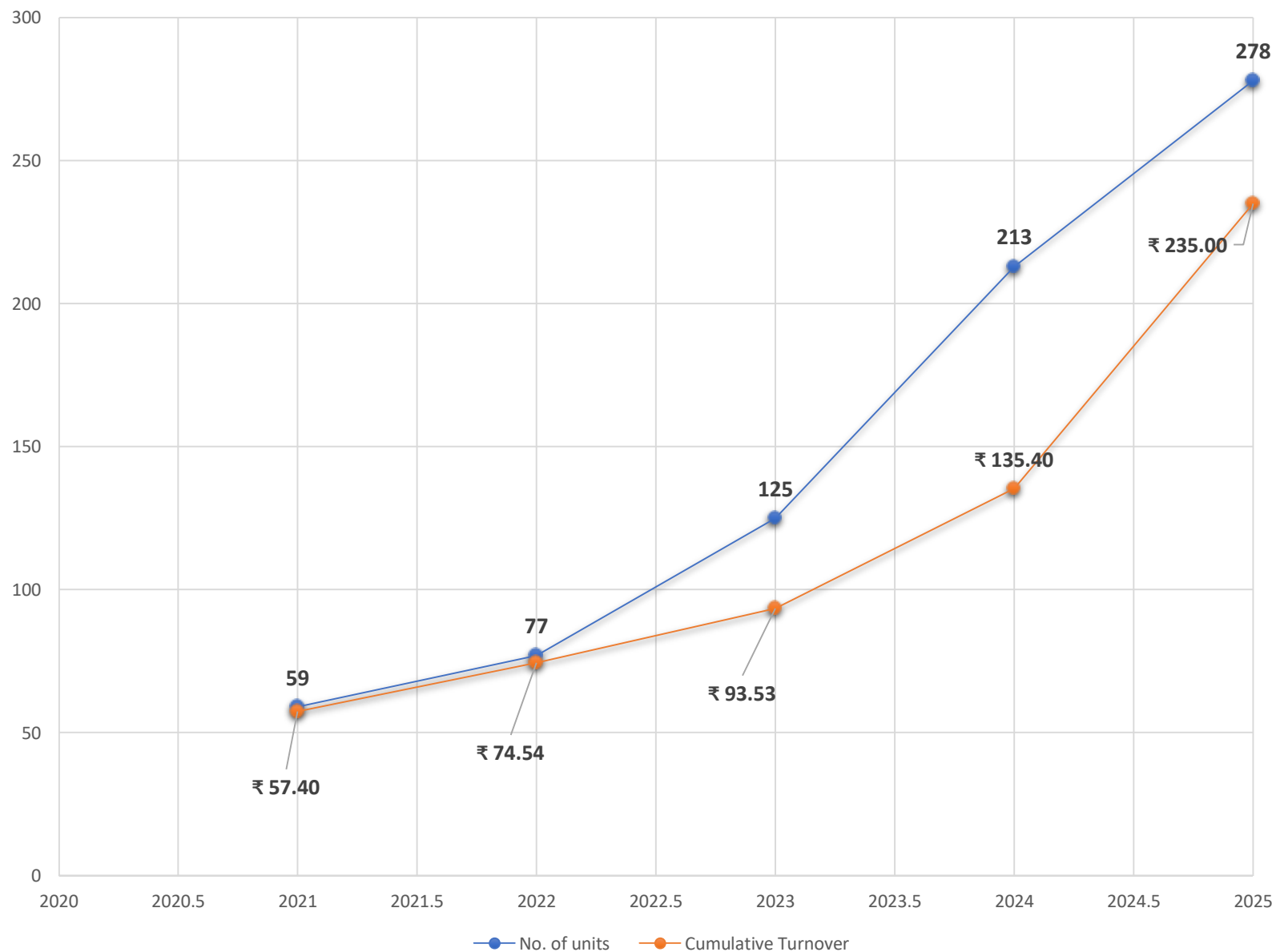


Training on business plan development accounting and procurement processes to rural women entrepreneurs.



Convergence among various livelihoods initiatives of JEEVIKA (DKR/PG/PC/RRM etc.).

JEEVIKA Didi Ki Rasoi : Expansion and Turnover



Year	No. of units	Cumulative Turnover
2021	59	₹ 57.40
2022	77	₹ 74.54
2023	125	₹ 93.53
2024	213	₹ 135.40
2025	278	₹ 235.00



The Didi Ki Rasoi kitchens I visited in Patna today are an incredible project bringing together women to serve their communities through group-owned catering businesses, which allows them to earn salaries in a sustainable, consistent way.



Thank You