

आत्मनिर्भर महिला, सशक्त समाज की पहचान

बिहार राज्य जीविका निधि साख सहकारी संघ लिमिटेड पटना



JEEVIKA NEW

S LETTER

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Empowering Women, Enriching Bihar: JEEVIKA's Tableau at Independence Day 2025 at Gandhi Maidan in Patna

As part of the vibrant Independence Day celebrations on August 15, 2025, at Gandhi Maidan in Patna, the Bihar Rural Livelihoods Promotion Society (JEEVIKA), under the Rural Development Department of Bihar, showcased a remarkable tableau under the theme "Self-Reliant, Empowered Women: Preparing for a Prosperous Bihar."

This tableau vividly captured the transformative journey of rural women over the past two decades, highlighting their social and economic empowerment through the JEEVIKA initiatives. At the forefront of the tableau, a JEEVIKA Didi was depicted providing financial services using a tablet, symbolizing the integration of technology in empowering women. In the backdrop, the newly established "Bihar Rajya JEEVIKA Nidhi shakh Sahkari Sangh Limited" (JEEVIKA Nidhi) was prominently featured. This initiative is set to revolutionize financial inclusion for women associated with JEEVIKA's community institutions by offering quick, low-interest loans and facilitating credit for various entrepreneurial ventures at local level in rural areas of Bihar.

The tableau also expressed the gratitude of JEEVIKA Didis toward the Bihar government for this commendable initiative and assisting them in



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Lead Story : JEEVIKA's Tableau at Independence Day 2025



achieving the desired social mobility. It stood as a testament to their confidence and pivotal role in the state's holistic development. A striking visual element was a grand banyan tree, with the Indian rupee symbol etched on its trunk, its branches adorned with leaves representing the diverse income-generating activities supported by financial aid. These activities showcased the collective efforts of JEEVIKA Didis in driving societal and eventually progress of the state.

The central part of the tableau highlighted the entrepreneurial spirit of JEEVIKA Didis, showcasing ventures, running under various thematic interventions, like JEEVIKA-Didi Ki Rasoi, JEEVIKA Didi ka Silai Kendra, Kaushiki Mahila Dugdh Utpadak Company Limited, and Samarpan JEEVIKA Mahila Producer Company Limited. These initiatives underscored their journey toward economic self-reliance.

Through this tableau, the Bihar government's commitment to women's economic independence was celebrated, with JEEVIKA Nidhi and the resolute determination of JEEVIKA Didis redefining entrepreneurship. The display was a powerful tribute to their ongoing journey of empowerment and contribution to a prosperous Bihar and subsequently our Country.

JEEVIKA CLFs Shine at National Stage- Felicitated with Atmanirbhar Sangathan Awards 2024 by Deendayal Antyodaya Yojana- National Rural Livelihood Mission



The Deendayal Antyodaya Yojana- National Rural Livelihoods Mission (DAY-NRLM) has instituted the Atmanirbhar Sangathan Awards 2024 to acknowledge and celebrate the exemplary contributions of Self-Help Groups and Cluster Level Federations that have played a pivotal role in transforming the lives of rural women.

As part of this initiative, 22 Cluster Level Federations from across four regions of the country were selected for their outstanding performance under NRLM. This recognition is a testament to the collective efforts of State Rural Livelihood Missions (SRLMs), which have consistently supported and strengthened CLFs in their journey towards women's empowerment and sustainable livelihoods.

The felicitation ceremony was held in New Delhi, where the Hon'ble Minister of Rural Development, Government of India, conferred the awards and engaged with representatives of the winning CLFs. The event was organized in conjunction with the Independence Day celebrations, highlighting the national importance of rural women's leadership and collective institutions in driving inclusive growth.

With great pride, we share that two Cluster Level Federations from JEEVIKA- Jeevan JEEVIKA Mahila Vikas Swavlambi Sahkari Samiti Limited, Mahna, Barauni, Begusarai, and Sangam JEEVIKA Mahila Vikas Swavlambi Sahkari Samiti Limited, Khabra, Muzaffarpur have been conferred with this prestigious award. Two office bearers from each winning Cluster Level Federation- Smt. Poonam Devi (President) and Smt. Asha Devi (Vice-President) from Sangam CLF, and Smt. Babita Kumari (President) and Smt. Mina Devi (Vice-Secretary) from Jeevan CLF- received the award at the event in Delhi. During the ceremony, the office bearers shared their experiences with JEEVIKA, and a 30-second "showreel" was

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screened to showcase the journey and achievements of the Cluster Level Federations.

It is worth highlighting that Jeevan JEEVIKA Cluster Level Federation, formed in 2020 in Barauni, Begusarai, is a community-owned federation of 6,138 women promoted by Bihar Rural Livelihoods Promotion Society. With 558 Self-Help Groups and has 38 Village Organizations, it has achieved financial strength with a corpus of Rs. 483.35 lakh and nurtured over 2,000 Lakhpati Didis by supporting several different livelihood activities. The Cluster Level Federation



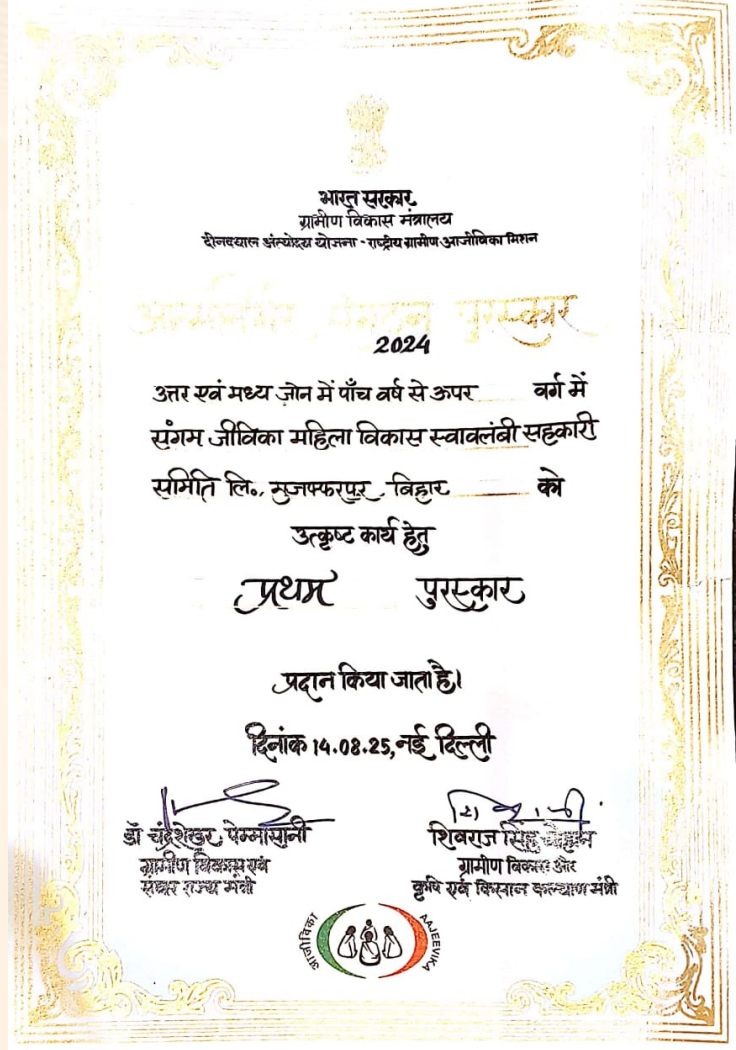


ensures strong governance with 100% attendance in the periodic meetings of the SHG members and full repayment of loans, while actively promoting various livelihood activities under agriculture, animal husbandry, and enterprises. Its interventions in FNHW, PRI-CBO convergence, and gender equality have brought visible behavioural change and women's empowerment. Despite challenges like limited literacy, it envisions becoming a model institution for sustainable livelihoods and social transformation.

Similarly, Sangam JEEVIKA Cluster Level Federation, formed in 2012 in Mushahri, Muzaffarpur, is a model federation with 8,487 members, 671 Self-Help Groups and has a corpus of over 51 crore. This federation is known for strong governance, it has promoted agriculture, enterprises, and social inclusion while empowering 3,524 Lakhpati Didis. Its key interventions include FNHW awareness, making seven panchayats Open Defecation Free, and Acute Encephalitis Syndrome prevention campaigns. Through Panchayati Raj Institutions-Community-Based Organisations convergence, it has ensured access to schemes like MGNREGA and Ayushman Bharat. It also runs "Didi Adhikar Kendra" to boost Gender initiatives that has strengthened women's rights. With enterprises like "JEEVIKA-Didi Ki Rasoi" and programs like Satat Jeevikoparjan Yojna (SJY), Sangam Cluster Level Federation envisions sustainable livelihoods, education, and empowered communities.

Among the 10-12 selected members nominated to interact with the Hon'ble Minister on the dais during the award ceremony,

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Asha Devi, Vice-President, Sangam Cluster Level Federation, Muzaffarpur, represented JEEVIKA. She confidently articulated the working system of her CLF, shared her journey with JEEVIKA, and explained the support she received from the organization. Narrating her story of self-reliance, she highlighted her journey from being a housewife to becoming the President of her CLF. She also shared how she availed a loan from her SHG to establish a stitching unit. Now, she is also providing training to the local women.

In addition, 21 JEEVIKA members- including 9 SHG members, 8 Lakhpati Didis, and 4 office bearers (representing the award-winning CLFs)- along with their spouses, attended the Independence Day celebration at the Red Fort as special guests. During their stay in Delhi, they also visited historical monuments such as Qutub Minar and India Gate.

The Hon'ble Minister of Rural Development, GoI, praised the office bearers of the CLFs, acknowledging that women are becoming self-reliant, paving the way for inclusive growth, and transforming themselves into Lakhpati Didis.

Asha Devi – A Symbol of Resilience and Grassroots Leadership

Asha Devi's life reflects the power of resilience and collective action. Born in Khabra village of Muzaffarpur district, she was married at the young age of 15 in 1999. Her husband, a daily wage labourer, became mentally unstable due to substance abuse, leaving the family in financial and emotional distress. The only source of support was her father-in-law's limited income. In these difficult circumstances, Asha struggled to raise her family while facing poverty and social challenges. Before joining JEEVIKA, she often had to borrow from moneylenders during times of crisis, which created an additional burden and pushed the family further below into poverty.

A turning point came in 2011, when she learned about the Self-Help Group movement under JEEVIKA. With faith, she joined the Shivam SHG, where her first loan of Rs.5,000 was used for household needs. Over time, she gained confidence, learned about financial management, and realized that SHGs could provide solutions to many of her problems. In her early days, she used loans from the SHG to repay the moneylenders. Later, she took another loan to start a Kirana Store (grocery shop), which she entrusted to her in-laws to manage. Determined to break free from destitution, Asha began saving money and eventually bought a sewing machine. She started stitching clothes for local customers and women from her neighbourhood. With time, effort, and perseverance, she and her family became self-reliant and overcame poverty. Today, she also trains adolescent girls and women in tailoring and collectively earning an average income of Rs.1,80,000 annually.

Her consistent participation, leadership qualities, and dedication soon led her to take on greater responsibilities. She was elected President of the Vikas JEEVIKA Mahila Gram Sangathan (Village Organisation). In this role, Asha Didi worked tirelessly on critical social issues such as dowry elimination, alcoholism prevention, toilet construction, cleanliness drives, tree plantation and the promotion of child education. Through her leadership, more than 8,000 rural women were positively impacted, gaining access to basic amenities and sustainable livelihoods.

In 2016, Asha Didi was elected as President of the Sangam Cluster-Level Federation and served on this position from 2016 to 2022. She initiated multiple programs for livelihood promotion and social reform at the ground level. Collaborating with social organizations, she championed causes such as alcohol prohibition and child marriage prevention. Under her leadership, the Sangam CLF managed a revolving fund of nearly Rs. 3 crore by 2022, with a monthly loan repayment of 30 lakh. She also spearheaded an innovative initiative- Sangam Vidya Nidhi Yojana, a scholarship scheme for underprivileged children pursuing higher education, which became a model for other Cluster Level Federations.

Her remarkable journey has been widely recognized. She was even invited to the Lal Bahadur Shastri National Academy of Administration (LBSNAA) to share her insights on rural transformation and leadership.

From a young girl married early and battling poverty to the President of a Cluster Level Federation, Asha Devi's story demonstrates how collective strength and women's leadership can transform rural lives. Her journey is not only about her personal empowerment but also about inspiring thousands of women across Bihar to dream, act, and lead.



SEPTEMBER

Calendar of Events

COMING UP IN THE NEXT EDITION

- ➔ Mini Saras Mela, Gyan Bhawan 2025
- ➔ Mukhyamantri Mahila Rojgar Yojna

Babita Kumari - From Struggles to Leadership

Babita Kumari, a resident of Malhipur village in Barauni block of Begusarai district, has transformed her life from financial struggles to becoming a respected community leader. She lives with her husband and three children- two sons and one daughter. Before 2014, her husband worked as a daily wage labourer, and the family often faced economic hardships. In December 2014, Babita became a member of the Brahmaputra Self-Help Group under the Jeevan Cluster Level Federation. With regular savings and strong support from her SHG members, she took her first loan of 10,000 and started selling vegetables. This small initiative gave her a steady income of around Rs. 4,000-5,000 per month, marking the beginning of her entrepreneurial journey.

Encouraged by this success, Babita decided to expand her work. She took another loan and opened "Didi Ki Cafe" in her locality, where she serves tea and snacks. This venture further increased her average monthly income by Rs. 10,000-12,000, enabling her to provide quality education to her children. Today, her elder son has successfully completed a B. Pharm degree and works in a pharmaceutical company, earning around 20,000 per month,

while her younger son is preparing for government job examinations.

Her consistent efforts, confidence, and dedication towards her family and community were soon recognized, and she was elected as the President of the Jeevan Cluster Level Federation.

Initially, she found it challenging to manage the responsibilities of leadership, especially in addressing the issues and queries of other women. However, with continuous support from JEEVIKA, exposure, and training sessions, Babita gained the confidence to fulfil her role effectively. She now actively supports other women in accessing loans, starting businesses, and becoming financially independent.

Beyond economic activities, Babita has also raised her voice and spread awareness among the women members on important social issues during Self -Help Group and Cluster Level Federation meetings. She has been vocal about promoting girls' education, building toilets in every household, and addressing domestic violence. Today, Babita earns an annual average income of more than Rs. 1,20,000 through her cafe and vegetable shop. She dreams of expanding her cafe and is determined to inspire more women in her federation to take bold steps towards financial independence and empowerment.

