



Chief Minister Women's Employment Scheme

Why in News?

Bihar [Chief Minister](#) Nitish Kumar launched the Chief Minister Women's Employment Scheme, offering ₹10,000 to women in Bihar to start businesses, provided they join **Jeevika Self-Help Groups**.

- This was complemented by the Prime Minister's launch of the Bihar **Rajya Jeevika Nidhi Saakh Sahkari Sangh**, aimed at providing affordable loans to **Jeevika members**.

Key Features of Scheme

- **Objective:** To provide **one woman from each family** in Bihar with an initial financial assistance of ₹10,000 to begin **self-employment ventures**.
- **Implementation:** Women wishing to start employment under the scheme must join the **Jeevika Self-Help Group**, which will provide the necessary funds. The application form format for the scheme has been finalized, and women will start receiving funds in September.
 - **The Rural Development Department will act as the nodal agency for the scheme, while the Urban Development and Housing Department will offer necessary support for its implementation.**
- **Future Prospects:** After six months, an evaluation of the scheme's impact will be carried out. Depending on the success of the initiative, beneficiaries could receive up to ₹2 lakh in additional support.
- **Role of Local Markets:** The scheme will also encourage the establishment of local markets or 'haat bazaars', where women can sell products made by them, boosting their economic independence.
- **Impact:** This initiative aims to **curb the outflow of people** from Bihar in search of employment, ensuring better job opportunities within the state.

Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited

- **Objective:** The **Jeevika Nidhi** has been conceived as an alternative financial system to **reduce dependence on [Microfinance Institutions \(MFIs\)](#) and ensure the timely availability of larger loan amounts at lower interest rates.**
- **Membership:** All registered cluster-level federations of Jeevika will become members of the Society.
- **Funding:** For the operation of this institution, the Government of Bihar, as well as the Central government, will contribute funds.
- **Transparency:** The system will function solely on a **digital platform**, enabling faster, more transparent fund transfers directly to **Jeevika Didis' bank accounts**, with 12,000 community cadres receiving tablets to support this process.

