

The Role of JEEVIKA in Economic Empowerment of Women: A Case Study of Madhubani District of Bihar

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ABSTRACT

The Self-help groups (SHGs) were formed to increase the financial inclusion of women and provide them with financial and technical support to find them good economic opportunities for their livelihood. Such a novel initiative garnered benefits for millions of women across rural and semi-urban regions and helped them to be economically empowered. In this paper, the role of Jeevika is analysed in the economic empowerment of women by taking the case study of the Madhubani district of Bihar. The study is based on primary data where the data is collected through a survey method through a closed-ended questionnaire. The sample size of the study is taken as 251 households. A logistic regression model is used to test the association between women's economic empowerment and their engagement with SHGs/Jeevika. The result shows that there is a significant positive association between women's economic empowerment and their engagement with Jeevika. A lower income, higher education, and family support in household work are also significantly associated with women's economic empowerment.

Keywords: economic empowerment, shgs, jeevika, rural employment, women, migration

I. INTRODUCTION

Economic growth and women's economic empowerment go hand in hand. Society's inequities can be reduced via development, but gender inequalities can only be reduced by assuring women's involvement. In order to protect women's rights, give them control over their lives, and help them find their position in society, economic engagement is essential. So long as women are allowed to participate, progress can be inclusive. The phrase "missing women," which Amartya Sen created in the context of discrimination and inequities against women, perfectly describes the culture in which we live. The focus of this word is on how gender inequality still exists in society. Six million women are reported missing each year, according to a World Bank Report (2011), of these, 23 per cent are never born, 10 per cent vanish in their early infancy, 21 per cent do so throughout their reproductive years, and 38 per cent do so after the age of 60.

Women's economic empowerment is essential for their own advancement as well as the progress of their families, societies, and nations. This paper demonstrates how microfinance programmes like JEEVIKA may be a useful tool for empowering women. A woman's feeling of empowerment quickly rises once she enrolls in the microcredit program, JEEVIKA even if the women who obtain credit do not use the money for income-generating ventures, they nevertheless have access to more resources. Women who acquire credit have greater access to resources, even if they do not employ the funds for income-generating activities. In the big picture, women actively encourage and facilitate social transitions rather than merely acting as passive consumers of society's welfare-enhancing assistance. As a result, they can behave as active "agents" and go beyond self-benefit. Such changes impact the whole human paradigm as well as women specifically.

The Bihar Rural Livelihood initiative, often known as "Jeevika," is an initiative run by the Bihar government's Department of Rural Development. The project attempts to provide rural impoverished people with more social and economic influence. The National Rural Livelihood Mission oversees it. The philosophy guiding the whole mission is that the poor need to be organized and their capacities need to be deliberately built up so they may access chances for self-empowerment. The main goal of the initiative is to create thriving institutions for women in their communities that can manage themselves through member saving, internal lending, timely repayment, and economic activity. The vulnerable have been mobilised into self-help groups as a result. With the integration of SHGs into higher-level federations, the initiative concentrated on higher-level federations and saturating Village Organizations and cluster-level federations. Up till March 2022, a total of 10.35 lakh SHGs, 67624 VOs, and 1353 CLFs were established. The society, which began as a modest initiative in 2006, has grown to become a statewide movement that affects the lives of more than 1.27 crore households. The BRLPS or Jeevika program attempts to increase the possibilities for rural residents' means of subsistence and promotes their social and economic empowerment. Through its economic and social policies, BRLP has established a supportive environment in Bihar for the growth and empowerment of women and to allow them to reach their full potential. Without question, BRLP/ has been successful in empowering women to take initiative both within and outside of their homes. Women in Bihar have emerged from their shells in recent years, and through their active engagement and

involvement, they have also been able to alter society's views and local customs. However, there are still gender gaps, demonstrating that we have not yet reached our ultimate objective. By 2030, it is projected that Jeevika will significantly contribute to the empowerment of women in Bihar.

II. WOMEN IN RURAL BIHAR

Historically, women in rural Bihar have had poor social standing and little economic role. They still have about half of those who are uneducated. The state has one of the lowest rates of female literacy in rural areas (49%). In rural Bihar, the sex ratio (females per 1,000 men) is 921, which is lower than the 949 average for rural India. The child sex ratio in rural areas (0–6 years) is somewhat better than the rural overall average in India (923), at 938. The majority of rural women in the state work in agriculture and related fields, yet their proportion of operating holdings and area is appallingly low only 13.31% with respect to the national average of 13.50%. There is no difference in how women are treated across all of India. Additionally, just 17.5 per cent of women of age group 15-49 are employed in Bihar against 76.4% of men from the same age group (NFHS-5 report, pp. no 166). A majority of employed women work in non-agricultural occupations (94%) compared with men (68%) (NFHS-5 report, pp.29-30).

Rural women's labour force participation rate (LFPRs) displays a bell-shaped pattern across age groups, which suggests patriarchal control by limiting their movement during the reproductive years and easing those limitations as they get older. There are more signs of women's poor status and patriarchal rule in the state, 40.9% of women in the 20–24 age range who are now married reported getting hitched before turning 18 years old, 43.7% of married women in the 15–59 age range were witnesses to domestic abuse. Interestingly, married women made up 74.8% of decision-makers in the family, which represents an improvement over time, but this needs to be understood in light of the significant male migration out of rural Bihar. By default, women play a larger role in household decision-making. The female makes the choices because the husband is not present. However, because lower-caste women adhere to distinct socio-religious traditions than their upper-caste counterparts, they are less restricted by patriarchal pressures (Jha, 2009, p. 23).

Rural Bihar's dynamics have been rapidly shifting. It is undoubtedly a recent occurrence that merits attention when women exceed males in voting booths, particularly in the aftermath of the state's pro-women laws. The latest NFHS-5 report (2020–21) shows a marked improvement in the general state of affairs for women in Bihar. In light of this, research on "left behind" women shows unequivocally that migrant men's spouses are at least complicit in patriarchal rule. Women were outnumbering males in local governing bodies and actively participating in the implementation of the government's new projects as Asha, Mamta, and Jeevika Didi, despite their limited mobility and exposure. This development is complex since it is a result of government policy action rather than the collaborative efforts of women. The fact that this transition is taking place in the wake of male outmigration is more significant. Despite significant male outmigration, it is interesting to note that female employment participation in Bihar has remained dangerously low. Through this study, I hope to gain a better understanding of how women in Bihar, who are saddled with numerous responsibilities in the absence of their migrant husbands, are coping with the state's shifting political landscape while being denied credit for their economic contributions.

III. SHGS/JEEVIKA AND ECONOMIC EMPOWERMENT

Joining Jeevika is a way to receive government benefits in addition to accessing financing at a very low rate of interest, which is how Jeevika was founded by underprivileged rural women. However, these advantages do not come at no cost to the underprivileged women. The autonomy of their organizational entity is the price impoverished women pay in order to receive these benefits. Poor women in rural Bihar have been gradually turned by Jeevika into reliant agents of political agendas. The genuine challenges facing impoverished women, such as preventing migration, creating opportunities for a living, and effectively implementing MGNREGA, cannot be discussed in this setting. It is blatantly obvious how indifferent the state is to creating jobs in rural Bihar. However, this topic seldom comes up in conversations on Jeevika, Panchayats, and other forums.

Presumably, employment and women's economic empowerment are related. On the other hand, it is a known reality that women's labour and work have not been adequately recognized and have mostly gone unnoticed. Patriarchal concepts of the hierarchy have always limited and regulated women's labour, and all of these institutions of hierarchical control operate under the cover of culture, norms, and values. (Bhattacharya, 2015). When they are overlooked in the mainstream, the state is crucial in offering job options. The conceptual framework for this kind of welfarist model (like Jeevika, which aims to reduce poverty) is that it concentrates on emphasizing the active role of women as agents in doing things, determining priorities, examining values, forming policies, and executing programs. (Sen, 2005). In the bigger picture, women are not merely passive receivers of society's welfare-enhancing assistance; rather, they actively encourage and facilitate societal transitions. As a result, they can behave as active "agents" and transcend self-interest. Such changes affect not only women but the entire human worldview.

The underlying purpose of microfinance initiatives such as SHGs/JEEVIKA aimed towards the underprivileged is empowerment. According to evidence (Hashemi et al. 1996; Khandkar and Pitt, 1996; Schuler et al. 1996), microfinance programs foster an atmosphere that supports women's empowerment. Self-help groups often have more female customers,

and these programs have aimed to empower these women. This demonstrates why SHG has come to be synonymous with women's groups. SHGs, which emerged as a cooperative substitute in the 1990s, now make up roughly 1/4 of the rural banking market and represent about 1/3 of all bank clients. The majority of scholars concur that microfinance's ability to empower women resides in its design and practices.

Empowerment, in Naila Kabeer's opinion, contains both theoretical and practical potential and deserves to be more than just a catchphrase. For her, empowerment must be deconstructed via the prism of power in order to be considered. She adds that the multifaceted nature of power suggests that empowerment tactics need to be based on 'the power inside' as a fundamental instrument to manage resources, set agendas, and make decisions. Consequently, she took control of her own life's events. According to Sreelatha Batliwala (1993), the word "power" is ingrained in the phrase "empowerment," suggesting that shifting the balance of power in a particular culture is the goal of empowerment. Power is the ability to manage resources and ideologies. The process of empowerment emphasizes the redistribution of power, especially within the family.

The idea of empowerment is complicated. There are many different paths to empowerment, including caste, property ownership, job type, and skill set. In the lives of women, Jeevika has brought about beneficial social and political change. Initially, women do not fully comprehend the intangible advantages such as mobility, assertiveness, and information sharing. For them, the greatest advantage is money, which comes readily. Women cite the ability to acquire loans at a 2% interest rate as one of the major advantages of Jeevika. They are no longer subject to the anguish of intermediaries or loan sharks. The Jeevika Project is a steadfast illustration of a development initiative with a focus on reducing poverty. The strategy focuses on women and is anchored in the community. This results in the empowerment of women in the political, social, and economic spheres.

IV. RATIONAL OF THE STUDY

The study aims to explore the association between the SHGs/Jeevika and women's economic empowerment. The study helps to assess the effectiveness of Jeevika across socioeconomic determinants to make women empowered. Since, the Madhubani district of Bihar is witnessed large outmigration cases, and those migrations are primarily undertaken by male members who look for manual work in nearby cities, the SHGs/Jeevika are more focused and operational among the women including the 'staying behind women'. The study would help to expand the findings for overall Bihar due to higher penetration and better representation of SHGs/Jeevika.

V. DATA AND METHODS

The study is based on the primary data where the data is collected through the survey method. The responses are collected through closed-ended questionnaires and recorded on the Likert scale. The sample size is taken as 250 households. The survey was done in several villages of the Madhubani districts. Apart from quantitative data, a short interview is also conducted with the rural women on the different aspects of the SHGs/Jeevika and their answers are recorded in a narrative form. Once, the data is collected, all the quantitative responses are uploaded in an Excel sheet and the narratives are systematically arranged in a Word document with highlighting key terms and expressions. Data and responses are cleaned and arranged. Table 1 shows the variables used in the study.

Table 1: Variables related to economic empowerment and state's Employment Generation program

Variables	Outcomes and Coding
Improvement in decision-making	Yes:1, No:1
Engaged with SHGs/Jeevika (Ref: No)	Yes:1, No:0
Any role played in the meetings	Yes:1, No:0
Got training support	Yes:1, No:0
Got other support	Yes:1, No:0
Elder's support to children	Yes:1, No:0
Family support in household work	Yes:1, No:0
Type of family	Nuclear:1, Joint:2, Extended:3
Household income group	1st quintile:1, 2nd quintile:2, 3rd quintile:3, 4th quintile:4, 5th quintile:5
The major occupation of household	Agriculture:1, Manual labour:2, Running a business:3, Salaried:4, Others:5
Level of education	Illiterate:1, Primary:2, Secondary:3, Higher secondary:4, Graduation and above:5
Migration of any male member	Yes:1; No:0

Here, the improvement in decision-making is considered an indicator of women’s economic empowerment. The following regression model is used to test the association between women’s economic empowerment and SHGs/Jeevika along with other controlling variables.

$$Y (\text{imprv_dec_mkg}) = \alpha + \beta *X(\text{Eng_Jeevika}) + \beta *X(\text{Role_played}) + \beta *X(\text{Trng_spprt}) + \beta *X(\text{Othr_spprt}) + \beta *X(\text{Eldr_spprt}) + \beta *X(\text{fmly_spprt}) + \beta *X(\text{Type_fmly}) + \beta *X(\text{HH_income}) + \beta *X(\text{Occupation}) + \beta *X(\text{Edu}) + \beta *X(\text{Migration}) + \epsilon_0$$

The analysis is carried on in SPSS ver. 20. All the results and findings are discussed in the paper with a brief discussion.

VI. RESULTS AND ANALYSIS

Table 1 shows the demography of the households taken in the study.

Table 1: Demography of Households

	<u>Frequency</u>	<u>Percentage</u>
Type of family		
Nuclear	137	54.6
Joint	106	42.2
Extended	8	3.2
Household income		
1st quintile	50	19.9
2nd quintile	44	17.5
3rd quintile	53	21.1
4th quintile	55	21.9
5th quintile	49	19.5
Household occupation		
Agriculture	34	13.5
Labour	169	67.3
Self-employed	34	13.5
Salaried	8	3.2
Others	6	2.4
Level of education		
Illiterate	115	45.8
Primary	85	33.9
Secondary	27	10.8
Higher Secondary	13	5.2
Graduation and above	11	4.4
Migration of male member		
Migrated	201	80
Non-migrated	50	20

Around 55% of households have a nuclear family followed by 42% joint family and 3% extended family. Here the nuclear family includes the father, mother, and children. The extended family also include in-laws while the joint family further adds the family of other relatives. The household income has a uniform distribution with little variation. Around 22% of households fall in the 4th quintile followed by 21% in the 3rd quintile, and 20% in the 1st quintile. Further, 19.5% of households are from the 5th quintile and 17.5% are from the 2nd quintile. A large number of household members are engaged in manual labour work as 67.3% of households have labour as an occupation followed by the 13.5% each in agriculture and self-employed. Only 3.2% of household members are salaried employees. Education-wise, most of the respondent women are illiterate and their percentage is around 46%. Around 34% and 11% are primary and secondary educated respectively, while 5.2% are higher secondary educated. Only 4.4% of them are graduates and above. Further, from around 80% of households, at least one male member is out-migrated in search of a job. Therefore, a large number of respondent women are ‘staying behind women’.

Table 2 shows the result of the regression model to check the association between women's economic empowerment and engagement with SHGs/Jeevika.

Table 2: Association between women's economic empowerment and engagement with SHGs/Jeevika

	Odd ratio	S.E.	Sig (*p < 0.05)
Engaged with SHGs/Jeevika (Ref: No)	3.20	0.93	0.032*
Any role played in the meetings (Ref: No)	1.23	0.91	0.041*
Got training support (Ref: No)	0.56	1.06	0.588
Got other support (Ref: No)	1.10	1.51	0.033*
Elder's support to children (Ref: No)	0.55	0.84	0.484
Family support in household work (Ref: No)	2.34	1.07	0.026*
Type of family (Ref: Nuclear)			0.839
Joint family	0.29	2.12	0.554
Extended family	0.31	2.19	0.593
Household income group (Ref: 1st quintile)			0.496
2nd quintile	1.61	1.42	0.046*
3rd quintile	0.33	1.26	0.385
4th quintile	0.27	1.14	0.255
5th quintile	0.23	1.51	0.329
Major occupation of household (Ref: Agriculture)			0.771
Manual labour	2.31	1.16	0.998
Running a business	3.32	1.64	0.193
Salaried	1.12	1.92	0.268
Others	2.29	2.19	0.445
Level of education (Ref: Illiterate)			0.986
Primary	1.62	1.11	0.564
Secondary	1.21	1.78	0.342
Higher Secondary	2.32	2.23	0.021*
Graduation and above	2.98	2.10	0.042*
Constant	5.64	3.34	0.860

The result shows that engagement with SHGs/Jeevika and the role played by women in its meetings are significantly associated with the decision-making power of women. It means, SHGs/Jeevika significantly improves the decision-making power of women and hence, makes them more empowered. The technical support usually provided to members of SHGs/Jeevika to establish or run a business is not found to be significant here, although other supports such as consultancy support, legal support, and sales & marketing support are found to be significant. Further, the family support in household work is significantly associated and thus, the women's decision-making power improves. The decision-making power also significantly improves among the women from the 2nd quintile, although not found to be significant for women from higher income class. Education wise, women with higher secondary education and those who are graduates, found significant improvement in decision-making power than others. Therefore, the level of education also plays a significant role in women's empowerment.

VII. CONCLUSION

The result shows that the engagement of women with Jeevika plays a major role in their economic empowerment. Jeevika provides them with a source of income as well as greater decision-making autonomy in the family which ensures their better participation in societal life and other public programs. The result further shows that the government's support is also important to translate the employment opportunities into women's empowerment. Nonetheless, family supports in household works provide leisure time to women to utilize it in their own way and therefore, women's engagement with

SHGs/Jeevika increases. Women's education is also pivot to think of their own development and growth and support their empowerment. Overall, the SHGs/Jeevika has significant impact on women's economic empowerment.

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