

# Satat Jeevikoparjan Yojana (SJY)

## Details (Satat Jeevikoparjan Yojana (SJY))

"Satat Jeevikoparjan Yojana (SJY)", launched by the Government of Bihar on August 5, 2018, aims to empower approximately 100,000 ultra-poor households by providing sustainable livelihood opportunities. The program, implemented by the Bihar Rural Livelihoods Promotion Society (JEEViKA), employs the globally recognized Graduation Approach.

## Objectives (Satat Jeevikoparjan Yojana (SJY))

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- poor households by providing sustainable livelihood opportunities.

## Important Features (Satat Jeevikoparjan Yojana (SJY))

- This initiative supports targeted households with asset transfers, capacity
- building training, livelihood gap assistance, and mentoring for 24 months, ensuring long
- term self
- reliance. Beneficiaries also gain access to insurance, public entitlements, and relief support during crises like COVID
- 19.

## Benefits (Satat Jeevikoparjan Yojana (SJY))

- Financial Assistance: Livelihood Gap Assistance: ■1,000/
- per month for the initial seven months to support basic needs. Asset Transfers: Productive Asset (micro
- enterprise, livestock, agriculture) transfer of an average value of ■60,000/
- is given in 2
- 3 tranches with a limit of ■1,00,000/
- . Insurance Coverage: Insurance premiums cover for each beneficiary under Pradhan Mantri Jeevan Jyoti Bima Yojana (PMJJBY) and the Pradhan Mantri Suraksha Bima Yojana (PMJSBY). Mentoring and Capacity Building: Long
- Term Mentorship: 24 months of personalized guidance by Master Resource Persons (MRPs). Training Programs: Capacity
- building sessions to enhance confidence and entrepreneurial skills. Life
- Skills Coaching: General coaching to improve household management and decision
- making abilities. Social Empowerment: Targeting Ultra
- Poor: Focused support for ultra
- poor households, including those traditionally engaged in informal sectors. Community Inclusion: Strengthened participation through Village Organizations (VOs) for oversight and support.

## Eligibility (Satat Jeevikoparjan Yojana (SJY))

- The applicant must be a resident of Bihar. The applicant must belong to an ultra
- poor household identified through participatory processes. The applicant must belong to socially or economically vulnerable groups, such as SC/ST communities. The applicant should not have significant alternative livelihood sources. ■

## Application Process (Satat Jeevikoparjan Yojana (SJY))

- Step 1: Eligible ultra-poor households are identified through a participatory process facilitated by Village Organizations (VOs).
- Step 2: Applicants need to provide the required documents to JEEViKA representatives.
- Step 3: The submitted documents and eligibility criteria are verified by program authorities.
- Step 4: Once approved, the beneficiaries are enrolled in the program and assigned to a Master Resource Person (MRP) for guidance.

- Also, beneficiaries receive other assistance as well.

### **Documents Required (Satat Jeevikoparjan Yojana (SJY))**

- Proof of identity (Aadhaar card or equivalent). Proof of residence. Social and economic status certification. Bank account details. Relevant entitlement documents (if applicable).

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