

Prime Minister Shri Narendra Modi launches Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited

Empowered women are foundation of Viksit Bharat ,
Empowerment of women of the country is the top
priority of our Government: PM

The Government is continuously working and will
continue to work to reduce difficulties in their lives:
PM

For our government, the dignity of a mother, her
respect, her self-respect are a topmost priority: PM

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Prime Minister Shri Narendra Modi launched the Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited via video conferencing today. Addressing the occasion, the Prime Minister stated that on this auspicious Tuesday, a highly promising initiative is being launched. He announced that mothers and sisters in Bihar are being provided with a new facility through the Jeevika Nidhi Saakh Sahkari Sangh. This initiative will enable women associated with Jeevika across villages to access financial support more easily, helping them advance their work and businesses, stated the Prime Minister. He expressed his happiness that the Jeevika Nidhi system is fully digital, eliminating the need for physical visits—everything can now be done via mobile phone. He congratulated the mothers and sisters of Bihar on the launch of the Jeevika Nidhi Saakh Sahkari Sangh and commended Shri Nitish Kumar and the government of Bihar for this remarkable initiative.

“Empowered women are a major foundation of a developed India”, exclaimed Shri Modi emphasizing that to empower women, it is essential to reduce the difficulties in their lives. He highlighted that the government is undertaking numerous initiatives to make the lives of mothers, sisters, and daughters easier. He noted that crores of toilets have been constructed for women to free them from the compulsion of open defecation. The Prime Minister pointed out under the PM Awas Yojana, crores of permanent houses have been built, with special attention given to ensuring that these houses are registered in the names of women. He remarked that when a woman becomes the owner of the house, the weight of her voice also increases.

Highlighting that to resolve the issue of access to clean drinking water, the government launched the Har Ghar Jal initiative, Shri Modi emphasized that to ensure mothers and sisters do not face difficulties in accessing healthcare, the Ayushman Bharat scheme was introduced, offering free treatment up to ₹5 lakh. The Prime

Minister noted that the central government is also running a free ration scheme, which has relieved every mother from the worry of how to feed her children each day. To enhance women's income, he highlighted initiatives such as Lakhpati Didi, Drone Didi, and Bank Sakhi, which are empowering women across the country. He described these schemes as part of a grand campaign dedicated to serving mothers and sisters. Shri Modi assured the audience that in the coming months, their government in Bihar will further accelerate this mission.

“Bihar is a land where the reverence for maternal power—matrushakti—and the honour of mothers has always held the highest place”, stated the Prime Minister. He highlighted that in Bihar, deities such as Ganga Maiya, Kosi Maiya, Gandaki Maiya, and Punpun Maiya are worshipped with deep devotion. He remarked that Janaki Ji is a daughter of Bihar, nurtured in its cultural ethos—Siya Dhiya of this land, who is revered across the world as Sita Mata. Shri Modi noted that offering prayers to Chhathi Maiya is considered a blessing for all. He mentioned that the sacred festival of Navratri is approaching, during which the nine forms of Maa Durga are worshipped across the country. He added that in Bihar and the Purvanchal region, there is also a generational tradition of Satbahini Puja—worshipping seven sisters as manifestations of the divine mother. He emphasized that this deep faith and devotion towards the mother is a defining identity of Bihar. Quoting a local verse, the Prime Minister underscored that no one, however dear, can ever take the place of a mother.

Emphasising that for his government, the dignity, respect, and pride of mothers is a matter of utmost priority, Shri Modi remarked that a mother is the very essence of our world, and she embodies our self-respect. Referring to Bihar's rich cultural tradition, he expressed deep anguish over a recent incident that, he said, he could not have imagined. The Prime Minister stated that from a platform of the opposition's alliance in Bihar, abusive remarks were made against his mother. He emphasized that these insults were not just an affront to his mother, but an insult to every mother, sister, and daughter of the nation. Shri Modi acknowledged the pain felt by the people of Bihar, especially its mothers, upon witnessing and hearing such remarks. He shared that the sorrow he feels in his heart is equally shared by the people of Bihar and was sharing this grief with the people today.

The Prime Minister stated that he has been serving society and the nation for nearly 55 years, emphasising that every day, every moment, he has worked with full dedication for the country. He acknowledged the significant role his mother played in this journey. Shri Modi remarked that in order to serve Maa Bharati, his birth mother had released him from familial obligations. He expressed deep sorrow that the very mother who had blessed him for national service and let him go, and who is no longer physically present in this world, was abused from a platform of the opposition alliance. He described this as extremely painful, distressing, and deeply hurtful.

Stressing that every mother raises her children through immense sacrifice, and for her, nothing is greater than her children, Shri Modi shared that he had seen his own mother in this very form since childhood—enduring poverty and hardship to nurture her family and children. He recalled how, before the onset of the monsoon, his mother would work to ensure the roof didn't leak, so her children could sleep peacefully. Even when ill, she would still go to work, knowing that if she rested even for a day, her children would have to suffer. He noted that she never bought a new saree for herself, saving every penny to stitch a pair of clothes for her children. The Prime Minister emphasized that a poor mother, through lifelong sacrifice, imparts education and strong values to her children. He affirmed that this is why a mother's place is considered above even the gods. Referring to Bihar's cultural ethos by quoting a verse, Shri Modi stated that the abuse hurled from the opposition platform was not just directed at his mother—it was an insult to crores of mothers across the country.

Describing that the sacrifice of a poor mother and the pain of her son cannot be understood by those born into royal dynasties, Shri Modi remarked that these privileged individuals were born with silver and gold spoons and view power in Bihar and across the country as their family inheritance. He said they believe that the seat of power is their birthright. However, the Prime Minister emphasized that the people of India blessed the son of a poor mother—a hardworking individual—and made him the Prime Minister. He asserted that this reality is difficult for the privileged class to accept. He added that the opposition has never tolerated the rise of the backward and extremely backward sections of society. Shri Modi further added that these individuals believe they have the right to insult those who work hard, and thus resort to a barrage of abuses. He noted that even during the Bihar elections, he was addressed with disrespect and abusive language, repeatedly exposing the

elitist mindset of these individuals. The Prime Minister stated that it is this very mindset that has now led them to hurl abuses at his late mother from their political platform.

The Prime Minister stated that the mindset which abuses mothers and sisters is one that views women as weak and treats them as objects of exploitation and oppression. He emphasized that whenever such an anti-women mentality has come to power, it is women who have suffered the most. He remarked that no one understands this reality better than the people of Bihar. Recalling the opposition era in Bihar, the Prime Minister said that during that time, crime and criminals were unchecked, and incidents of murder, extortion, and rape had become commonplace. He alleged that the then government provided protection to murderers and rapists, and it was Bihar's women who bore the brunt of that regime. Shri Modi added that women were not safe stepping outside their homes, and families lived in constant fear—unsure if their husbands or sons would return home alive by evening. He described how women lived under the threat of losing their families, selling their jewellery to pay ransom, being abducted by mafia elements, or losing their marital happiness. The Prime Minister affirmed that Bihar has fought a long battle to emerge from that darkness. He credited the women of Bihar for playing a major role in removing and repeatedly defeating the opposition. He asserted that this is why, today, the opposition parties are most agitated against the women of Bihar. Shri Modi urged every woman in Bihar to understand their intent clearly, stating that these parties seek revenge and want to punish them.

Pointing out that certain opposition parties have consistently opposed the advancement of women, which is why they strongly resist initiatives such as women's reservation, Shri Modi remarked that even when a woman from a poor household rises to prominence, their frustration becomes evident. He cited the example of opposition repeatedly insulting the President of India, Smt. Droupadi Murmu—a daughter of a tribal and economically disadvantaged family. The Prime Minister emphasized that this politics of hatred and contempt towards women must be curbed. He noted that Navratri will begin in 20 days, followed by the sacred festival of Chhath in 50 days, when prayers will be offered to Chhathi Maiya. Addressing the people of Bihar, the Prime Minister said that while he may forgive those who insulted his mother, the soil of India has never tolerated disrespect towards mothers. He asserted that the opposition parties must seek forgiveness from Satbahini and Chhathi Maiya for their actions.

The Prime Minister called upon the people of Bihar, especially its sons, to take responsibility for responding to the insult directed at mothers. He stated that wherever leaders of the opposition parties go—be it any street or city—they must hear the voice of the people saying that the insult to mothers will not be tolerated and any attack on dignity will not be accepted. He stated that the oppression and assault by opposition parties will not be tolerated and accepted.

The Prime Minister reaffirmed that empowering the women of India is the highest priority of his government. He emphasized that their government is continuously working to reduce the hardships faced by women and will continue to do so with full commitment. He urged the people to continue blessing their government and concluded by offering his respectful salutations to every mother of the nation.

Recalling the recent national sentiment from Independence Day, where the slogan “Har Ghar Tiranga” echoed across villages and streets, the Prime Minister reiterated that the current need of the hour is “Har Ghar Swadeshi, Ghar-Ghar Swadeshi.” He emphasized that this new mantra is essential to empower mothers and sisters and build an Atmanirbhar Bharat. He appealed to women for their blessings in this mission. The Prime Minister urged every shopkeeper and trader to display boards proudly declaring, “This is Swadeshi”, stressing on Vocal for Local and ‘Made in India’ products. He concluded by affirming that India must move forward strongly on the path of self-reliance.

The Chief Minister of Bihar, Shri Nitish Kumar, Deputy Chief Ministers Shri Samrat Choudhary, Shri Vijay Kumar Sinha were present among other dignitaries at the event.

Background

Prime Minister Shri Narendra Modi launched the Bihar Rajya Jeevika Nidhi Saakh Sahkari Sangh Limited. The objective of establishing the Jeevika Nidhi is to provide easy access to funds at affordable interest rates to community members associated with Jeevika. All registered cluster-level federations of Jeevika will become the members of the Society. For the operation of this institution, the Government of Bihar as well as the Central government will contribute funds.

Entrepreneurship has flourished among women associated with Jeevika's self-help groups over the years, leading to the establishment of numerous small enterprises and producer companies in rural areas. However, women entrepreneurs have often been compelled to depend on microfinance institutions charging high interest rates of 18%–24%. The Jeevika Nidhi has been conceived as an alternative financial system to reduce dependence on MFIs and ensure the timely availability of larger loan amounts at lower interest rates.

The system will operate entirely on a digital platform, ensuring faster and more transparent fund transfers directly into the bank accounts of Jeevika Didis. To facilitate this, 12,000 community cadres are being equipped with tablets.

This initiative is expected to strengthen entrepreneurship development among rural women and accelerate the growth of community-led enterprises. Around 20 lakh women from across the state of Bihar will witness this event.

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— Narendra Modi (@narendramodi) [September 2, 2025](#)

MJPS/SR

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