



# CATALYSING DEVELOPMENT FOR LASTING IMPACT

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How Satat Jeevikoparjan Yojana leverages  
systems thinking

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### **Cover Photo**

Satat Jeevikoparjan Yojana (SJY) program participant.  
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## EXECUTIVE SUMMARY



Photo credit: JEEViKA

The *Satat Jeevikoparjan Yojana* (SJY) is the Government of Bihar’s flagship programme to tackle extreme poverty through a systems thinking approach. Launched in 2018, SJY adapts the globally validated Graduation Approach to the state’s unique social and economic context. At the heart of SJY is the recognition that poverty is not just about lack of income, but about a web of interrelated barriers—social exclusion, limited assets, entrenched norms, and weak institutions. This report documents how SJY is not only scaling up a proven intervention, but also catalysing deeper systems change to address these complex, underlying issues.

### WHY SYSTEMS CHANGE MATTERS

In development discourse, the term “systems change” refers to the transformation of the deeper structures—norms, power dynamics, incentives, and relationships—that shape how a system behaves. Unlike conventional scale-up efforts that focus solely on expanding reach, systems change emphasizes sustainability, resilience, and embeddedness within local ecosystems. Drawing on FSG’s “Water of Systems Change” framework, the report highlights how SJY seeks to drive both structural and normative shifts—shifting from mere service delivery to long-term realignment of how the system supports the ultra-poor.

### FROM PILOT TO POLICY: THE EVOLUTION OF SJY

SJY’s journey began with pilots conducted by NGO Bandhan-Konnagar and evaluated by J-PAL-affiliated researchers. These early trials demonstrated the long-term impact of the Graduation Approach on livelihoods, consumption, and resilience. Based on promising results and strong government buy-in, SJY was launched as a state programme under JEEViKA, supported by a grant from Co-Impact. Since its inception, SJY has reached over 200,000 ultra-poor, women-headed households across Bihar and is poised to expand further.

The scale-up strategy is notable for its dual emphasis on “scaling wide”—reaching more households—and “scaling deep”—embedding the model within local institutions and norms to ensure lasting transformation.



# EXECUTIVE SUMMARY

## DESIGNING FOR SYSTEMS CHANGE

Several innovations in SJY's design make it a model for systems change:

- The creation of *Master Resource Persons* (MRPs), a new frontline cadre, ensured that each household received high-touch, continuous mentoring. Over 7,000 MRPs have been trained and deployed across Bihar.
- The programme emphasizes **asset diversification**, moving households away from fragile livelihoods toward more resilient income streams.
- SJY invests in **community institutions**—Village Organizations, Cluster-Level Federations, and Self-Help Groups—not just for delivery but as vehicles for empowerment, ownership, and governance.
- A robust **monitoring and feedback system**—including real-time MIS platforms and mobile apps—ensures that implementation challenges are identified early and resolved swiftly.

## ADDRESSING ROOT CAUSES OF POVERTY

The report includes a root cause analysis of persistent ultra-poverty in Bihar, identifying structural drivers like landlessness, informal employment, weak public infrastructure, and deeply embedded caste and gender discrimination. SJY's targeting strategy—prioritizing women-headed households, SC/ST families, and other excluded groups—directly addresses these drivers. The programme's design also encourages social mobility by connecting beneficiaries to other government services such as housing, education, health, and insurance.

## DAY-TO-DAY SYSTEMS CHANGE IN ACTION

One of the most compelling parts of SJY's model is how it builds change from the ground up. Weekly mentoring visits, life skills sessions, and confidence-building training are woven into the programme's day-to-day operations. Over time, these touchpoints create incremental shifts in mindsets, behaviours, and relationships—enabling beneficiaries, especially women, to exercise greater agency in their economic and personal lives.

MRPs, supported by continuous capacity-building and real-time data, serve as the bridge between policy and household-level impact. This embedded responsiveness exemplifies what day-to-day systems change looks like in practice.

## CATALYSING BROADER CHANGE

As SJY matures, it is beginning to influence broader systems beyond its original scope. The MRP cadre is emerging as a skilled, community-based resource pool for other development programmes. Additionally, SJY's principles are being adapted for urban contexts through collaborations between the National Rural and Urban Livelihood Missions. These shifts suggest that SJY may be sparking new, parallel systems—both in governance and in social norms.

## WHAT'S NEXT: FROM SCALE TO SYSTEMS INTEGRATION

The report concludes by mapping SJY's trajectory against two complementary frameworks: the *Scale to Systems* (S2S) journey and the *Scale-up Maturity Framework*. These help contextualize SJY's movement from pilot to policy to potential national replication. Already, the Ministry of Rural Development has launched *Samaveshi Aajeevika*, a national programme inspired by SJY, with J-PAL South Asia as a learning partner.

In sum, SJY offers a compelling blueprint for governments and partners seeking not just to scale interventions, but to **transform systems**—in a way that is inclusive, evidence-driven, and sustainable.





## INTRODUCTION



# INTRODUCTION

## PURPOSE OF THIS DOCUMENT

This document provides a retrospective analysis of the Satat Jeevikoparjan Yojana (SJY)—the world’s largest known adaptation of the Graduation Approach, implemented across 38 districts in Bihar. The purpose of this document is to map SJY’s systems change journey, identifying the root causes of extreme poverty, the stakeholders involved, and the dynamics that have shaped the program’s implementation and outcomes. Since the program’s endline results are still underway, we hope to update this analysis once those findings become available.

By conducting a systems mapping exercise and a retrospective root cause analysis, this document aims to:

- Provide a structured understanding of the complex ecosystem within which SJY operates.
- Surface insights into how evidence, partnerships, and adaptive learning have informed the program’s evolution.
- Identify frameworks that can inform similar large-scale, evidence-based programs focused on poverty alleviation and systems change.

This document will serve as a valuable resource for **policymakers, program designers, and practitioners** seeking to understand how to navigate the complexities of implementing and scaling a systems-focused intervention.

## HOW TO USE THIS DOCUMENT

To gain the most from this document, it is recommended that readers first familiarize themselves with the SJY program’s design and implementation. For a foundational understanding, readers can refer to the [SJY playbook](#), which outlines the program’s implementation toolkit.

This document will be particularly useful for policymakers, program designers, researchers, and practitioners interested in understanding the systems change of scaling similar interventions.

It offers both high-level insights and detailed learnings, allowing readers to engage with the sections most relevant to their interests:

- **Theoretical foundations** of systems change
- **Root causes** of poverty and marginalization in Bihar
- **Design and operational details** of SJY
- **Systems mapping exercise** and interrelationships between actors and processes
- **Learnings** from other large-scale programs and their application to SJY

Since all sections are interconnected, it is recommended to read the document in its entirety for a comprehensive understanding of SJY’s systems change journey.

## BROAD DESCRIPTION OF CONTENTS

Systems-change, systems-thinking, and the science of scaling are some of the buzzwords most commonly used to talk about ‘problem-solving for policy challenges in interrelated elements and processes for large scale, indelible impact’.

CoImpact defines Systems Change as “Realigning the underlying norms, policies, relationships, functions, incentives, and motivations to higher, outcome-focused, and more inclusive equilibrium; such that millions of people, and in particular historically disadvantaged constituencies, experience meaningful and sustained improvement in their lives.”

One of the reasons why catalysing large-scale and lasting impact to address development challenges is seen as complex (unpredictable and with many steps) is due to the layered norms, organisations, processes, actors and incentives within which a solution must be introduced. Scaling efforts face challenges in navigating political, financial, and operational hurdles, including the need for flexible funding, adaptive learning, and strong institutional support. As Cooley and Linn (2024)<sup>1</sup> highlight, achieving sustainable impact at scale requires deliberate, systematic, and sustained action, addressing these multifaceted challenges.

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<sup>1</sup> Larry Cooley and Johannes F. Linn. Scaling Fundamentals. A Framework for Understanding and Managing the Scaling Process. Page 1. [Linked here](#).



# INTRODUCTION

An effort such as this is underway in the Eastern Indian State of Bihar. In 2018, the state Government of Bihar launched the Satat Jeevikoparjan Yojana, to address extreme poverty in Bihar. The programme adapts the Graduation Approach—a programme designed by BRAC and rigorously tested across multiple countries by J-PAL affiliated professors Professor Abhijit Banerjee, Professor Esther Duflo and other notable researchers.

The adaptation and subsequent scale of the Graduation Approach by the Government of Bihar offers a rare and valuable opportunity to understand the drivers of sustained systems change and the complexities involved in institutionalizing large-scale interventions.

This case study is on the scaling-up and the evidence-informed systems change journey of Satat Jeevikoparjan Yojana (SJY), the world's largest known adaptation of the Graduation Approach led by Bihar Rural Livelihood Promotion Society (BRLPS or JEEViKA), and supported by NGO Bandhan-Konnagar, Abdul Latif Jameel Poverty Action Lab and CoImpact.

This documentation effort follows the journey of SJY from conceptualization to its current stage of implementation in order to identify models and frameworks on how systems change and its corresponding approaches (systems-thinking) have been built into the program. This exercise leverages JEEViKA, NGO Bandhan-Konnagar and J-PAL SA's insights generated over six years, built through implementation, process monitoring and research. The experience is further substantiated by incorporating invaluable insights collated through 14 interviews across policy makers, subject matter experts, technical experts, researchers, donors and practitioners with the aim to surface concepts, ideas and lessons of systems change.

To unpack the system's change journey, we initiated this exercise with a retrospective root cause analysis of the possible reasons for the presence of extreme poverty in Bihar and the marginalisation of women thus identifying the norms, the policy context and the barriers to change. We then introduce the SJY model which was designed as a solution to address extreme poverty in the context of Bihar.

We have conducted a retrospective systems mapping exercise to reiterate the various elements, processes and their interrelationships mapped out in 'causal-loops'.

Over the years, these causal loops have been studied through process evaluations to make them operational, more efficient and ensure their optimisation. What sets SJY apart is that from its inception, the focus has been on embedding evidence, monitoring, and adaptive learning into the program's DNA—making it possible to now connect the dots retrospectively. While this provides a 30,000 ft view of what the play on ground looks like, we have included a section on what day-to-day systems change looks like. This is key to ensure that those closest to the action have a perspective on how their actions add up to the larger system.

We close out the report with a more forward looking perspective based on J-PAL SA's learnings from other examples of successful innovations that lend themselves to systems change and have been integrated into existing systems. This helps us understand the positionality of SJY in the spectrum of programs that go from pilot to being adopted as policy solutions.

It is also important to note that this analysis is a first step in mapping out the system change journey. This exercise does not intend to ascertain the impact of the programme on changing norms. As a case-study this brings together the systems lens used by CoImpact and leverages the FSG framework to understand examples of the system design thinking as part of the SJY policy design. The goal of this output is to create a base case study which can be used as a reference by experts for their systems analysis.

A review of the systems map will be conducted post the completion of the long-term follow-up through the randomised evaluation to highlight shifts in the map based on changes in behaviors and norms thus highlighting the system change that is expected to be achieved.

Our journey through this documentation exercise has highlighted the importance of conducting a formal systems analysis from the beginning of the project and at timely intervals. Using this approach can be beneficial for all large-scale development programs to understand how different outcomes are connected and to make sure these links are reflected in the program design.

But before we reach Bihar; we will start by sharing our understanding of some of these foundational concepts.

# INTRODUCTION

## DEFINITIONS

TERM	DEFINITION
<b>Scaling Up/ Scaling Wide</b>	Scaling up refers to expanding or replicating a successful intervention to increase its reach and impact, often by institutionalizing it within government programs or policies. It involves increasing the number of beneficiaries and geographic coverage while maintaining the program's effectiveness and quality. <sup>2</sup>
<b>Scaling Deep</b>	Scaling deep focuses on embedding lasting changes at the community or societal level by influencing values, norms, relationships, and culture. It involves working with communities and stakeholders to create deep-rooted behavioral and social change. <sup>3</sup>
<b>Systems Change</b>	Systems change refers to transforming the underlying structures, processes, relationships, and incentives within a complex ecosystem to create sustained, large-scale impact. It involves realigning policies, norms, power dynamics, and stakeholder relationships to shift the system toward a more inclusive and outcome-focused equilibrium. <sup>4</sup>
<b>Root Cause Mapping</b>	Root cause mapping is a structured approach to identifying the fundamental reasons behind a problem or challenge. It involves analyzing the underlying factors, including social, economic, political, and cultural dynamics, that contribute to the persistence of an issue.

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<sup>2</sup> Scaling-Up the Impact of Good Practices in Rural Development. A working paper to support implementation of the World Bank's Rural Development Strategy. The World Bank. Page 9-10. [Linked here.](#)

<sup>3</sup> The Water Of Systems Change. FSG. Page 5. [Linked here.](#)

<sup>4</sup> The Water Of Systems Change. FSG. Page 3. [Linked here.](#)



# WHAT IS SYSTEMS CHANGE?





## WHAT IS SYSTEMS CHANGE?

To understand systems change, we first need to clarify what we mean by a "system."<sup>5</sup> At its core, a system is more than just a collection of actors, processes, or entities—it's an intricate web of interconnected components working together as a unified whole. These components, bound by relationships and dependencies, influence each other and, collectively, shape the behavior of the system itself.

Systems can range from relatively straightforward structures to incredibly complex ecosystems, especially when human behavior or societal dynamics come into play. The intricate nature of scaling development interventions renders systems both fascinating and challenging to navigate. In their book "Scaling Up Development Impact,"<sup>6</sup> Isabel Guerrero, Siddhant Gokhale, and Jossie Fahsbender delve into this complexity. They emphasize that scaling is a dynamic transformation process, requiring the involvement of those closest to the problem in co-creating sustainable solutions.

Systems change focus on going beyond surface-level fixes to transform the deeper conditions that perpetuate persistent problems within a system. Instead of tackling symptoms in isolation, it seeks to address root causes by reshaping the structures, relationships, and norms that define how the system functions.

Unlike traditional scale-up approaches focused on expanding reach or organizational growth, the systems change approach prioritizes understanding interdependencies among actors to identify an organization's catalytic role to realign the system. It's less about numbers and more about influence—shifting entrenched mindsets and behaviors that are harder to measure but critical for lasting impact.

The "inverted triangle" framework designed by FSG, on the conditions of systems change highlights the role played by policies in forming the very base of actioning systems change, however this must also be able to catalyse the realignment of power dynamics with an eventual change of mental models to result in lasting change.

At the heart of systems change is the recognition that power dynamics and relationships often determine how systems behave. Rethinking these dynamics is essential for breaking down barriers to progress.

While there has been a growing focus on evidence-based policymaking, sustainable systems change requires embedding learning and feedback mechanisms that allow for continual adaptation and responsiveness. In other words, evidence-based policymaking and systems change are mutually reinforcing processes—strong evidence can inform systems-level shifts, and adaptive systems can better sustain and scale evidence-based solutions. This layered approach underscores that sustainable systems change is not solely about modifying structures and processes but also about transforming the underlying beliefs and relationships that shape system behaviours.

While scaling up is often seen as a precursor to systems change, the relationship is more nuanced. Transforming systems requires not only expanding reach but also addressing the underlying structures, relationships, and norms that sustain these systems. Collaboration and a unified vision among diverse stakeholders are critical, as no single entity can tackle systemic challenges alone. As Kania and Kramer (2011)<sup>7</sup> point out, collective impact is key—bringing together stakeholders to align efforts around common goals and shared solutions. By creating this alignment, systems change initiatives can navigate the complexity of interconnected actors and processes, fostering meaningful collaboration across them.

A key distinction when considering systems change is between "scaling wide" and "scaling deep."

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<sup>5</sup> The Water Of Systems Change. FSG. Page 3. [Linked here.](#)

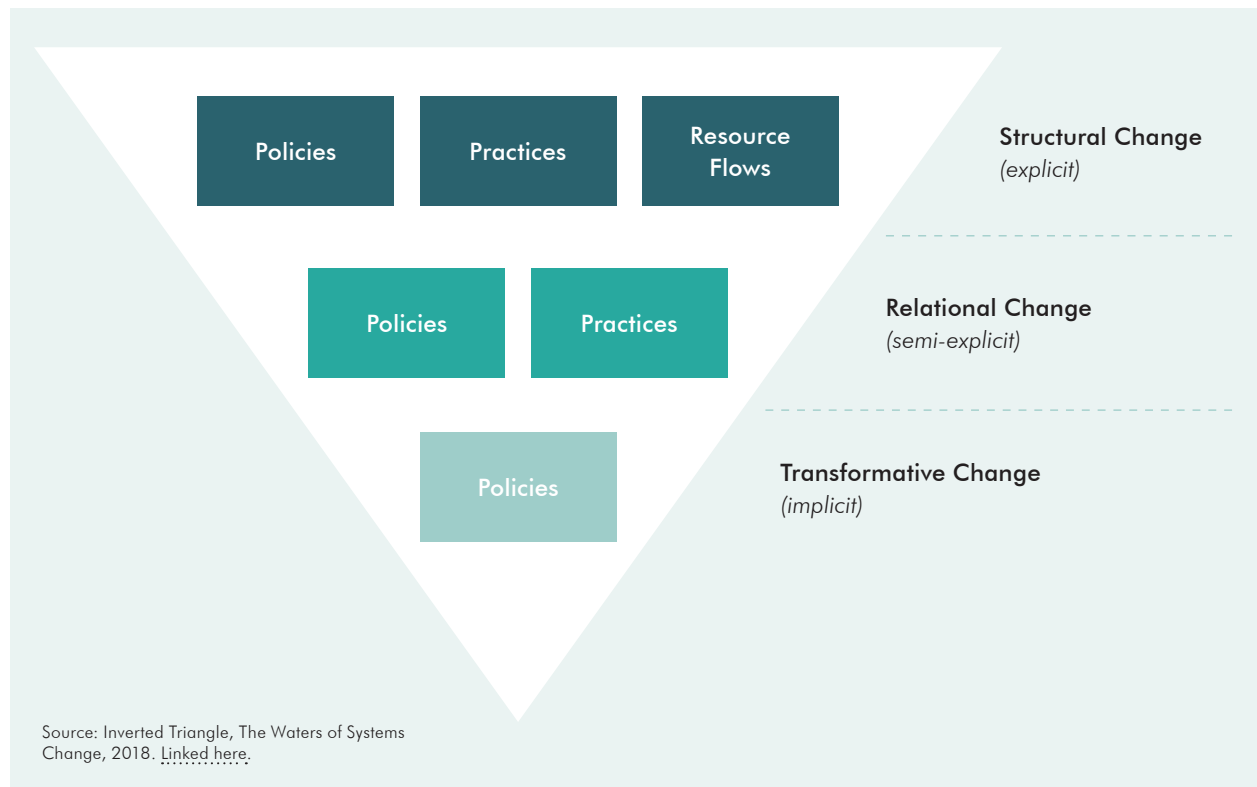
<sup>6</sup> Isabel Guerrero, Siddhant Gokhale & Jossie Fahsbender. Scaling Up Development Impact. [Linked here.](#)

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<sup>7</sup> Collective Impact. Stanford Social Innovation Review, 2011. [Linked here.](#)

# WHAT IS SYSTEMS CHANGE?

Figure 1. Six conditions of systems change



## Scaling wide vs scaling deep

When organizations embrace systems change, they inevitably grapple with a crucial distinction between "scaling wide" and "scaling deep." Scaling wide focuses on expanding reach—taking effective interventions to more people, often with measurable, immediate results. Scaling deep, on the other hand, dives into transforming the core structures and relationships within a system, fostering change that may take longer to materialize but delivers profound, lasting effects.

However, scaling wide alone is unlikely to drive sustained impact unless supported by deeper systemic changes. Systems change is key not only for sustaining outcomes at scale but also for ensuring that scaled interventions remain adaptive and effective over time. Achieving meaningful systems change often requires a balance of both strategies—expanding reach while embedding transformative shifts within the system itself.

This document uses 'scaling' or 'scaling-up' to imply a combination of both scaling wide and deep to catalyse systems change.

## WHAT IS SYSTEMS CHANGE?

### Systems change vs scale-up

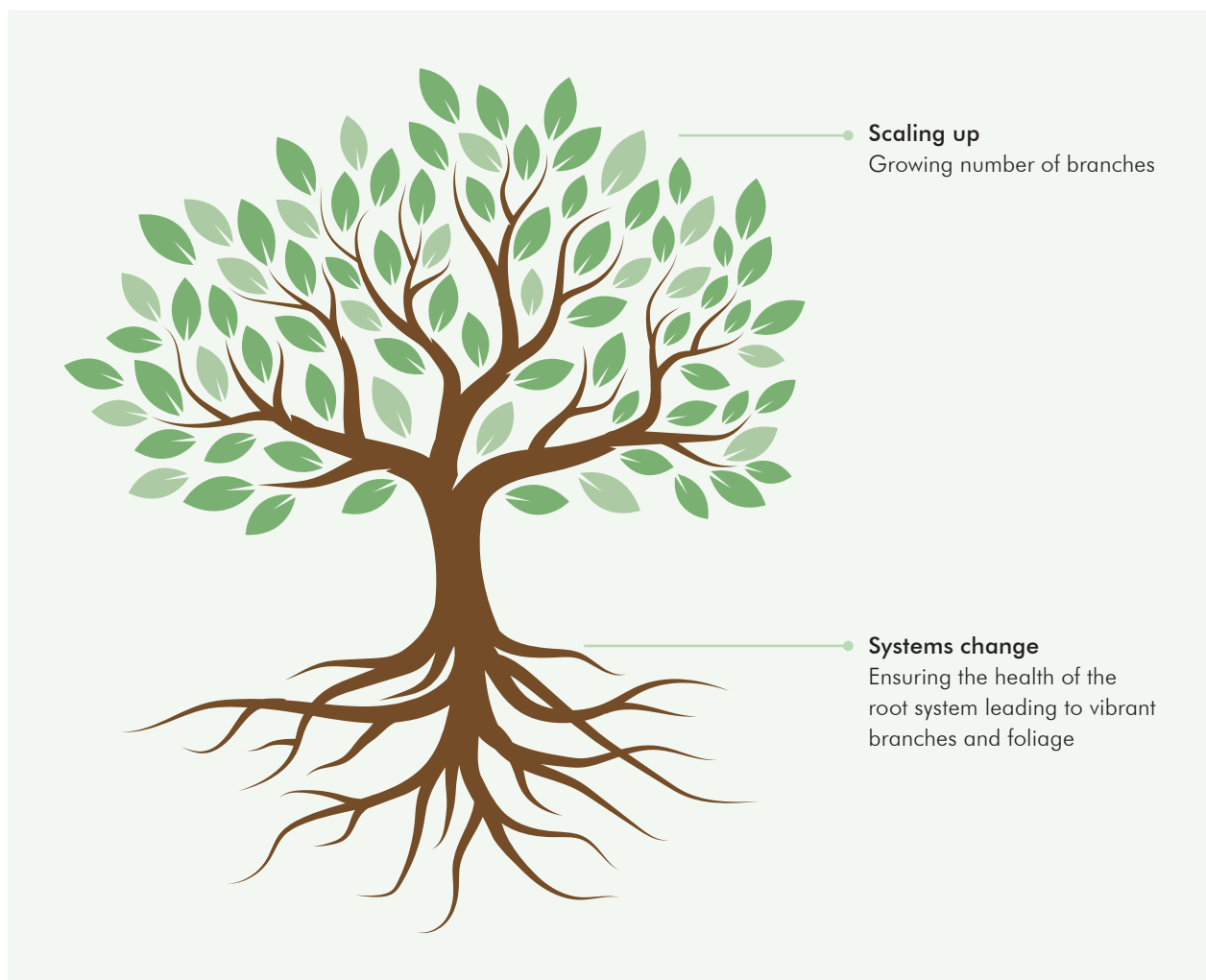
Scaling up and systems change are distinct but interconnected approaches to achieving impact. Scaling up focuses on expanding an effective intervention to reach more people, like adding branches to a tree. For instance, public health programs such as deworming campaigns through distribution of deworming pills often scale quickly by leveraging existing infrastructure. However, rapid scaling can overlook systemic issues, risking long-term sustainability.

Systems change, by contrast, strengthens the roots of the tree—it transforms the underlying structures, policies, resources, and social norms that shape how interventions function.

This approach ensures interventions are not only scalable but also sustainable. It involves addressing interconnected factors, such as teacher training, administrative support, and child nutrition in education, to create an environment where solutions thrive.

While scaling ensures that reach expands, systems change tackles root causes, embedding solutions within the broader system for lasting impact. Together, they provide a pathway to both widerreach and enduring transformation.

Figure 2.







From Evidence to Policy

# JOURNEY OF SJY FROM PILOTS TO STRUCTURAL CHANGE



## FROM EVIDENCE TO POLICY: JOURNEY OF SJY FROM PILOTS TO STRUCTURAL CHANGE

The conception of systems change through the Satat Jeevikoparjan Yojana (SJY) programme is evolving, and it provides a compelling case study of how systemic transformation can be actioned or built into policy design alongside the scaling of evidence-based interventions.

So far the consortium has focused on building evidence and testing ideas to set the stage for ‘Structural Change’ as per the inverted triangle model—mainly by influencing policies, how resources flow, and program practices. Early signs from monitoring and surveys also show some changes in relationships and power dynamics, but these need to be studied more closely.

This section provides an overview of how NGO Bandhan-Konnagar and J-PAL SA worked on the proof of concept and contextualisation of the model to define a state-wide policy and channelise resources to initiate evidence-based systems change.

### OVERVIEW

Adapted from the Graduation Approach, NGO Bandhan-Konnagar launched Targeting the Hard-Core Poor (THP) in 2007 in India. This model was rigorously evaluated in West Bengal’s Murshidabad district through a randomized evaluation led by J-PAL Co-founders Abhijit Banerjee and Esther Duflo. The results were striking: even a decade later, the households that benefited from the Graduation Approach had consumption levels that were 18% higher than those who did not participate in the program. This long-term impact has positioned the Graduation Approach as a proven model for addressing the needs of the ultra-poor.

SJY launched in 2018, has now reached over 200,000 women-headed households across Bihar, with JEEViKA, aiming to scale the impact to about 300,000 households in the near future. The impact of the government-led implementation approach is currently being evaluated by J-PAL affiliated researchers, Professor Abhijit Banerjee, Professor Esther Duflo, Assistant Professor Jyotiprasad Mukhopadhyay, Dr. Shagun Sabarwal, and Assistant Professor M. R. Sharan.

As SJY continues its expansion, J-PAL South Asia has been closely studying its implementation, providing regular feedback to JEEViKA to fine-tune processes and ensure optimal outcomes.

With Bandhan Konnagar as the technical partner, JEEViKA has worked hard to adapt and refine the model for the local context. Meanwhile, a consortium of philanthropic partners is helping sustain the program’s growth, ensuring that systems change occurs alongside the scale-up process.

This combination of scaling a proven model and adapting it for local contexts, with a strong focus on long-term systems change, provides a valuable example of how large-scale interventions can catalyze deep, lasting transformations in livelihoods, governance, and social norms.

### THE SCALE-UP JOURNEY

The Satat Jeevikoparjan Yojana (SJY), launched in August 2018, aims to address ultra-poverty in Bihar. Its foundation was laid through a series of pilots.

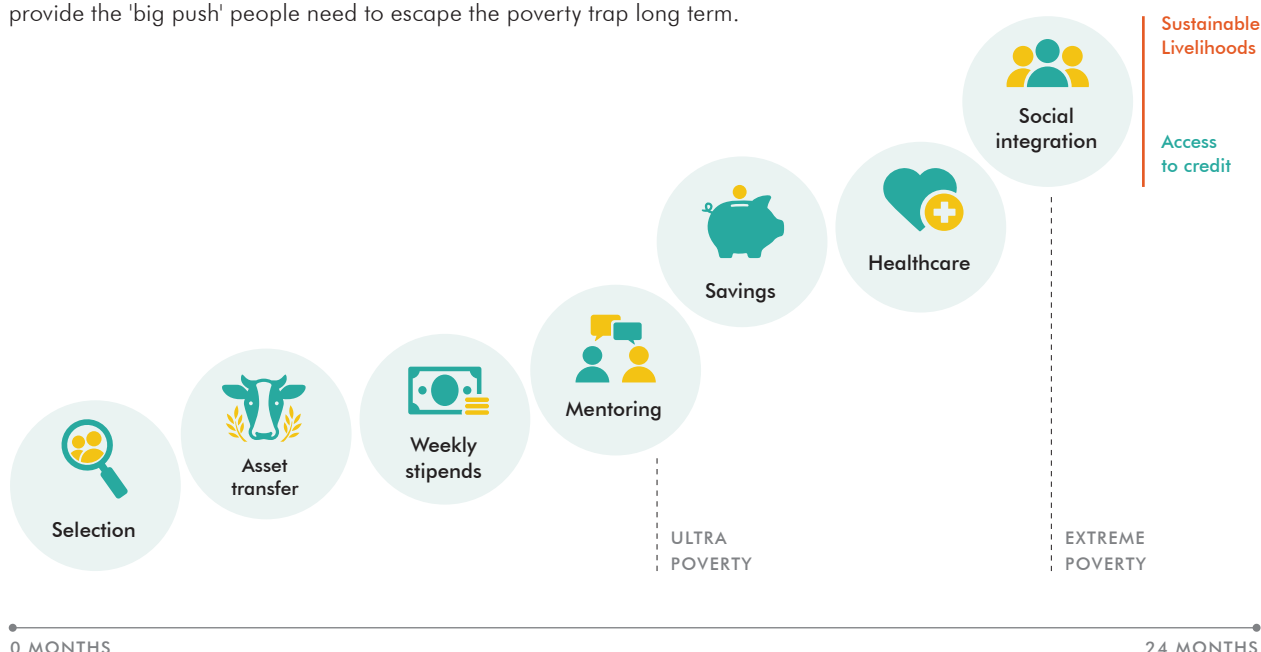
Between 2014 and 2017, NGO Bandhan-Konnagar conducted a pilot in Bhagalpur targeting ultra-poor, women-led households, which highlighted the importance of standardized training, linking beneficiaries to social security schemes, and promoting savings habits.

Building on these lessons, JEEViKA, in collaboration with NGO Bandhan-Konnagar and J-PAL South Asia, implemented a government-led pilot in 2017 in Sitamarhi and Katihar districts. The findings of this pilot and bureaucratic commitment prompted the State Government of Bihar to allocate INR 840 Crores to expand economic inclusion efforts through this model to 100,000 ultra-poor households, refining SJY’s design for scalable implementation through JEEViKA’s infrastructure.

# FROM EVIDENCE TO POLICY: JOURNEY OF SJY FROM PILOTS TO STRUCTURAL CHANGE

**Figure 3. A 'big-push' approach, over 24 months, to graduate out of extreme poverty**

BRAC's Graduation Approach is a set of sequenced interventions which provide the 'big push' people need to escape the poverty trap long term.



## COMMUNITY-BASED STRUCTURES AND LAST-MILE DELIVERY AS DRIVERS OF SCALE

The two key adaptations to the NGO-led model were: first, the expanded involvement of community-based organizations—village organizations, cluster-level federations, and community resource persons—in programme implementation; and second, the introduction of specialized cadres called Master Resource Persons (MRPs) as last-mile agents. The need for MRPs emerged as a critical insight from the pilot phase.

This government-led scale-up marked a shift from a centralized, NGO-driven approach to a decentralized model that empowered field staff with greater discretion. Transitioning from a centrally managed structure, suited to small-scale operations, to leveraging existing infrastructure was a cornerstone of SJY's scaling strategy.

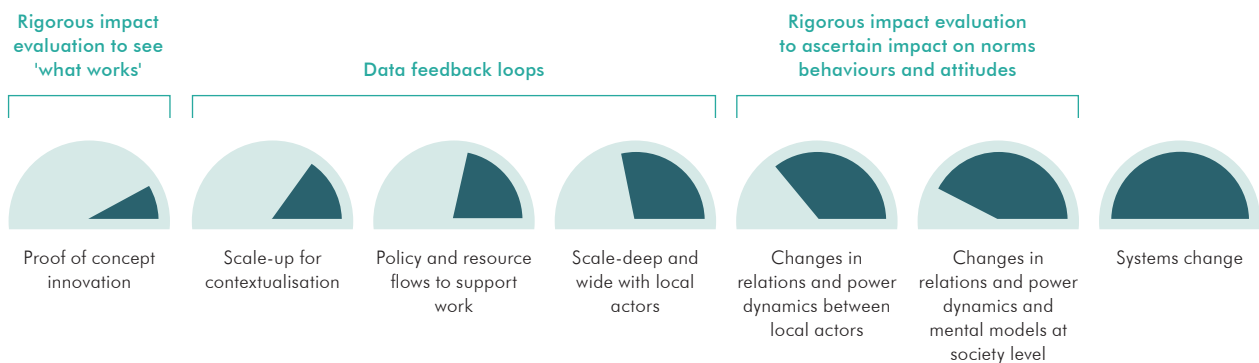
## CATALYTIC FUNDING FROM COIMPACT FOR SYSTEMS CHANGE AND SCALING-DEEP

In 2018, Co-Impact, a global collaborative for systems change, awarded a grant to support the scale-up. The grant, running from June 2019 to March 2025, was designed to scale up the program's reach, but also to ensure the institutional systems and processes were in place to support long-term, sustainable impact. The goal was to create processes and pathways to integrate the programming into the existing social infrastructure that would enable the programme to evolve and adapt, resulting in the eventual realignment of policies, incentives, motivations and relationships to address extreme poverty at scale. The adaptation and integration of the programme was supported by continuous learning and data based feedback loops, which allowed for the programme to be adjusted as new insights were gained.



# FROM EVIDENCE TO POLICY: JOURNEY OF SJY FROM PILOTS TO STRUCTURAL CHANGE

Figure 4



## DRIVING SYSTEMS CHANGE IN SJY

The process of systems change through the SJY programme is not just about reaching more households but about embedding long-lasting, transformative changes within the local systems that sustain poverty and inequity. To achieve this, scaling deep is essential—it requires integrating the intervention within the structures, relationships, and mental models that shape the lives of people facing extreme poverty and their communities. This means embedding the programme within local governance, empowering community-based organizations, and ensuring that local actors adopt and sustain the intervention. This work happens at the village level through close-knit community engagement. The cumulative effect of many such localized instances of scaling deep can drive broader systems change at a societal level.

Based on findings from pilots and field trials, the following salient features were designed to facilitate scaling with a keen focus on system strengthening

### 1. PROOF OF CONCEPT OF INNOVATION

The SJY program builds on a robust foundation of evidence generated through 16 years of rigorous research. J-PAL and Innovations for Poverty Action (IPA) conducted randomized evaluations in seven countries, demonstrating the effectiveness of the Graduation Approach in lifting people out of extreme poverty. Originally developed by the Bangladeshi NGO BRAC, the Graduation Approach has since been adopted by governments and NGOs across 43 countries, reaching over 14 million people globally.

In India, the approach was first tested through an RCT conducted by J-PAL South Asia in Murshidabad, West Bengal, in partnership with the NGO Bandhan Konnagar. The encouraging results prompted J-PAL South Asia to explore opportunities to adapt and scale the program within the Indian context by engaging with state governments. Bihar emerged as an early adopter, showing strong interest in piloting the program. The initial pilot was NGO-led, but to enable large-scale implementation, a government-led model was introduced. This shift allowed for process documentation and critical insights through an evaluation into how the program needed to be tailored for successful government adoption.

### Key Learnings from Process Documentation

**Decentralized Decision-Making:** A pivotal shift involved empowering local actors by creating and training Master Resource Persons (MRPs) specifically for SJY managed by Cluster Level Federations (CLFs). Decentralization allowed MRPs and CLFs to respond to local dynamics, ensuring more adaptive and responsive decision-making. As Kania and Kramer (2011)<sup>8</sup> suggest, systems change requires collective action and local engagement, which SJY achieved by giving MRPs and CLFs greater discretion and authority.

<sup>8</sup> Collective Impact. Stanford Social Innovation Review, 2011. [Linked here.](#)

# FROM EVIDENCE TO POLICY: JOURNEY OF SJY FROM PILOTS TO STRUCTURAL CHANGE

## **Empowering MRPs through incentives coaching:**

Effective implementation depended on motivated and well-supported frontline workers. SJY addressed this by offering competitive honorariums, providing comprehensive training, and sharing regular updates on program impact. This reinforced a sense of ownership and purpose among MRPs, positioning them as critical change agents within their communities.

## **2. POLICY AND RESOURCE FLOW TO SUPPORT WORK**

J-PAL South Asia maintained a close working relationship with the Principal Secretary of Rural Development and the CEO of JEEViKA to ensure the program remained aligned with government priorities. Regular touchpoints allowed J-PAL to provide strategic input and course corrections based on real-time data and field insights.

To support learning and adaptation, J-PAL conducted multiple process evaluation surveys, particularly during the COVID-19 pandemic. These surveys provided the government with valuable insights into how beneficiary households were coping with financial shocks and accessing services.

Another significant contribution was the development of a Management Information System (MIS) for JEEViKA. This strengthened data collection and analysis capabilities, enabling more informed decision-making and improving the overall monitoring framework for SJY.



Photo credit: JEEViKA

## **3. SCALING DEEP AND WIDE WITH LOCAL ACTORS**

The shift from an NGO-led model to a government-owned structure allowed SJY to scale both in-depth and reach. By embedding the program within local governance structures, SJY ensured deeper community engagement and long-term sustainability.

**Scaling Deep:** Strengthening the capacity of CLFs and MRPs ensured that the program was not just expanding in numbers but also improving in quality. Empowering local actors allowed for adaptive problem-solving and better alignment with local needs.

**Scaling Wide:** The program's integration into government systems created a pathway for wider geographic expansion while maintaining consistency in implementation and support.

Additionally, a continuous feedback loop of monitoring and evaluation was central to SJY's ability to adapt and improve. Real-time data and process monitoring allowed the program to remain responsive to challenges and evolving needs. A key shift in approach was moving away from rigid target-setting to a more flexible, problem-solving model. This learning-oriented strategy acknowledged the complexities of local realities and allowed for iterative adjustments—a core principle of systems change.

## **4. CHANGES IN RELATIONS AND POWER DYNAMICS AMONG LOCAL ACTORS**

Empowering frontline workers was not just about training and incentives—it was about shifting the power dynamic. MRPs and CLFs were equipped with the authority and resources to make decisions, strengthening local leadership and fostering greater accountability.

CLFs became more than just service delivery structures; they evolved into platforms for collective action and advocacy. This shift ensured that the program's impact would be sustained even after direct government involvement diminished.

## FROM EVIDENCE TO POLICY: JOURNEY OF SJY FROM PILOTS TO STRUCTURAL CHANGE



Photo credit: J-PAL

### 5. CHANGES IN RELATIONS, POWER DYNAMICS, AND MENTAL MODELS AT THE SOCIETY LEVEL

Beyond the operational level, SJY's impact extended to shifts in societal norms and mental models, particularly in how poverty and resilience were understood and addressed.

**Asset Diversification and Financial Resilience:** SJY's approach to asset diversification focused on helping women-headed households shift from fragile, single-source livelihoods to diversified and more stable income streams. By reducing dependence on a single income source, the program created a buffer against financial shocks and increased household resilience.

**Shifting Mindsets About Poverty:** The program also challenged traditional notions of poverty by empowering communities to see themselves as active agents of change rather than passive recipients of aid. This shift in perception reinforced the idea that poverty alleviation requires not just resources but also structural changes in how communities organize and respond to challenges.

**Building Economic Networks:** SJY facilitated market linkages and group-based enterprises, enabling beneficiaries to participate more actively in the local and regional economy. This integration into broader economic systems ensured that the benefits of the program were sustained beyond direct government involvement.

The shift in mental models reflects a deeper change in how poverty and resilience are framed at the societal level. By focusing on long-term structural change rather than short-term relief, SJY laid the groundwork for communities to drive their development and build adaptive capacity.

### 6. SYSTEMS CHANGE

This programme design is currently being implemented and evaluated. The next section of this report delves into the context in which the program operates, exploring its positionality within the broader system. Subsequent sections document our current understanding of the system and context, addressing fundamental questions about the rationale and design of SJY.

In combination with findings from the long-term follow-up of randomized evaluations and further investigations, the analysis will be revisited to identify shifts and refine our understanding of the drivers of systems change.





**From Evidence to Policy**

## **JOURNEY OF SJY FROM PILOTS TO STRUCTURAL CHANGE**



# SYSTEMS MAPPING: UNDERSTANDING THE CONTEXT (CONTRIBUTORS AND NORMS) OF POVERTY IN BIHAR

## INTRODUCTION

While India has made remarkable progress in reducing the number of extreme poor, 234 million Indians are still multidimensionally poor.<sup>9</sup> There are significant variations in the levels of poverty across Indian States. Bihar, one of India's most populated states, has close to 34% of its population living in multidimensional poverty,<sup>10</sup> and the lowest per-capita income in the country.

The ultra-poor can be defined as an even more marginalized subset of those experiencing extreme poverty, who are isolated from mainstream society and underserved by traditional interventions from the government and Civil Society Organisations.<sup>11</sup>

In this section, we attempt to employ a root cause mapping to make the policy context of extreme poverty explicit in Bihar. Root Cause Mapping (RCM) can be used as an approach to map the underlying causes of an issue and ensure that the deployed solutions have a continued focus on the root of the policy challenge rather than just its symptoms.

A root cause mapping can also be beneficial in identifying social norms. Norms can be thought of as shared expectations or informal rules among a set of people. These norms define acceptable attitudes and behaviors for different identity categories—for example, those of gender, race, and caste. Social norms help communities function, binding them together and promoting collective behaviours. But in some cases, the social order and community behaviours being maintained may be harmful and reinforce unjust power dynamics, furthering discrimination and social and gender inequities.<sup>12</sup>

Thus the root cause mapping can help in identifying the social order/norms that the system operates under and ascertain if the designed solution addresses these nuances of the policy challenge. It will also help to corroborate or identify the more sticky behavioural and normative challenges and thus can also help in adjustments of resource allocations.

For the purpose of unpacking SJY's systems change journey, we conducted this exercise after the policy was designed and implemented by experts and policymakers with deep entrenched awareness of the policy context. However, we strongly advise that for actors working in newer geographies and locations a more detailed Root Cause Analysis is a critical first step prior to intervention planning. Conducting a thorough root cause analysis before designing an intervention will allow for a more targeted and effective approach, ensuring that the strategies implemented address the underlying issues comprehensively.

## THE PROBLEM STATEMENT: DEFINING THE ULTRA-POOR

The ultra-poor are a group of people living in extreme poverty, who consume below 80 percent of their energy requirements despite spending at least 80 percent of income on food.<sup>13</sup> They are also prone to other context-specific vulnerabilities such as lack of access to productive assets, social marginalization, geographic isolation and exposure to natural disasters. Despite targeted interventions, gaps remain in understanding and addressing the structural, behavioral and social factors that entrench ultra-poverty.

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<sup>9</sup> 2024 Global Multidimensional Poverty Index (MPI). UNDP. Page 7. [Linked here.](#)

<sup>10</sup> The National Multidimensional Poverty measures simultaneous deprivations across three equally weighted dimensions of Health, Education, and Standard of Living that are represented by 12 Sustainable Development Goals-aligned indicators.

<sup>11</sup> Propel Toolkit: An Implementation Guide to the Ultra-Poor Graduation Approach, BRAC. Page 19. [Linked here.](#)

<sup>12</sup> Defining Social Norms And Related Concepts. UNICEF. Page 2. [Linked here.](#)

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<sup>13</sup> Lipton, M. 1986. "Seasonality and Ultra Poverty," Institute of Development Studies Bulletin. Page 4. [Linked here.](#)

# SYSTEMS MAPPING: UNDERSTANDING THE CONTEXT (CONTRIBUTORS AND NORMS) OF POVERTY IN BIHAR

## IDENTIFYING MAJOR FACTORS CONTRIBUTING TO ULTRA-POVERTY

The methodology for the root cause mapping included desk research and Key Informant Interviews. The data collected through these methods were analysed to identify major contributors to ultra-poverty, which were then mapped to identify interdependencies and root causes.

Based on field operations and visits, a comprehensive review of literature and interviews with relevant stakeholders from JEEViKA, NGO Bandhan Konnagar, other local organisations and subject matter experts who have been working with the ultra-poor specifically in the context of Bihar, the following contributing factors were mapped to the core policy challenge of **persisting ultra-poverty**:

### Agriculture and the nature of landholdings in Bihar

Land remains the most important asset for Indians, forming 69% of all asset value in rural India and 49% in urban India.<sup>14</sup> However, land ownership has historically been determined based on caste class and gender across India. Bihar is predominantly an agrarian economy, with more than 70% of the state's population engaged in agriculture.<sup>15</sup> Land ownership inequality in Bihar has been increasing significantly. In 2002-03, nearly 46% of small farmers (sub-marginal) owned just 1.17% of the land. By 2013, 51% of small farmers controlled only a slightly higher 2.30% of the land. Conversely, in 2002-03, around 3.5% of medium and large farmers controlled a substantial 34% of the land. By 2013, this percentage shrank to less than 2% owning around 24% of the land. The Gini Ratio rose from 0.085 in 2002-03 to 0.244 in 2013.<sup>16</sup> This imbalance creates a challenging environment for the ultra-poor, who often lack secure land tenure and face exploitative practices such as absentee landlordism and sharecropping. Farmers with small or marginal landholdings also earn lower incomes and are more vulnerable to debt-traps.<sup>17</sup>

Additionally, landlessness forces many to rely on unstable, seasonal employment, further entrenching their poverty and vulnerability to economic shocks. These systemic issues present substantial barriers to economic advancement, perpetuating poverty among the most marginalized populations.

### Limited employment opportunities and lack of economic diversification

Bihar's economy, heavily reliant on agriculture, has struggled to create sufficient employment opportunities in other sectors. This lack of diversification traps people in low-productivity, low-income activities, hindering their ability to improve their living standards. The lack of industrialization in Bihar stifles economic opportunities, leading to large-scale migration. The state's vulnerability to natural disasters further dampens its economic potential.

### Vulnerability to natural disasters

Bihar's vulnerability to natural disasters such as floods and droughts significantly hampers economic stability and development. The unpredictable climate leads to damage to life and property, and causes uncertain agricultural yields. This uncertainty perpetuates a cycle of fear, leading to high fertility rates as families attempt to mitigate the risk of child loss. Moreover, these environmental challenges impede efforts to diversify livestock, limiting livelihood options and further entrenching poverty.

### Inadequate health infrastructure

The inadequacy of health infrastructure in Bihar exacerbates the poverty cycle. Health shocks, sudden and severe illnesses or injuries push families further into poverty due to the high costs of medical care and the loss of income during illness. Bihar was ranked last among 19 'large' states in NITI Aayog's health index, which is calculated based on indicators like neonatal mortality rate, total fertility rate, sex ratio at birth, immunization coverage and proportion of institutional deliveries. Improving health systems and infrastructure is essential to mitigating these shocks and preventing further economic decline among vulnerable families.

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<sup>14</sup> All India Debt and Investment Survey - 2019. Page 24-25. [Linked here.](#)

<sup>15</sup> Food, Agriculture, and Nutrition in Bihar. Tata-Cornell Institute for Agriculture and Nutrition. Page 25. [Linked here.](#)

<sup>16</sup> Mapping Inequality in Bihar. Oxfam, Page 71. [Linked here.](#)

<sup>17</sup> Food, Agriculture, and Nutrition in Bihar. Tata-Cornell Institute for Agriculture and Nutrition. Page 26. [Linked here.](#)



## SYSTEMS MAPPING: UNDERSTANDING THE CONTEXT (CONTRIBUTORS AND NORMS) OF POVERTY IN BIHAR



Photo credit: JEEViKA

### Limited educational opportunities

Educational opportunities in Bihar are limited, with many children lacking access to quality education. According to the Caste Survey 2023, only 7% of the population had graduate degrees, and less than 1% had a postgraduate degree. Efforts at educational reform have not yielded significant improvements, leaving many students without the necessary skills and knowledge to compete in the job market.

**Two social norms** that play an important role in limiting developmental impact in Bihar can also be seen to be:

### Caste-based discrimination

Marginalization based on caste is a leading contributor to poverty in India, with five out of every six multidimensionally poor in India belonging to SC, ST or Other Backward Class (OBC) households. The structural challenges within Bihar's agricultural system are further exacerbated by pervasive social marginalization.

A significant percentage of SC households in Bihar are landless and reliant on manual wage labor for income.<sup>18</sup> This economic dependency highlights the entrenched poverty these communities face, with many earning below the subsistence threshold. The recent Caste Census in Bihar<sup>19</sup> reaffirms this trend, indicating a significant proportion of SC (42.93%) and ST (42.7%) households continue to earn limited incomes. This underscores the need for interventions that address both the agricultural system's issues and the broader socio-economic marginalization experienced by these groups.

<sup>18</sup> Socio-Economic Caste Census. Government of India. [Linked here.](#)

<sup>19</sup> Bihar Caste-Based Survey, 2022.

# SYSTEMS MAPPING: UNDERSTANDING THE CONTEXT (CONTRIBUTORS AND NORMS) OF POVERTY IN BIHAR

## Gender-based discrimination

Gender discrimination significantly contributes to poverty in Bihar. Female-headed households face severe economic disadvantages, with a substantial number being landless and dependent on wage labor.<sup>20,21</sup> Although a notable percentage of the female workforce of the state engages in agriculture, women hold a minor share of total landholdings and receive lower wages compared to men.<sup>22</sup> The lack of land ownership among women further perpetuates economic dependence on men and vulnerability to poverty.

Additionally, there are limited economic opportunities for women working outside agriculture in Bihar. Keeping aside the overall shortage of non-agricultural jobs in the state, this can be attributed to social norms tying women to unpaid domestic work, and the lack of safe and accessible employment opportunities. These factors restrict women's livelihood options, acting as a barrier to overcoming poverty.

## MAPPING THE CONTRIBUTORS TO ASCERTAIN ROOT CAUSES OF ULTRA POVERTY

The visualization below maps the contributing factors identified and highlights their interrelationships.

While ultra-poverty (the problem statement) is at the centre of the visualization, the circles in increasing sizes represent the first and second level contributors which eventually converge into the largest circles - two key contributors. As the map demonstrates, multiple interrelationships converge towards two factors, **caste and gender-based discrimination** which can be seen as part of the social order or implied rules that force people to face multiple interrelated challenges.

These two forms of vulnerabilities **can thus exacerbate the impact of poverty** and increase the intensity of poverty, making it further more difficult to “break the poverty trap”.

## FEATURES OF SJY PROGRAMME DESIGN THAT ADDRESS NORMS AND FACTORS THAT CONTRIBUTE TO POVERTY

SJY (Satat Jeevikoparjan Yojana) in Bihar has been designed to address the deeply entrenched systemic issues contributing to poverty in the state. The scheme directs its efforts at the root causes of poverty through its strategic household selection process, which ensures that the most vulnerable and marginalized groups are enrolled for support. This includes households from historically disadvantaged caste groups, women-headed households and families traditionally involved in vulnerable occupations, such as liquor production. The household selection process ensures that the scheme directly addresses the two major social norms that exacerbate ultra-poverty—caste and gender.

A process monitoring survey covering participants of SJY showed that close to half of the participant households were from SC/ST communities, and only 24% of the households had an able-bodied adult member. By addressing gender inequalities and providing alternative livelihoods, SJY aims to empower these households and offer sustainable solutions.

The scheme's comprehensive approach not only includes financial support in the form of cash and asset transfer but also offers training, mentoring, and consumption support, capacitating the participant households to break free from the cycle of poverty and achieve long-term economic stability.

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<sup>20</sup> Socio-Economic Caste Census. Government of India. [Linked here](#).

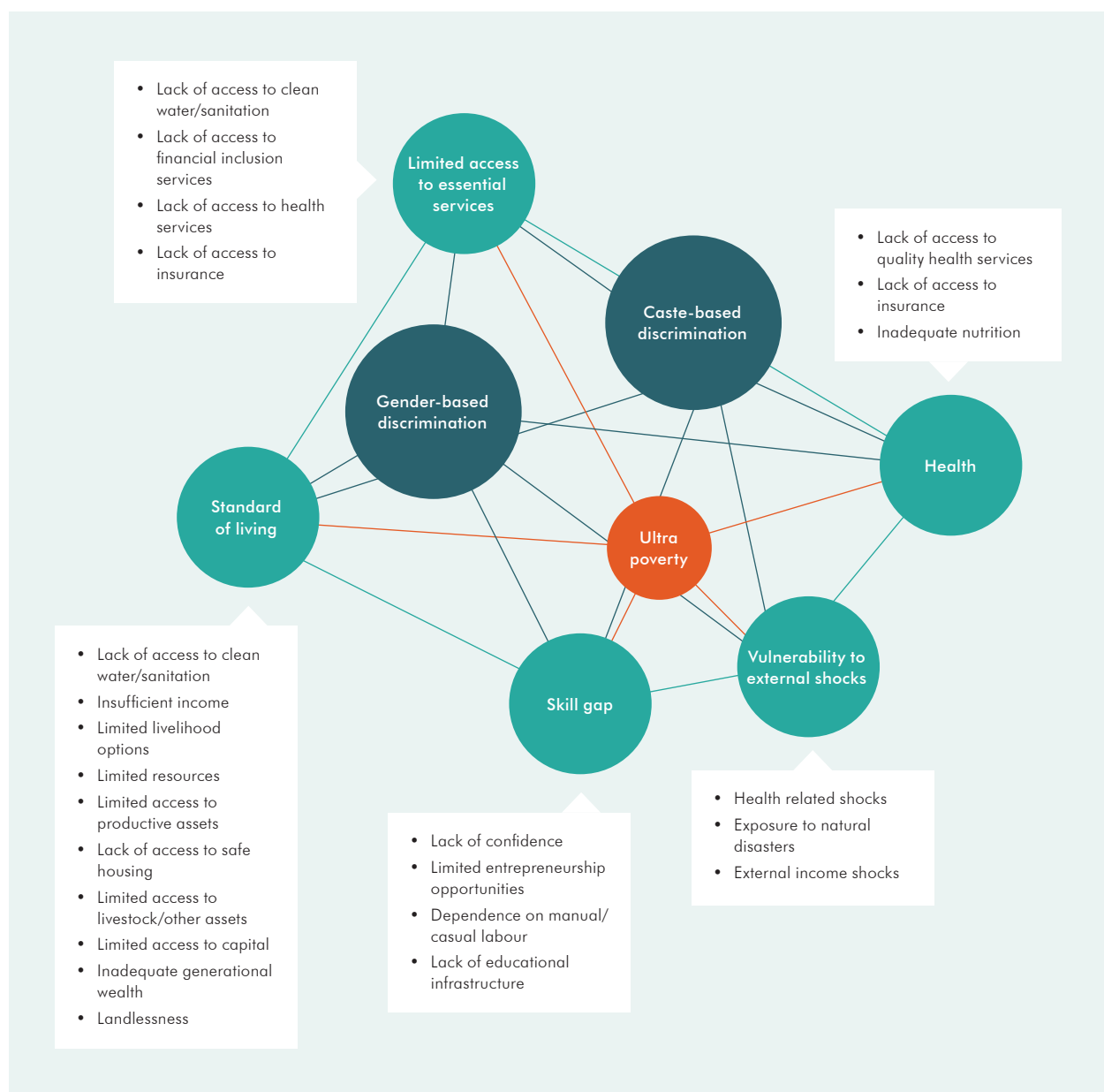
<sup>21</sup> Food, Agriculture, and Nutrition in Bihar. Tata-Cornell Institute for Agriculture and Nutrition. Page 64. [Linked here](#).

<sup>22</sup> Role of Women in Agricultural Sector of Bihar: A Socio-Economic Mapping. Munich Personal RePEc Archive. [Linked here](#).



# SYSTEMS MAPPING: UNDERSTANDING THE CONTEXT (CONTRIBUTORS AND NORMS) OF POVERTY IN BIHAR

Figure 5. Directional root cause map





## Systems Mapping

# KEY STAKEHOLDERS, INCENTIVES AND RESOURCE FLOWS IN THE CURRENT SJY SYSTEM





## SYSTEMS MAPPING: KEY STAKEHOLDERS, INCENTIVES AND RESOURCE FLOWS IN THE CURRENT SJY SYSTEM

SJY policy design is built on leveraging existing processes set-up under JEEViKA's larger programming; innovated upon to target the poorest of the poor. While the delivery mechanisms have remained the same, the style and approach of programme delivery has been targeted, intensive and for individuals as opposed to groups under the larger programming. This makes the SJY system interact with various established processes in the system with introductions of new actors and flows.

A systems map has been developed to highlight the interrelated flows within the SJY system. The purpose of this exercise is to a) identify the nodes or levers of systems change and b) identify process flows that should be evaluated to drive efficiencies in programme delivery.

The systems map expands on the operational details codified in the SJY Playbook by visualising the interconnected roles of the government, donors, knowledge and learning partner, local governance structures, and last mile agents' interactions with households in implementing these interventions. The map highlights the causal loops, and adaptation mechanisms that allow the programme to be responsive at the community level. This view enables the reader to identify leverage points and simultaneously observe the multiple flows and interactions that the programme conducts.

The systems map illustrates how these initial inputs are translated into enhanced economic outcomes as nodal agents operationalise their roles and responsibilities through:

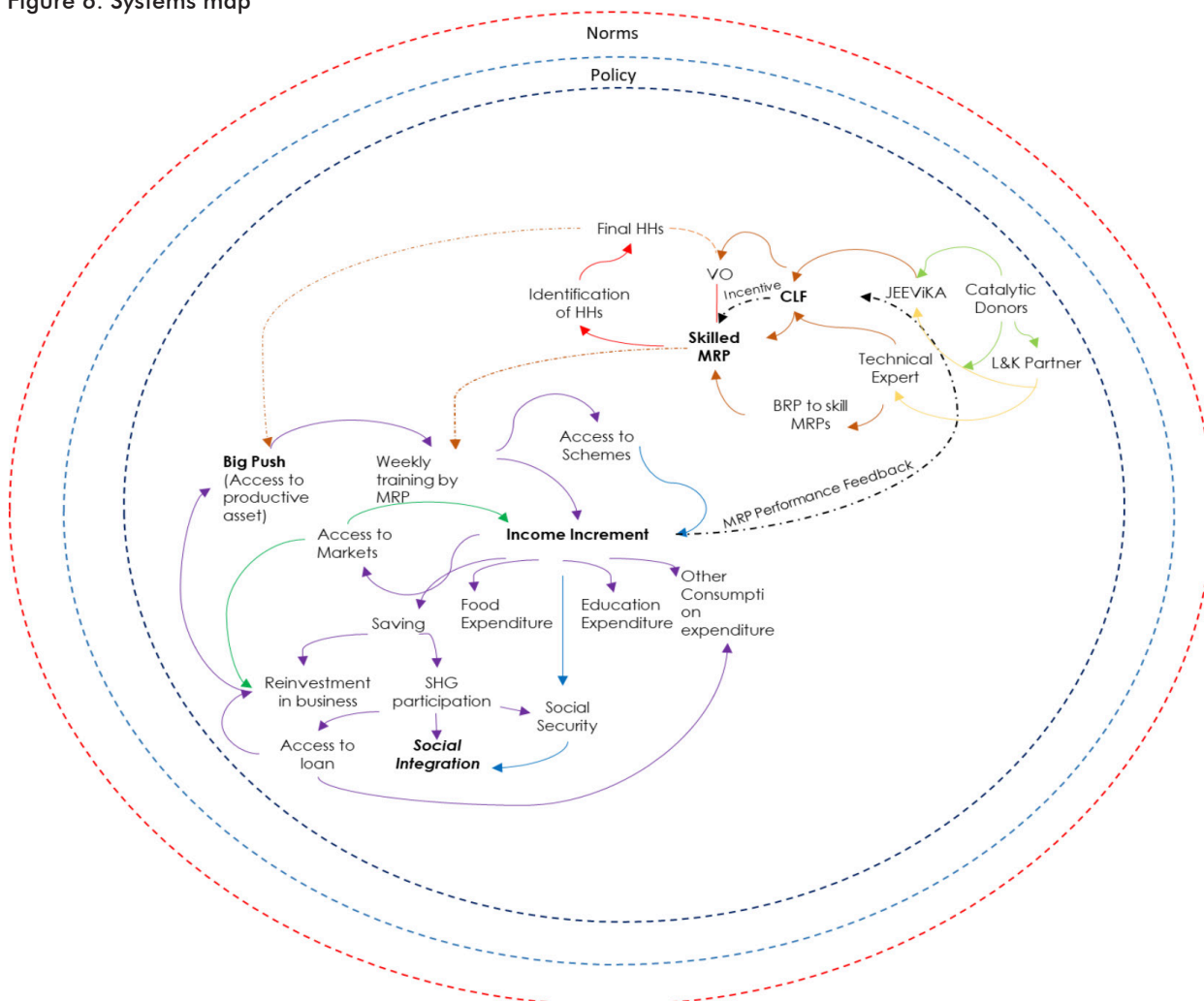
- (i) identifying households,
- (ii) receiving and imparting training and
- (iii) ensuring that the programme funds are dispatched and utilised.

This process is designed towards positive progression – as households move from subsistence living to sustainable income generation. SJY is woven into local community structures, such as SHGs, VO's and CLFs, with each acting as a building block in the program's delivery. The MRPs act as liaisons between the beneficiaries and these community institutions, ensuring that the SHGs and VO's can provide timely support, troubleshoot issues, and track the program's progress in a coordinated manner.

This structured yet interconnected setup ensures that each layer (at the household, village, or cluster level) works in sync, making the intervention dynamic and responsive. This architecture is reinforced by institutional linkages that facilitate resource flow, governance, and feedback mechanisms between community institutions and higher-level policy bodies, enabling effective implementation at scale. This map highlights SJY's emphasis on building a cohesive institutional ecosystem that aligns local governance, financial inclusion, and economic empowerment.

## SYSTEMS MAPPING: KEY STAKEHOLDERS, INCENTIVES AND RESOURCE FLOWS IN THE CURRENT SJY SYSTEM

Figure 6. Systems map



LOOP	DESCRIPTION
Big Push	<p>Starting from the transfer of a productive asset, we see the resource flow directly as income generation, resulting in improved saving, enhanced expenditure, SHG participation further flowing to reinvestment in business and access to loan and Social Integration through greater participation in SHGs.</p> <p>Beneficiaries gain improved access to regional markets for selling goods or services, identified through extensive planning. MRPs support beneficiaries in managing productive assets and connecting to local supply chains. Training includes skills related to basic enterprise management, including maintaining livestock, ensuring quality, and fulfilling market demands.</p>
Catalytic Intermediary Investments	Co-Impact supports this ecosystem through catalytic funding, which allows for sustained strengthening of the system's capacity with subject matter expertise, research and government feedback loops through the course of SJY. Collaborations with NGO Bandhan-Konnagar ensure effective programme design and capacity-building, while J-PAL South Asia strengthens monitoring systems and credibility for improving the program's functioning and assessing the impact of the programme against predefined programme indicators.
Community Leadership	Community leadership is a foundational system for SJY. The CLF and MRPs work as the nodes for implementing the program, ensuring regional contextualisation and overall business health of the participants.
Convergence and Social Security	Participants receive targeted access to government schemes, including healthcare programs, education initiatives, and food security programs. This supports social security and integration
Information Flow	Information flow between programme designers, implementers, decision makers to ensure fidelity and agility.



# SYSTEMS MAPPING: KEY STAKEHOLDERS, INCENTIVES AND RESOURCE FLOWS IN THE CURRENT SJY SYSTEM

## I. LINEAR SYSTEM (ORG DYNAMICS, FUNDING MODELS, INCENTIVES)

The linear systems within the SJY programme can be understood using the linear systems change lens<sup>23</sup>, which highlights how policies, practices, and resource flows act as foundational structural elements that enable effective implementation and scaling. These structural conditions include standardised funding models, implementation practices, and defined incentive structures that guide the flow of resources and efforts across different programme levels.

In SJY's context, policies focus on targeting the ultra-poor by providing grant-based capital support rather than conventional microcredit. Another feature of SJY is convergence with other schemes, such as education, insurance, healthcare and safe housing. This approach is codified into the program's operational guidelines, ensuring that resource flows are channeled to the intended beneficiaries along with training to operate a successful enterprise or manage a productive asset. Practices such as systematic training and capacity-building are designed to reinforce these policies by equipping frontline actors like SHGs, VOs, and CLFs with the necessary skills to identify target households and deliver the programme as per its intended design. MRPs act as critical nodes in this linear system, ensuring that training content and delivery are consistent, and form a link between the programme households and the existing state livelihood mission.

A significant feature of SJY's strategy has been its integration of local governance mechanisms with financial inclusion initiatives. The programme ensures that each participant opens an individual savings bank account, a critical step in connecting the ultra-poor to formal financial systems. The Livelihoods Gap Assistance Fund supports participants during their transitional phase as they build and learn about their enterprise, providing a safety net while they establish more stable livelihoods.

The resource flows in SJY follow a top-down structure, moving from central funding allocations to state-level disbursements, and finally reaching local institutions such as SHGs and individual households. This structured flow ensures transparency and accountability, with each layer in the programme hierarchy having clearly defined financial responsibilities. These linear resource flows are closely monitored through periodic reviews and reporting mechanisms.

## II. WHOLE SYSTEM (PHILOSOPHY, POLICY, NORMS)

The SJY program's whole systems approach is structured to address multi-dimensional poverty by using eligibility criteria that capture both economic and social vulnerabilities. Households must meet a combination of mandatory and optional criteria, ensuring that those facing severe deprivation (such as Scheduled Caste (SC) and Scheduled Tribe (ST) communities, women-headed families, and traditional alcohol producers) are prioritised. This inclusion strategy, involving considerations like food insecurity, housing type, and access to basic services, reflects a nuanced understanding of poverty that goes beyond income measures alone and integrates broader social and structural factors.

The identification process is carried out through a network of local actors who are familiar with the context the households operate in and their constraints, including CRPs, MRPs and VOs, who play a critical role in social mapping, household verification, and community endorsement. This participatory process not only involves multiple layers of local validation but also aligns SJY's targeting mechanism with local governance structures, creating a pathway for beneficiaries to access other state-led welfare schemes for education, healthcare, housing and social benefits. The convergence with broader government initiatives enables a multi-sectoral approach, linking SJY beneficiaries to a wider safety net of programs they are eligible for. Bandhan Konnagar, with its experience in executing the Graduation Approach, provides operational support and training for the district and block level staff of JEEViKA and for MRPs by sharing sequential implementation strategies. Their training content ensures that the program's design is adaptable to the socio-economic conditions of Bihar (outlined in the root cause analysis above).

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<sup>23</sup> The Water Of Systems Change. FSG. Page 15. [Linked here.](#)

## SYSTEMS MAPPING: KEY STAKEHOLDERS, INCENTIVES AND RESOURCE FLOWS IN THE CURRENT SJY SYSTEM

Another philosophy of SJY is that it moves beyond conventional loans which are featured in other livelihood promotion schemes - the program's tranche-based funding system provides financial support in measured installments, allowing households to make incremental yet sustainable investments in assets and enterprises. This phased approach reduces risks and enhances the long-term viability of participants' economic activities.

The “whole systems” context of SJY also targets and alters community norms and institutional practices through its structured implementation. SJY emphasises gender inclusion by targeting initially 100,000 women-led households (and now 200,000). JEEViKA not only recognises the importance of tracking women as beneficiaries in the programs, but has also worked towards gender balance in the composition of its staffing across all levels of the SJY Program. Participants in SJY are selected through VO and SHGs which are constituted and maintained by women. The access of these women participants to economic and finance opportunities provided through the SJY programme not only improves their socio-economic status but also impacts their status within the household.

### III. INTERCONNECTIONS AMONGST STAKEHOLDERS (RELATIVE POWER, MENTAL MODELS, FEEDBACK LOOPS)

SJY operates in a multi-tiered structure where power is distributed across stakeholders based on their roles and responsibilities. This distribution creates distinct spheres of influence that shape how the programme is delivered and experienced by beneficiaries.

MRPs play a crucial role with significant influence at the grassroots level. As primary trainers, mentors, and direct points of contact for beneficiaries, they determine how programme resources (such as training, asset transfers, and support mechanisms) are understood and utilised by households. They have a close and ongoing relationship with beneficiaries and support daily decision-making, addressing individual challenges, and building trust in the program. Since MRPs are part of the communities they operate in, they are well-placed to leverage their educational qualifications and experience to work with the participants and create plans, impart confidence training and prime them towards a chosen asset.

VOs hold institutional power. As the entities responsible for household identification and endorsement, VOs decide who qualifies for the programme - guided by the inclusion criteria created by JEEViKA, and they are also tasked with vetting the aggregated micro plans and enterprise selection. Their decisions of identification are grounded in community-level processes like social mapping, and it is a participatory process. CLFs operate at a higher tier of institutional power, overseeing multiple VOs and serving as the critical link between community institutions and JEEViKA's broader governance framework. Their role in aggregating information and providing oversight ensures coherence across the program's many layers.

Mental models refer to the deep-rooted beliefs and socio-cultural norms that shape how ultra-poor households, community leaders, and programme implementers perceive poverty and respond to interventions. Many beneficiaries have traditionally been engaged in low-paying, vulnerable occupations such as alcohol production, which are often stigmatised and further entrench their social exclusion. Similarly, the perception that women should not be primary earners or that certain castes are inherently disadvantaged can limit the impact of asset transfers and livelihood training. Addressing these mental models requires targeted strategies such as involving community leaders, using success stories to challenge these beliefs, and creating safe spaces within SHGs or during the one on one training with MRPs for beneficiaries to express their aspirations.



Photo credit: JEEViKA



## SYSTEMS MAPPING: KEY STAKEHOLDERS, INCENTIVES AND RESOURCE FLOWS IN THE CURRENT SJY SYSTEM

### IV. CRITICAL HUBS AND CONNECTIONS

ACTIVITY	DESCRIPTION	INTERVENTION
<b>Big Push</b>	The starting point of the SJY systems map is the provision of productive assets to identify ultra-poor households for economic upliftment. This initial support is aimed at providing a foundation for generating income through sustainable livelihoods.	The assets, such as livestock or other income-generating resources, are complemented by weekly training provided by MRPs, who ensure that beneficiaries have the necessary skills to effectively use the assets. MRPs also offer ongoing mentorship, creating a bridge between initial support and sustained income growth. MRPs support in business planning and guide in execution.
<b>Access to markets</b>	As households begin to utilise these assets, they can sell goods and services in markets, generating an increment in income. This income increment triggers several interconnected outcomes, represented by different flows on the map. A portion of the increased income is directed towards savings, which strengthens the household's financial stability and improves its capacity to reinvest in productive activities.	The savings also lead to increased SHG participation, as families are now better equipped to engage in collective savings and lending schemes offered through SHGs. This financial inclusion is important for building resilience and enabling access to continued investment in business activities - creating a positive feedback loop for economic growth and diversification of income sources.
<b>Convergence Outcomes</b>	The income increment also flows into food expenditure, ensuring improved nutritional outcomes for the family, and into education expenditure, which enhances human capital development by enabling children to access better schooling opportunities. Additionally, some of the increased income is directed toward other consumption expenditures and social security contributions, helping households address immediate consumption needs and establish a safety net against future shocks. This increased spending in various domains leads to social integration, as the improved economic status and social standing of beneficiary households allow them to participate more actively in community and governance structures. Social integration strengthens the household's capacity to engage in broader economic activities, which is another step out of poverty.	Following beneficiary identification, MRPs conduct household visits to assess eligibility and facilitate enrollment in programs such as the Public Distribution System, Pradhan Mantri Awas Yojana, and Ayushman Bharat. They also ensure beneficiaries obtain essential documents like ration and Aadhaar cards and open individual bank accounts.

## SYSTEMS MAPPING: KEY STAKEHOLDERS, INCENTIVES AND RESOURCE FLOWS IN THE CURRENT SJY SYSTEM

ACTIVITY	DESCRIPTION	INTERVENTION
<b>MRPs</b>	The role of MRPs is central throughout these flows. In addition to weekly training, MRPs monitor household progress, provide performance feedback, and support beneficiaries in accessing schemes that can supplement the SJY interventions, such as government welfare programs or skill enhancement initiatives.	These efforts are coordinated and supervised by CLFs who (under the guidance of JEEViKA and Bandhan Konnagar) continuously refine and adapt strategies to maximise programme impact, receiving inputs from the Block Resource Persons (BRPs) who train MRPs on effective implementation strategies. The VO also plays a significant role in household identification and validation, ensuring that the targeted beneficiaries are genuinely in need and that the programme remains inclusive and contextually relevant.
<b>Broader Ecosystem</b>	At the policy and governance level, the Rural Development Department, Govt. of Bihar provides funding support, creating an enabling environment for large-scale implementation. Bandhan Konnagar and J-PAL South Asia are supported by catalytic donors in the ecosystem such as Co-Impact, which ensures that programme activities (of implementation and knowledge and learning) can continue throughout the program. JEEViKA contributes to the designing and refining the framework of on-ground implementation, ensuring that each component of the intervention is optimally designed to achieve the desired outcomes.	



उत्पाद :- बाँस के वस्तु  
जीविका महिला उद्यमी  
**श्रीमती पुनल देवी**  
मिलाषा जीविका स्वयं सहायता समूह, बंगलवा  
पता - बंगलवा, प्रखण्ड - धरहरा, मुंगेर



DAY-TO-DAY SYSTEMS  
CHANGE AND CATALYSING  
PARALLEL SYSTEMS



# DAY-TO-DAY SYSTEMS CHANGE AND CATALYSING PARALLEL SYSTEMS

## DAY-TO-DAY SYSTEMS CHANGE

The concept of ‘day-to-day’ systems change can be located within theories of systems thinking (Senge, 1990), adaptive management (Waters, 78), and continuous improvement.

The emphasis is on gradual, iterative adjustments catalysed by continuous monitoring and assessment within a system to achieve sustainable transformation and facilitate a culture of ongoing development.

In doing so, it is pertinent to view communities and entities as complex but interconnected systems, where small iterations can produce ripple effects across the system, and produce lasting results.

SJY—to the best of our knowledge is the largest government-led scale-up of graduation approach. Keeping its scale in mind, the model has relied on continuous engagement, real-time responsiveness, and embedded capacity building of its cadre to reflect day-to-day system changes that incrementally build toward sustainable poverty alleviation. Some of its features can be elaborated below:

### A. Comprehensive Capacity Building Across Tiers

NGO Bandhan-Konnagar as the technical assistance partner in the SJY programme is responsible for building the capacity of the SJY implementation team across all cadres. This is done in the following ways: NGO Bandhan-Konnagar delegated its employees at the state, district, and block levels to offer technical, strategic and handholding support to JEEViKA’s staff for effective implementation. They also introduced Capacity-building training in the ToT format for District and Block resource persons on household selection, enterprise development, books of records, weekly visits, and monthly reporting—to integrate SJY’s objectives within local governance structures.

MRPs serve as an intermediary between block resource persons and beneficiary households and hence are trained on five modules of training—covering SJY induction, enterprise development, books of records, programme operational management, refresher training for households, and Graduation training.

Some of these capacity building training sessions were informed by thematic surveys conducted by J-PAL SA, and introduced meaningful outcomes for the programme—for example, it was reported that 99 percent of the participants were satisfied with the services of the MRPs.

Ongoing capacity building for MRPs equips them to address immediate household challenges daily, fostering continuous learning and improvement. This reflects improvements in programme delivery, thus reinforcing their relevance to systems change.

### B. Behavioural Change through Embedded Mentorship and Empowerment

One key focus of SJY is geared towards the economic empowerment of women, while also addressing lack of confidence among rural women to manage enterprises.

SJY facilitates coaching and mentoring on asset management, basic literacy levels as well as social issues and life skills—that contribute towards attaining financial agency for women.

The Master Resource Persons organise weekly mentoring visits to support beneficiary households on asset management and enterprise development. Weekly group meetings on life skills encompassing—personal health, hygiene, living conditions, basic literacy, numeracy; and social issues—including child marriages, dowry and vaccinations are held to improve women’s agency. These discussions also help women identify government schemes they are eligible for—improving their overall confidence. The impact of these have been recorded by thematic surveys conducted by J-PAL SA which reports improvement in vaccination levels and school attendance for children of concerned beneficiaries. ([Graduated Household Survey - Cohort 2 \(2023\) of 1,917 participants](#))

In addition to weekly mentoring, long residential trainings are organised with 30-25 participants with the aim to engineer confidence among participants to overcome poverty trap and build confidence in running their own enterprise. This is validated by the [Graduated Household Survey - Cohort 2 \(2023\) of 1,917 participants](#) undertaken by J-PAL SA that reported 67% of sampled participants expressed readiness to start new businesses.



## DAY-TO-DAY SYSTEMS CHANGE AND CATALYSING PARALLEL SYSTEMS

The weekly cadence of mentoring sessions allows MRPs to continuously reinforce skills, fostering small but steady behavioural changes that cumulatively build agency among beneficiaries.

### C. Technology-Enabled Real-Time Decision Making

SJY has established processes to track both

- a) the delivery of implementation and
- b) household graduation indicators.

SJY employs a real-time MIS, allowing JEEViKA teams to continuously track the progress of 155,000 households. For example, MRPs update the **Household Monthly Progress Report App with weekly performance of assets, incomes, savings, meals, and the status of convergence benefits for each beneficiary**. The collated data in the MIS helps flag the status of critical households that need urgent attention.

**Similarly, through its Field Reporter Pro App—**JEEViKA staff tracks the performance of Master Resource Persons (MRPs) on household visits and activities conducted by them. The Block officials at JEEViKA review the data twice a month and share feedback with MRPs, wherever concerned.

A separate toll-free number/helpline has been set up to support MRPs with any technical challenges; and for household beneficiaries to share feedback related to SJY implementation.

Together, these tools create a responsive, real-time framework for implementing SJY, allowing JEEViKA to address household needs on a daily basis.

### CATALYSING PARALLEL SYSTEMS

This section notes the early signs of opening up of parallel systems due to the changes or realignment in equilibriums based on the planned intervention. As of now, we hypothesize two such systems based on available information however this needs to be substantiated and confirmed based on further investigation.

#### 1. MRP cadre equilibrium

A notable consequence has been the upskilling of approx 7000 Master Resource Persons (MRPs). These individuals, trained to provide enterprise-related guidance and technical support to beneficiaries, have emerged as a skilled resource-pool. The upskilling process has not only equipped MRPs with technical knowledge but has also positioned them as trusted advisors and facilitators in their communities. Beyond their roles in SJY, MRPs are now recognized as valuable assets for other development initiatives, effectively contributing to the ecosystem of support for marginalized communities. Their enhanced capacity ensures that programme beneficiaries receive sustained and high-quality assistance, further amplifying the long-term impact of the interventions. To support the growing scale of the program, the changing aspirations and demands from the field, the natural attrition, a parallel pathway for recruiting and training MRPs will have to be developed. This can come through convergence with other schemes run under JEEViKA that focus on employment generation and upskilling of the youth.

#### 2. SJY for Urban Population

The collaboration between the National Rural Livelihoods Mission (NRLM) and the National Urban Livelihoods Mission (NULM) through the urban expansion of SJY has demonstrated the power of cross-programme synergies. While the primary focus of this collaboration was to adapt SJY's rural model for urban contexts, it has also facilitated the exchange of resources, expertise, and best practices between the two missions. Additionally, the difference in scope of operations and aspirations of residents of peri-urban and urban areas will lead to the linkages of these systems to more mature markets including those systems of formal employment.



What is systems change?

## PLOTTING SYSTEMS CHANGE





## WHAT'S NEXT? PLOTTING SYSTEMS CHANGE

J-PAL's journey has focused on building rigorous evidence to inform policy. We have focused on institutionalising data use at a larger scale and ensuring policies serve millions. With the SJY example we have a way to examine the approach which can be taken to not just structural change but ensure the persistence of change in mental models, eventually leading to realignment of perceptions, behaviours, attitudes, relationships and power dynamics in a way that indicates systems change.

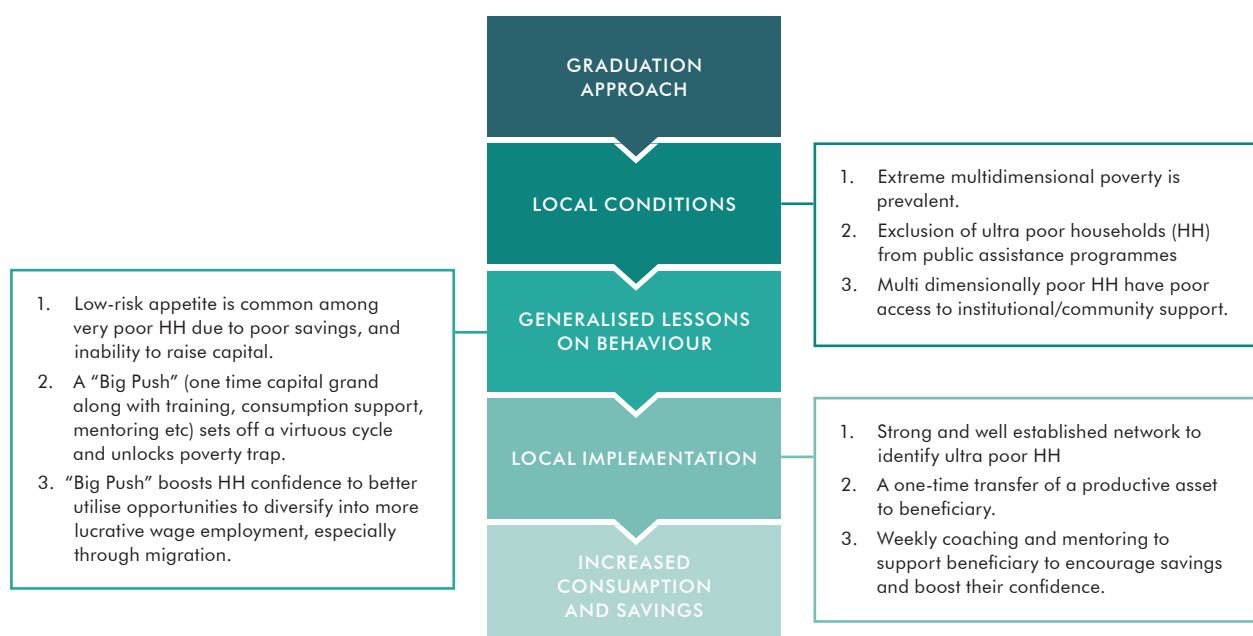
In this section we explore some possible frameworks that help in understanding the journey from pilots to evidence-based systems integration. The scale to systems (S2S) plots the thinking of FSG's "inverted triangle" to actioning scale through scaling-deep to gradually showcase how interventions may move towards systems change.

### GENERALISING LESSONS FOR SCALE

The evidence-to-scale journey of SJY started in 2007, with randomized evaluations in six countries—Ethiopia, Ghana, Peru, Honduras, India, and Pakistan to study BRAC's Graduation Approach. These evaluations found that the Graduation Approach led to sustained increases in income, consumption, food security, and well-being for participants. The evidence from these multi-country evaluations built the base for pilots of the Graduation Approach across four states in India.

A critical component in determining whether an intervention can be successfully scaled to different contexts is generalizability, or an understanding of whether a given programme can be replicated or adapted to work effectively in a different context. J-PAL uses a framework<sup>24</sup> considering the local conditions, generalizable lessons on behaviour and local implementation capacity to assess whether the results from a programme can be replicated in different contexts.

Figure 7.



<sup>24</sup> The Generalizability Puzzle. Stanford Social Innovation Review. [Linked here.](#)

## WHAT'S NEXT? PLOTTING SYSTEMS CHANGE

A generalisability analysis of the graduation approach, as illustrated above, helped us identify key levers for adapting and scaling the intervention, such as the need for community-based identification processes and resource persons who can facilitate consistent mentoring for participant households.

### PILOTS TO ASSESS SCALABILITY

J-PAL SA partnered with NGO Bandhan-Konnagar, which has run a multifaceted livelihoods programme called 'Targeting the Hard-core Poor' (based on the Graduation Approach) to conduct policy pilots across four states. The promising global evidence, and impact from the pilots secured buy-in for a government-led pilot of the Graduation Approach in Bihar. The insights from the pilots led to multiple iterations which facilitated the redesigning of the NGO-led model into a government-led model of the programme through JEEViKA in Bihar. For example, while the beneficiary identification process of SJY is closely based on the processes followed by Bandhan and BRAC, continuous feedback from in-field trials and pilots shaped the final process which enables faster identification compared to the NGO models. Additionally, the pilots provided insights on the integration of the programme into the existing structure and functioning of JEEViKA.

### SCALING UP AND ENSURING FIDELITY OF IMPLEMENTATION

The Government of Bihar launched SJY as a state-wide scheme in 2018 through JEEViKA, with Bandhan Konnagar as the technical advisor. This scale-up was supported by the Co-Impact grant, which enabled the creation of systems and feedback loops that ensured continued learning and refinement of the program. As the knowledge and learning partner, J-PAL SA has conducted intensive process monitoring through surveys and insights based on data from the MIS. This continuous monitoring has not only provided real-time feedback but also supported the identification of potential issues concurrent with implementation, thereby maintaining the fidelity and ensuring sustainability of the programme.

One of the most prominent examples of the importance of process monitoring in SJY was the identification of delays in asset transfers in certain regions. Process monitoring revealed that assets, which are fundamental to the program's success, were not being transferred on time. This was a significant issue because the timely provision of assets is crucial for the households to start their livelihood activities. Upon discovering this issue, immediate action was taken. This included escalating the problem to higher authorities to ensure that the necessary steps were taken to resolve the delays.

Another critical aspect of process monitoring in SJY was its role during the COVID-19 pandemic. The database of beneficiaries in the MIS allowed for quick identification and support of the most vulnerable households. During the pandemic, this database enabled the government to provide timely cash transfers to SJY beneficiaries, offering a crucial safety net. This example highlights how process monitoring can extend beyond the immediate goals of a program, providing resilience and support in times of crisis.

Additionally, a randomized evaluation has been embedded into the scale-up and is currently underway, which will provide further insights into the cost-effectiveness of SJY, and the overall impact over time.

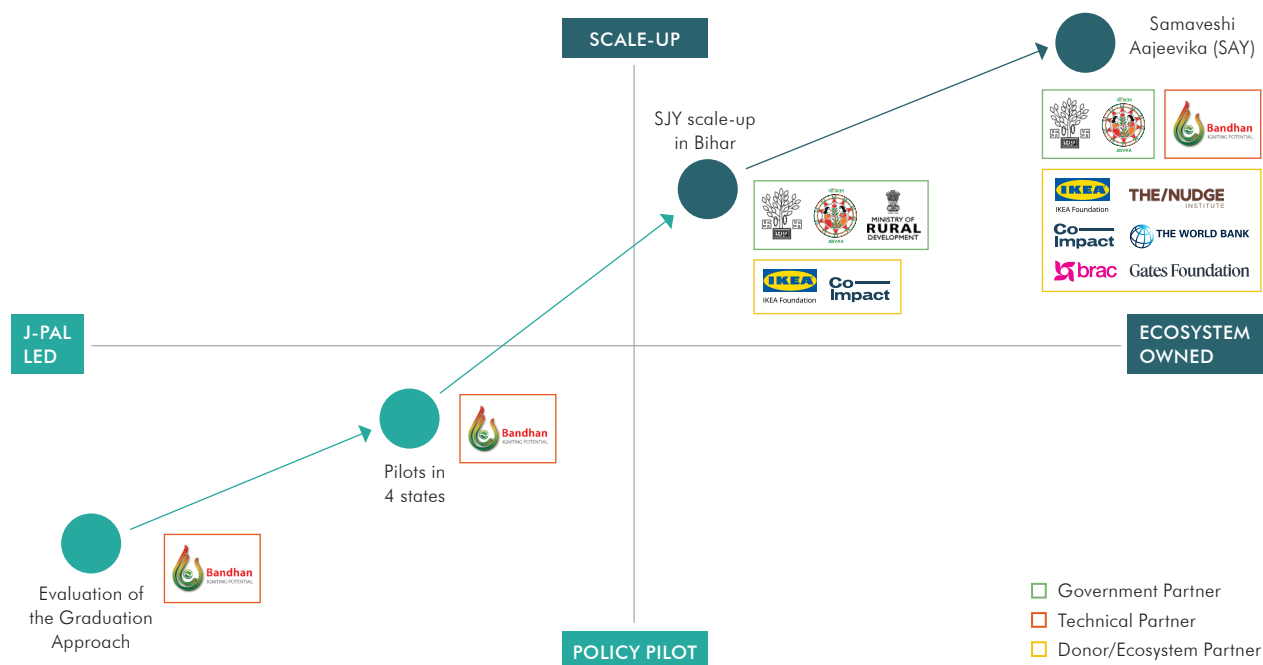
To summarize, the continuous feedback loops enabled through monitoring allows for iterative improvements and adjustments, which are crucial in maintaining the programme's relevance and effectiveness.

The generalisability framework for SJY explains its journey of adaptations and lessons on behaviour. Is there a way to also understand how the ecosystem comes together to facilitate this scale-up?



## WHAT'S NEXT? PLOTTING SYSTEMS CHANGE

Figure 8. From linear progress to catalytic ecosystem engagement



### THE SCALE-UP MATURITY FRAMEWORK

SJY is an intervention which J-PAL has supported from the research-centered evaluation stage culminating in systems integration with the recent partnership with the Ministry of Rural Development (MoRD) for scaling up across India.

The lens of the ‘Scale-up Maturity Framework’ can be used to understand this transition. The framework captures the transition of projects from early experimentation and research-driven pilots led by J-PAL to sustainable, large-scale implementation integrated within systems owned by governments, communities, NGOs, and donors signifying ‘Ecosystem ownership’.

In 2023, the Government of Bihar expanded the target for the SJY scale-up to 2,00,000 households. Simultaneously, the Ministry of Rural Development (MoRD), Government of India launched a livelihoods programme to address extreme poverty across India: SAY - ‘Samaveshi Aajeevika’ (Inclusive Livelihoods), with J-PAL SA providing knowledge and learning support based on the SJY experience. J-PAL South Asia will also collaborate with MoRD to set-up a Gender Impact Lab to conduct new research and institutionalize data use within NRLPS-DAY-NRLM for driving women-led development.

### S2S FRAMEWORK—FROM SCALE TO SYSTEMS

A scale to systems framework examines the transition of a programme from the provisioning of policy support for increasing the outreach, to efforts on scaling-deep that result in community level changes of power dynamics and relationships, opening up of market systems - eventually leading to change in mental models and norms.

This is the possible steady state for the programme in the future. An investigation through the follow-up RCTs and study of norms can help in substantiating these expectations further and validate the realisations of the overall impact of SJY.





## CONCLUDING NOTE



## CONCLUDING NOTE

The story of SJY is one of intentional evolution—from evidence to policy, and from scale to systems change. At its core is a clear recognition: that real and lasting impact doesn't come from reach alone, but from embedding change within institutions, behaviours, and relationships that shape people's everyday lives.

What makes SJY a compelling example is not just its scale, but the way it has been designed to adapt, deepen, and sustain itself over time. It has moved beyond a focus on delivery and numbers, and instead built strong foundations for long-term change—through decentralised implementation, community ownership, and continuous feedback and learning.

Throughout its journey, SJY has demonstrated several principles that are key to successful systems transformation:

- It began with rigorous testing and evidence, which helped avoid false starts and clarified what works in the Bihar context.
- It built organisational and human capacity—especially through the MRP cadre—to ensure that local delivery was responsive and adaptive.
- It invested in learning loops and real-time monitoring, allowing for timely course corrections and data-informed decisions.
- It worked with the grain of existing institutions, aligning with JEEViKA's structures rather than creating parallel systems.
- And importantly, it focused on cost-effectiveness and sustainability, layering in support gradually and targeting the most excluded.

Today, SJY stands not just as a large-scale programme, but as a platform for broader systems change. Its early signs—like the emergence of skilled MRPs, integration with urban schemes, and adoption by the national government—point to the possibility of durable shifts in how poverty is addressed at scale.

Yet, the journey is ongoing. Systems change is not linear—it requires continued investment in relationships, trust, and responsiveness. The long-term evaluation and follow-up will be key in understanding how deeply the shifts in power, behaviour, and opportunity have taken root.

As more governments and partners look to replicate and adapt this approach, the SJY experience offers both encouragement and caution. Deep change is possible—but only when evidence, empathy, and systems thinking come together in practice.







