

Empowering Women, Greening Bihar: A Study of JEEViKA's Contribution

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ABSTRACT

As we move into the next century, the world faces many environmental challenges, including climate change, pollution, and resource depletion. In this context, we need to prioritise people's and the planet's well-being alongside economic growth. In Bihar, agriculture is the main source of livelihood, and women play a significant role in agriculture and allied activities. To promote women's empowerment and sustainable livelihoods, the government of Bihar is forming Self-Help Groups (SHGs) under the Bihar Rural Livelihoods Promotion Society (JEEViKA). Although the primary aim of these SHGs is to make women economically self-dependent, they also promote Bihar's green economy. The JEEViKA model gives them opportunities to participate in environmentally sustainable economic activities such as organic farming, Vermicomposting, renewable energy work, agro-processing, etc.

The main objective of this paper is to examine the role of JEEViKA in bringing sustainable rural transformation through Women-led SHGs. It analyses how women-led SHGs are promoting both women's empowerment and environmental sustainability. This paper is descriptive and analytical and is based on secondary data taken from JEEViKA reports, the Economic Survey of Bihar, Documents of the Government of Bihar, World Bank publications, and academic literature.

The study concludes that Women are playing an active role as agents of ecological sustainability in Bihar's transition to a green economy and suggests that greater institutional support, improved access to green finance, and green technology can help SHGs accelerate this transition.

Keywords: JEEViKA, Self-Help Groups (SHGs), Green Economy, Women Empowerment.

INTRODUCTION

As we move into the next century, the world faces many environmental issues, including climate change, pollution, and depletion of resources. Sustainable development is a prime concern for all nations. We all have our own needs, but we must consider that without balancing growth with social inclusion and environmental protection, the next generation

will struggle to meet theirs. We are approaching 2030, the target year to achieve all 17 Sustainable Development Goals set by the United Nations. Therefore, all efforts should focus on achieving sustainable development while planning and implementing government policies and programmes. In this context, we need to prioritise people's and the planet's well-being alongside economic growth. In Bihar, agriculture is the main source of livelihood, and women play a significant role in agriculture and allied activities. To promote women's empowerment and sustainable livelihoods, the government of Bihar is forming Self-Help Groups (SHGs) under the Bihar Rural Livelihoods Promotion Society (BRLPS). This is commonly known as JEEViKA. Although the primary aim of these SHGs is to make women economically self-dependent, they also promote Bihar's green economy through various initiatives. The JEEViKA model gives them opportunities to participate in environmentally sustainable economic activities such as organic farming, Vermicomposting, mushroom cultivation, renewable energy work, SRI, SWI, Harit JEEViKA, Harit Bihar, etc.

This paper examines JEEViKA's role in driving sustainable rural transformation through Women-led SHGs. It analyses how women-led SHGs are promoting both women's empowerment and environmental sustainability.

The research paper is structured as follows: Section 2 provides background on JEEViKA's institutional framework and operational model; Section 3 analyses environmental sustainability dimensions and greening initiatives; Section 4 discusses challenges and policy recommendations; and Section 6 presents conclusions.

OBJECTIVES OF THE STUDY

1. To analyse the contribution of JEEViKA in promoting environmentally sustainable livelihoods.
2. To assess the environmental impacts of women-led green enterprises under JEEViKA.
3. To identify the challenges faced by women engaged in JEEViKA-supported green livelihood activities.
4. To recommend policy measures for strengthening women-led green entrepreneurship.

RESEARCH METHODOLOGY

This study is descriptive and exploratory and uses a mixed-methods research design. It uses both quantitative data and qualitative case studies to explain JEEViKA's contribution to building a green economy in Bihar. The study is based primarily on secondary data taken mainly from the JEEViKA/Bihar Rural Livelihoods Promotion Society (BRLPS) website, JEEViKA Annual and quarterly reports, the JEEViKA case study repository, the

Economic Survey of Bihar, reports published by the Ministry of Rural Development and the Government of Bihar and World Bank publications. In addition, Peer-reviewed research papers, books and reports published by academia and different institutions are also used. Media reports are used for documented case studies. Descriptive Statistical analysis, frequencies, percentages, tables, and graphs were used for trend analysis. In this paper, we analysed JEEViKA activities relevant to the green economy based on a few criteria: environmentally sustainable value addition, Renewable energy adoption, Optimum use of natural resources, and proper use of waste materials and recycling.

CONCEPTUAL FRAMEWORK

The study is based on the following conceptual framework. JEEViKA provides institutional support to women by helping them form Self Help Groups, which gives them easy access to credit, financial and social empowerment, collective bargaining power, and access to larger markets. SHGs are also involved in green livelihood activities such as Organic Farming, vermicomposting, Mushroom Cultivation, solar energy-based work, plantation and nurseries, etc. The outcomes of these green livelihood activities are resource Conservation and climate resilience, which ultimately can make a path towards bringing a green economy in Bihar.

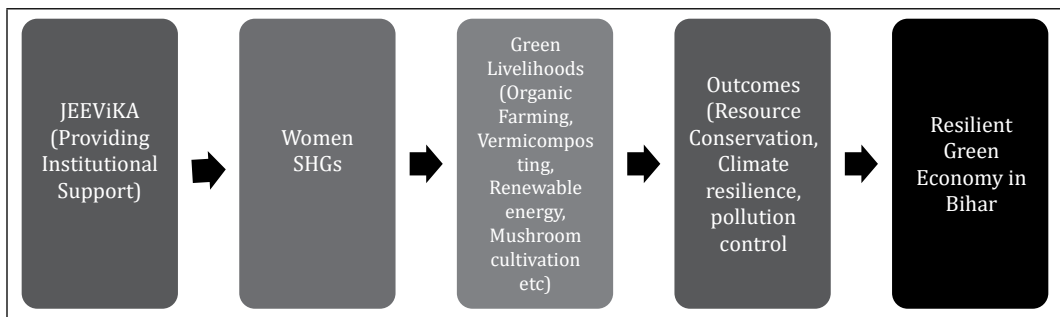


Fig. 1: Conceptual Framework

Source: Author's Compilation

LITERATURE -REVIEW

Numerous studies have examined different components of JEEViKA. Many authors have examined JEEViKA's impact on economic empowerment, beneficiaries' social empowerment, and financial inclusion. Literature reviews of different sections are mentioned below-

Saurabh & Behera (2025), in their paper, agreed that Microfinance initiative programs like SHG "JEEVIKA" try to fill the gap through providing access to loans and savings to people experiencing poverty, helping economic independence and empowerment, especially for women.

Kumar (2016) recommended microfinance for women's empowerment, saying it gives them identity, improves income, and reduces insecurity.

Pandey (2025) examined JEEViKA's role in the political empowerment of rural women. His findings indicated that JEEViKA gives a platform for Political empowerment and brings women into active village-level governance. Dutta and Rao (2018) conducted a randomised controlled trial (RCT) of JEEViKA Phase 2 and found positive impacts on the income and assets of women who participated in JEEViKA. Savings and consumption increased, along with enhanced Social capital.

Suman and Jahanara (2022) conducted a study in the Begusarai district of Bihar and found increased socio-economic empowerment among women JEEViKA beneficiaries. Srivastava and Samajpati (2022) examined JEEViKA's role in women's empowerment using secondary data. The study finds that "it has considerably strengthened the socio-economic status of rural women, enhanced financial access, and supported sustainable livelihood initiatives that meet the Sustainable Development Goals."

Jaiswal et al. (2025) investigated the impact of the Satat Jeevikoparjan Yojana (SJY) on empowering women and alleviating poverty in Gaya and Jehanabad districts of Bihar. They emphasised SJY's part in promoting economic, social, and mental empowerment through self-employment and entrepreneurial opportunities provided by JEEViKA.

Sanyal, Rao, and Majumdar's (2015) sociological analysis showed that JEEViKA created new "cultural configurations" for economically and socially disadvantaged women by providing access to well-defined networks and new knowledge systems.

RESEARCH GAP

Although many studies have examined the role of SHGs in women's empowerment, few have explored JEEViKA's role in environmental protection or examined JEEViKA as a driver of Bihar's green economy.

DISCUSSION AND ANALYSIS

JEEViKA: Institutional Framework

Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as JEEViKA, started as a small-scale project in 2006. Over the last 20 years, it has improved the lives of millions of poor people by providing livelihoods and strengthening their social and economic empowerment. Over the years, JEEViKA has strengthened its institutional architecture and governance by bringing left-out households into the SHG (Self-Help Group) fold. Gradual development in CBO (Community Based Organisation) formation has led to the formation of over 10.64 Lakh SHGs, 71,677 VOs (Village Organisations), and 1,684 CLFs (Cluster Level Federations). (Bihar Rural Livelihoods Promotion Society [BRLPS], 2024).

JEEViKA's federated structure organises women at different levels. The first level is the formation of Self Help Groups (SHGs) made up of 12-15 women who contribute a fixed amount to a group savings account. SHGs receive support through Government grants and bank loans. The next level is the formation of Village Organisations (VOs), which combine SHGs. These VOs are further combined to form Cluster Level Federations (CLFs). This multi-layered institutional structure helps women unite and gives them easier access to more resources and larger markets. (Attanasio et al., 2026).

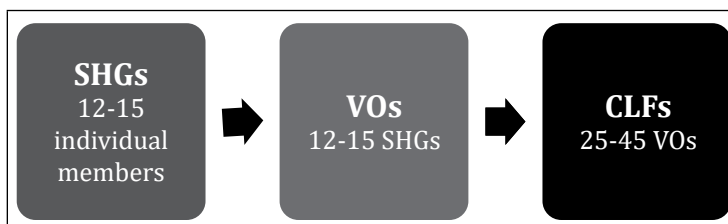


Fig. 2: Three-Tier Structure of JEEViKA

Source: Authors compilation

JEEViKA's main mission is to enhance the social and economic empowerment of rural households. To achieve this objective, the government is continuously working to strengthen SHGs, VOs, and CLFs so women can access credit institutions, mobilise their own savings, and face livelihood and social challenges. The best part of this programme is that it includes different types of activities such as agriculture, livestock, and non-farm enterprises. It also converges with different government programmes such as MGNREGA, Jal Jeevan Hariyali, and Swachh Bharat Abhiyan. The following table showcases the expansion of SHGs, VOs, and CLFs from 2022 to March 2026.

Table 1: Progress of SHGs, VOs and CLFs (March 2020-March 2026)

Indicators	Progress till March 2020	Progress till March 2021	Progress till March 2022	Progress till March 2023	Progress till March 2024	Progress till March 2025	Progress till March 2026
Number of Self - Help Groups (SHGs) formed	948159	1028147	1035183	1046002	1058618	1064021	1188130
Number of Village Organizations (VOs) formed	60356	64593	67624	68645	70812	71677	73515
Number of Cluster Level Federations (CLFs) formed	1048	1187	1353	1453	1669	1687	1684

Source: Authors' compilation based on JEEViKA Annual Reports of 2019-20 to 2024-25 and JEEViKA 74th Quarterly Progress Report

The table above indicates significant progress in the women’s self-help group network under JEEViKA. This growth is clear in the number of SHG formations and in the formation of Village Organisations (VOs) and Cluster Level Federations (CLFs). This formalised JEEViKA framework gives women members access to and supports their collective power to access credit and markets.

Growth in Self-Help Groups (SHGs)

Self-Help Groups (SHGs) provide a platform for rural women to access savings, credit, training, and involvement in different livelihood activities. This is the basic entry point for women in JEEViKA. The popularity of SHGs among rural women is clear in the expansion of SHG formations. The following figure shows the growth in SHG formation in the last 6 years. This rapid increase has given lakhs of women an institutional platform to access credit, markets, and training, and to benefit from JEEViKA.

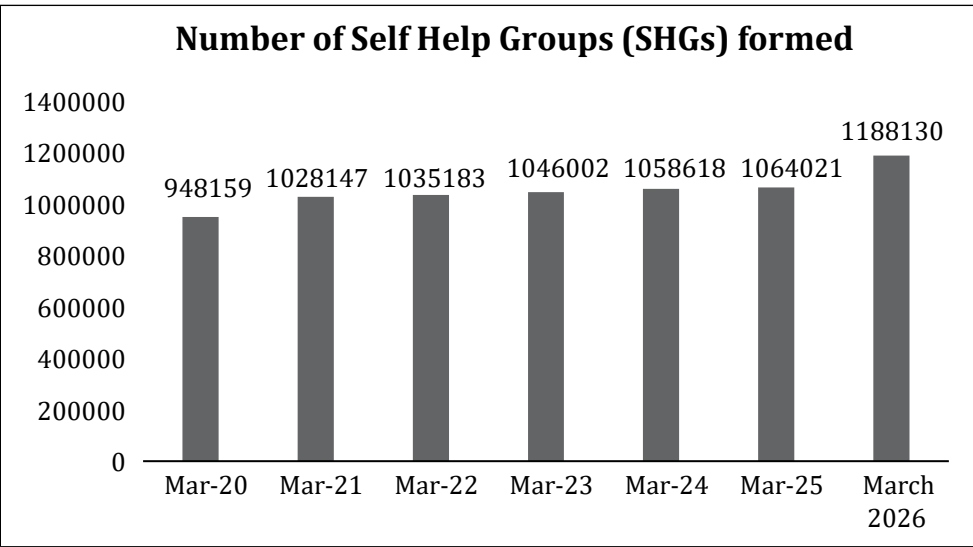


Fig. 3: Growth in Self-Help Groups (SHGs) (March 2021-March 2026)

Source: Authors’ compilation based on JEEViKA Annual Reports of 2019-20 to 2024-25 and JEEViKA 74th Quarterly Progress Report.

The figure above shows the rapid increase in SHGs under JEEViKA. The number increased by around 25.3%, and 2.40 lakh new SHGs were formed over the six years. In March 2020, the number of SHGs was 9,48,159 which reached 11,88,130 in March 2026. Growth was higher in the later period, especially between March 2025 and March 2026.

Expansion of Village Organisations (VOs)

The second layer of collective institutions is necessary to reap JEEViKA’s benefits. Forming VOs increases SHGs’ joint strength at the village level. It helps conduct different farm and

non-farm activities and find solutions to problems that arise during expansion. Fig. 2 shows the increase in the number of VOs between March 2020 and March 2026.

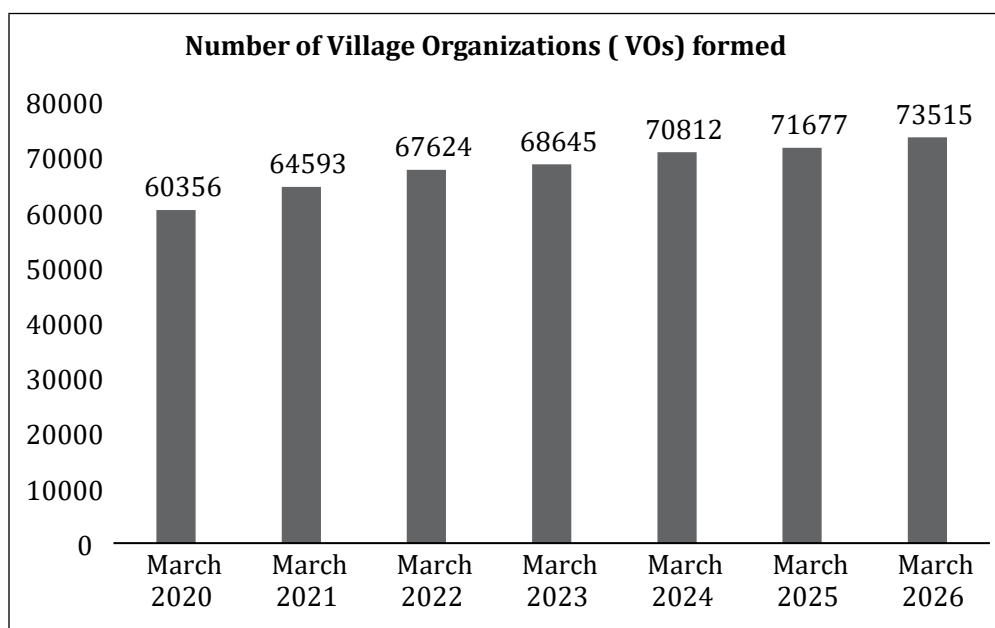


Fig. 4: Expansion of Village Organisations (VOs) (March 2021-March 2026)

Source: Authors' compilation based on JEEViKA Annual Reports of 2019-20 to 2024-25 and JEEViKA 74th Quarterly Progress Report

There is a consistent increase in the number of VOs. The number of VOs increased by about 21.8%, rising from 60,356 in March 2020 to 73,515 in March 2026.

Growth of Cluster Level Federations (CLFs)

Cluster Level Federations make it easier to regulate large-scale financial management, mobilise public schemes, and provide community-level support. There has been a continuous increase in the number of CLFs over the last six years which is clear from the following figure-

The number of CLFs increased by around 60.7%, from 1048 to 1684 between March 2020 and March 2026. Although there is a minor decrease between March 2025 and March 2026, it will not affect CLFs' performance and role in JEEViKA.

The rapid growth of SHGs, VOs, and CLFs clearly indicates JEEViKA's deep roots in rural Bihar. Women's involvement in farm and non-farm activities empowers them economically and socially. These diversified activities also give them opportunities to work as green agents and play their role in Green Bihar, which is essential for sustainable development.

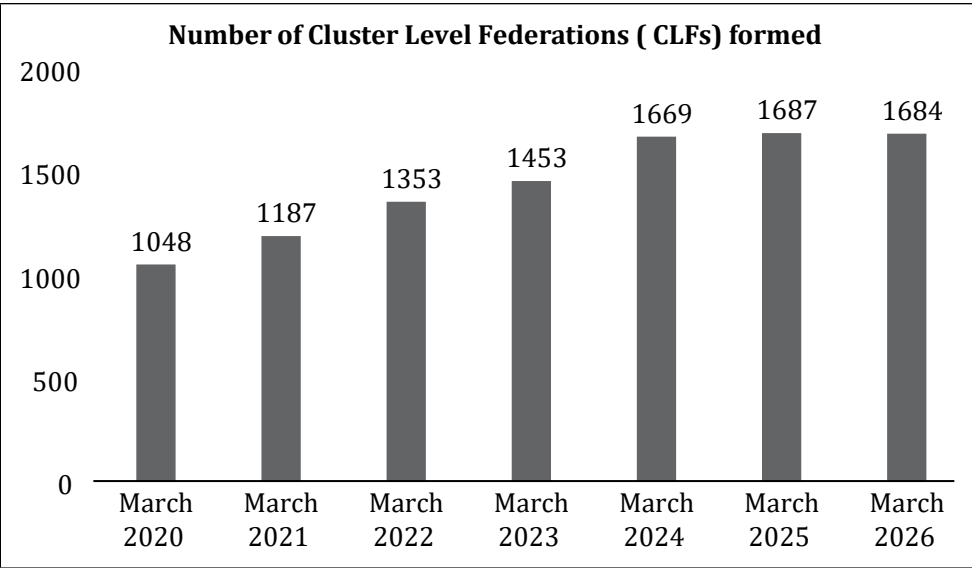


Fig. 5: Growth of Cluster Level Federations (CLFs) (March 2021-March 2026)

Source: Authors' compilation based on JEEViKA Annual Reports of 2019-20 to 2024-25 and JEEViKA 74th Quarterly Progress Report

JEEViKA's Contribution to Bihar's Green Economy

JEEViKA's main objective is to provide sustainable livelihoods to the rural poor. But the way this programme diversifies livelihood activities can help speed up Bihar's transition to a green economy. Women are forming Self-help groups and are actively engaged in activities such as Organic Farming, vermicomposting, Mushroom Cultivation, Solar power projects, Plantation and Didi's Nursery, which can help bring a green economy to Bihar. Different Green activities under JEEViKA and their environmental contributions are analysed below:

Organic Farming Intervention (JEEViKA Annual Report 2024-25)

Organic farming is an influential practice for minimising environmental impacts and supporting sustainable development. Using more organic matter in agricultural methods can reduce adverse environmental effects by helping preserve natural cycles during recovery, and organic farming may additionally enhance food quality. (Gamage, A. et.al.2003) JEEViKA encourages SHGs to adopt organic farming, reducing dependence on chemical fertilisers and pesticides and increasing the use of bio-inputs. According to the JEEViKA Annual Report 2024-25, 174 local groups with 6,876 farmers have been established for organic farming. After physical verification, these groups have received C-3 Certification under its organic-farming programme. This indicates that, with JEEViKA's

institutional support, farmers are shifting from traditional farming to Organic farming and moving toward quality assurance and certification. Periodic training and capacity-building sessions help sustain these organic farming practices. The progress of Organic Farming is given in Table 2.

Table 2: Progress on Organic Farming Intervention

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

Source: JEEViKA Annual Report 2024-25

JEEViKA Bihar has implemented the “Sustainable Livelihood and Adaptation to Climate Change (SLACC)” program which is funded by the Global Environment Fund through the World Bank and NRLM and aims towards a major shift in agriculture for climate resilience.

Case Study-1 Pratima Devi

JEEViKA's Climate Smart Agriculture Newsletter (August 2017) reported the example of Pratima Devi from Manichak village in Barahchatti block of Gaya district, describing her as a progressive farmer. She has proudly shifted from traditional to organic farming and adopted AZOLLA cultivation. This gives her the double benefit of improved soil health and reduced water loss.

Vermicomposting

Vermicomposting converts biodegradable agricultural and livestock waste to nutrient-rich organic manure. Women SHGs involved in vermicomposting earn income and support resource recycling by turning waste into a useful agricultural input for soil improvement. This is a strong link between women's livelihoods and the circular economy. The SHGs' primary motive is to earn income, but this farm-based intervention also promotes environmental sustainability.

As per the JEEViKA 41st Quarterly Report October-December 2017, “Vermi-compost production was started by 1698 farmers in collaboration with MGNREGA. Cumulatively,

by December 2017, 3710 farmers had started vermi-compost production through convergence. SHGs are receiving training in vermicomposting and farm livelihood support.

Case Study 2: Priyanka Devi

According to the Government of India's Lakhpati Didi case profile, Priyanka Devi is a member of the Kamal Self Help group. She lives in Ghevdahi village, Madhubani block, West Champaran. She has taken training in both organic farming and vermicomposting. She started applying both, and her income has increased to approximately Rs. 12,000. These examples inspire other farmers and help promote sustainable farming.

Mushroom Cultivation

Mushroom Cultivation requires limited land and uses agricultural residue. JEEViKA supports women SHGs involved in Mushroom production by providing training, credit access, and market linkages. JEEViKA Quarterly Progress Report for October–December 2017 records that 2,000 farmers had undertaken household-based mushroom cultivation by December 2017.

Recently, JEEViKA's 72nd Quarterly Progress Report (July–September 2025) reported that 5,573 Agriculture Entrepreneurs (AEs) were trained to operate businesses. It also included organic manure production and mushroom cultivation. Mushroom cultivation can serve as an important bridge between women's traditional household-based livelihoods and market-oriented green entrepreneurship.

JEEViKA can play an important role in creating an institutional pathway through which conventional rural livelihood activities can evolve into green and resilient enterprises.

Case Study 3: Ram Kumari Devi

OXFAM ANNUAL REPORT 2021-2022 MISSION SANJEEVANI reports that Ram Kumari Devi, who lives in Koriyahi village, Bajpatti block of Sitamarhi, started Mushroom cultivation in December 2020 after receiving Mushroom production raw materials and inputs. She sold 50 kg of mushrooms by March and earned an additional ₹ 10,000.

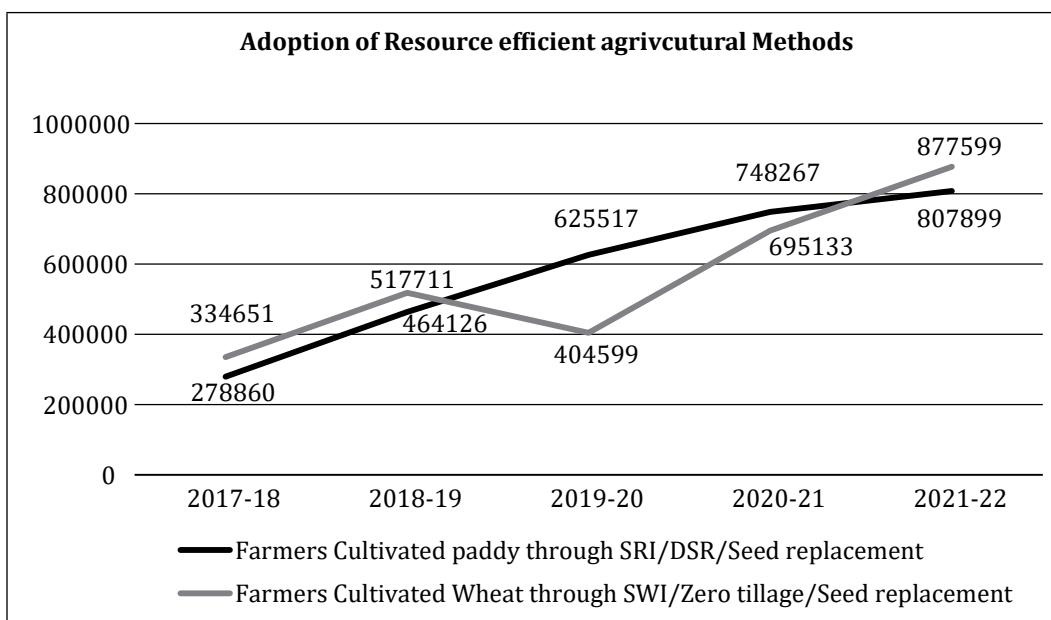
SRI and SWI: Resource-Efficient Agriculture Methods

JEEViKA promotes increased crop productivity through resource-efficient agriculture methods. It promotes the System of Rice Intensification (SRI) and System of Wheat Intensification (SWI). These methods focus on more efficient management of land, water, seed and labour resources to improve productivity. This gives another dimension to JEEViKA's contribution to Greening Bihar. The following table and figure show the year-wise increase in the number of farmers adopting SRI/DSR/Seed Replacement.

Table 3: Number of Farmers adopting SRI/DSR/Zero tillage/Seed Replacement in Paddy and Wheat cultivation (2017-18 to 2021-22)

Year	Farmers cultivated paddy through SRI/DSR/Seed replacement	Farmers Cultivated Wheat through SWI/Zero tillage/Seed replacement
2017-18	278860	334651
2018-19	464126	517711
2019-20	625517	404599
2020-21	748267	695133
2021-22	807899	877599

Source: JEEViKA Annual Report 2021-22

**Fig. 6:** Number of Farmers adopting SRI/DSR/Zero tillage/Seed Replacement in Paddy and Wheat cultivation (2017-18 to 2021-22)

Source: Authors' compilation based on JEEViKA Annual Report 2021-22

The above table and figures show the increase in adoption of green farming. According to the JEEViKA Annual Report 2021-22, 30.26 lakh households adopted agro-ecological practices such as SRI, SWI, direct seeding of rice, zero tillage, and seed replacement. This clearly shows a shift toward environmentally friendly farming, a good sign for the transition to a green economy. The adoption of SRI and SWI increased in 2025, as shown in the following table from the Annual Report 2024-25.

Table 4: Progress under farm-based Productivity Enhancement Activities

Sl.	Particulars	Progress
1	Number of Households covered under farm-based productivity enhancement activities	38,26,457
2	Number of farmers adopted System of Rice Intensification (SRI)	14,72,390
3	Number of farmers adopted Direct Seeded Rice	1,48,075
4	Number of farmers adopted Seed Replacement Method	21,95,686
5	Number of farmers undertook Wheat cultivation (SWI)	12,45,752

Source: JEEViKA Annual Report 2024-25

Progress in these activities helps protect scarce resources, a core part of environmental protection.

Harit JEEViKA Harit Bihar Abhiyan

Plantation is essential to keep our earth green and maintain eco-friendly growth. Under the Jal Jeevan Hariyali Mission, the Government of Bihar launched Mission 5.0 on 5th June 2020 on the occasion of World Environment Day. The goal was to plant 5 crore saplings. To support this, BRLPS launched **Harit JEEViKA Harit Bihar Abhiyan** and actively involved JEEViKA didis to achieve this target through the Gaddha Khodo Abhiyan. The table below shows plantation performance till FY 2024-25.

Table 5: Plantation Performance (2024-25)

Sl.	Key Indicators	Target (FY-2024-25)	Achievement (FY-2024-25)	% Achievement	Cumulative Achievement
1	Plantation	80 lakh	67 lakh	83.75	4.35 Cr (including self-plantation)

Source: JEEViKA Annual Report 2024-25

Didi Ki Nursery (Paudhshala)

Natural resource management is necessary for environmental protection. JEEViKA is also working for it in collaboration with the Department of Forest, Environment and Climate Change (DOFECC) and MGNREGA. DOFECC helps JEEViKA members open nurseries known as Didi Ki Paudhshala. As per the JEEViKA Annual Report 2022-23, JEEViKA didis operated 442 nurseries.

The 2023-24 annual report states that Didi ki Paudhshala Abhiyan helped plant 3.8 crore saplings. This effort is key to environmental sustainability. This provides low-cost plantation and green cover and shows the power of women-led SHGs in greening Bihar. The table below shows the Didi ki Nursery status till FY 2024-25

Table 6: Didi ki Nursery status till FY 2024-25

Year	Number of Didi's Nurseries-Forest Department	Number of Didi's Nurseries-MGNREGA	Total Didi's Nursery	Total saplings sold	Achievement (in Rs.)
2024-25	310	677	987	37 lakh	25 crore

Source: JEEViKA Annual Report 2024-25

Solar Renewable Energy Initiatives

JEEViKA also promotes solar renewable energy through several initiatives. Recently, these activities have expanded. The initiatives are discussed below.

Solar Marts under J-Wires

A key initiative under this project is promoting a company named “JEEViKA - Women Initiative Renewable Energy and Solution Private Limited, commonly known as “J-WiRES”. This solar company deals in solar and electrical products. According to the JEEViKA Annual Report 2021-22, the company assembled and supplied 1400 solar lamps and 117 units of street lights in the Sitamarhi and Nalanda districts in partnership with OXFAM India. They also sold 31500 energy-efficient 9W LED AC bulbs through Solar Marts. A key achievement is establishing 382 Solar Marts in seven districts of Bihar, including Gaya, Nawada, and Patna, as reported in the quarterly report for March 2026. The target is to establish 3500 Solar Marts in the coming Financial year.

J-Wires also started sales of BLDC fans, LED bulbs, solar lanterns, and torches. This company has sold 690 induction cooktops and utensils in Bihar. The reported profit is around 2 Lakhs (74th Quarterly Report)

J-WiRES Finovista Project

As per the 74th Quarterly Progress Report (Jan-March 2026), under the J-WiRES Finovista Project, electric cooktops and utensils worth around Rs. 45 lakhs were distributed in Gaya, Aurangabad, Nalanda and Patna districts among 550 street food Vendors. This research initiative generated a profit of around 8 Lakh.

Commercial Solar Installation and Other Initiatives

Taking a step further, J-WiRES has also started commercial solar with a total value of around 26 Lakhs, resulting in a profit of around Rs 4 lakh.

PM Surya Ghar Muft Bijli Yojana

The PM Surya Ghar Muft Bijli Yojana (PMSGY) is another important step towards environmental sustainability in Bihar through J-WiRES. The positive response is clear from the table 7.

Table 7: Progress under PM Surya Ghar Program

Sl.	Indicators	Achievement till March 2026
1	Total Applications Filled on Portal	88
2	Total Households Covered	38
3	Customers Availing Loan Facility	28
4	Customers with cash Payment	10
5	Net Metering & Inspection Completed	38
6	Subsidy Released	36
7	Total Installed Capacity	150KW
8	Districts Covered	Gaya, Arwal, Jehanabad, Patna, Nalanda
9	Total Business Generated	Rs. 78.30 Lakhs
10	Total Profit Earned	Rs 15.50 lakhs

Source: JEEViKA 74th Quarterly Progress Report 2026

This evidence shows how JEEViKA, through women-led enterprises, can play a key role in renewable energy.

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

According to JEEViKA's 71st and 73rd Quarterly Progress Reports, Sustainable Transport for Rural Entrepreneurs through E-Cycles added a new dimension to JEEViKA's contribution to a green Bihar. JEEViKA and Convergence Energy Services Limited (CESL) signed a Memorandum of Understanding on 14 August 2024 to supply 500 electric cargo cycles to women associated with JEEViKA's Self-Help Groups. An Asian Development Bank–Global Environment Facility (ADB–GEF) grant supported this step.

By analysing these activities under JEEViKA, we can see the programme's potential for environmental sustainability and for taking Bihar towards Green Bihar. However, a few challenges remain that must be addressed to achieve its full potential for Green Bihar.

Challenges

Limited Access to Green Finance

JEEViKA has helped women overcome initial financial exclusion through SHGs and credit linkages, but **green enterprises often require larger, longer-term finance than conventional micro-enterprises.**

Lack of technical knowledge

Women need technical training and upskilling. Their participation in Green activities depends on their ability to learn and upgrade technical and managerial skills.

Market access constraints

JEEViKA has attempted to address this through producer groups, producer companies, exhibitions, Shilpgram, online platforms, Saras Mela and other market-linkage initiatives. But rural women are mainly concentrated in local markets. Shrivastava & Samajpati (2025), in their study, also found that lack of proper marketing is a major challenge for JEEViKA beneficiaries.

Digital Literacy

We are living in a digital era. Therefore, low digital literacy among rural women affects the expansion of activities.

Climate-related risks

Bihar faces specific climate vulnerabilities, including floods, droughts, extreme heat, and irregular rainfall. These climate-related risks affect the implementation of SRI/SWI agricultural methods, organic farming, Mushroom Cultivation, and plantation activities.

Policy Recommendations

Based on the discussion and analysis a few policy recommendations are as follows:

- To identify green enterprises and initiatives, a dedicated framework is required.
- The SHGs involved in environmentally sustainable activities such as Organic farming, Solar renewable energy initiatives, green processing, vermicomposting, waste recycling, etc could be given special Green Credit. This will speed up the expansion of these activities.
- JEEViKA is already providing training for many activities. But if more focus is given to training women in Sustainable agriculture, renewable energy, Green packaging, and waste management, it will be an added advantage. This will help pave the path to Green Bihar.
- For certified sustainable products a common brand mentioning JEEViKA Green Bihar can be useful and make it more authentic and reliable.
- Market linkage is very important to increase the profitability of the Green products. Connecting them with e-commerce, urban markets, Government supply, and individual buyers will help a lot.
- SHG activities can benefit from Carbon Finance. Therefore, steps should be taken to connect Green activities with Carbon Finance.

- More Collaboration with the Bihar Forest Department, State Pollution Control Board, agricultural research institutions, and international climate finance mechanisms will increase its expertise for environmental programming.

CONCLUSION

Women are playing an active role as agents of ecological sustainability in Bihar's transition to a green economy. Therefore, women in JEEViKA should not be viewed merely as beneficiaries of rural development programmes. They can be understood as institutional actors in Bihar's transition towards a green, inclusive and resilient economy.

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