



IMPACT OF JEEVIKA PROJECT ON SOCIO-ECONOMIC EMPOWERMENT OF RURAL WOMEN IN BIHAR

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Abstract: Bihar is one of the poorest states in India and ranks very low with respect to various development indices (Niti Aayog, 2021²). Most of the population in Bihar lives in rural areas and they have low sources of income which leads to poverty. The “Jeevika” is a project which works under the Department of Rural Development, Government of Bihar. This project comes under the National Rural Livelihoods Mission. The aim of the project is to enhance the socio-economic status of rural women. This project has brought a new platform for women’s empowerment. The present study is to find out the impact of the Jeevika Project on the socio-economic empowerment of rural women in Bihar. For this purpose, a total of 266 women, out of which 131 women who were members of SHGs and 135 women who were not members of SHGs, were selected as samples through a multistage sampling technique based on the highest proportion of SHGs from Mathlohiyar gram panchayat of Harsidhi block of East Champaran district of Bihar. An experimental research design was adopted for the study. Quantitative and qualitative data were collected in this study using a mixed method. A “self-prepared personal interview schedule” and FGDs (Focus Group Discussions) were applied to the selected sample for data collection. The collected data were analysed by SAS (Statistical Analysis System), MS Excel, and ATLAS.ti (Archiv für Technik, Lebenswelt und Alltagssprache). As per requirements, cross-tables were prepared, and percentages, t-tests, mean, and p-values were calculated to arrive at meaningful inferences. The result shows that the Jeevika project had a positive impact on the socio-economic empowerment of rural women in Bihar. In other words, a significant increase in the level of empowerment of rural women through the Jeevika project as well as their personal and social development through income generation from that project, and they are getting equal opportunities in society.

Key Words: Jeevika Project, Socio-Economic Empowerment, and Rural Women.

I. BACKGROUND

About one-third of the population (69%) in India lives in rural areas while only 31% of the population lives in urban areas (Census of India 2011¹). But in Bihar, about 89 percent of the population lives in rural areas and only 11% of the population lives in urban areas. According to the Niti Aayog 2021², Bihar is one of the poorest states in India and ranks very low with respect to various development indices. Most of the people in Bihar have less source of income which leads to poverty.

The “Jeevika” is a project which works under the Department of Rural Development, Government of Bihar. This project comes under the National Rural Livelihoods Mission. The aim of the project is to enhance the socio-economic status of rural women. This project has brought a new platform for women’s empowerment. For the upliftment of the poor by the Government of Bihar with the help of the World Bank, the first phase was started on 2 October 2007 in total 6 districts, these districts are Madhubani, Muzaffarpur, Khagaria, Gaya, and Purnia. However, Jeevika expanded to all districts of Bihar on 2 October 2009.

The self-help groups (SHG) have a president, a secretary, and a treasurer as officers. The meeting of the Mahila (women) Jeevika self-help group is held once a week, while the meeting of the village organization is held once a month. Mahila Jeevika SHG consists of a minimum of 10 to 12 members and a maximum of 12 to 15 members, all these members are known as “Didi”. Whereas a Mahila Jeevika Gram Sangathan (organizations) consists of at least 8 to 15 groups and a maximum of 15 to 20 groups. All the members of the Self-Help Group save at least ₹ 10 per week. Two types of funds are given by the Bihar government to the village livelihood organization, the first “Food Security Fund” under which a total of ₹ 100000, and the other “Health Risk Fund”, under which ₹ 50000 is given (World Bank, 2015)³. The Jeevika Self-Help Groups work on a total of 8 points: (i) weekly meetings, (ii) weekly savings (iii) providing regular mutual loans (iv) regularly loan returning (v) regularly ledgers updating (vi) preparing monthly reports (vii) develop leadership and (viii) bank transactions/dealings.

Women’s empowerment can be defined as promoting women’s sense of self-worth, their ability to determine their own choices, and their right to effect social change for themselves and others (Lata, 2014)⁴. According to Batliwala (1993)⁵, the word “power” is embedded in the term “empowerment” which means that empowerment is about changing the balance of power in each society. She also said that “power” means control over resources and ideology. Resources can be classified into physical, intellectual, human, financial, and self, including self-esteem, self-confidence, and creativity. Whereas ‘ideology’ refers to values, beliefs, attitudes, and easy-to-think and understand situations. Empowerment refers to a process that involves the redistribution of power, mainly within the household.

Thus, it can be said that Jeevika is a rural welfare model whose main objective is poverty alleviation, whose conceptual framework is that it focuses on involving and emphasizing the active role of women in doing things, assessing priorities, examining values, and formulating policies and programs (Sanyal, 2009)⁶. In other words, it can be said that Jeevika is playing an important role in providing employment opportunities to the deprived, unemployed, weak, helpless rural women. Now the question arises, are the rural women getting economic independence from the employment opportunities provided by the Jeevika project? Is the income generation of women under the Jeevika project leading to their personal and social development? Are they getting equal opportunities in society? Thus, the researcher felt it necessary to conduct this study to find out the impact of the Jeevika Project on the socio-economic empowerment of rural women in Bihar.

II. HYPOTHESIS

- i. Rural women will be financially empowered by the employment opportunities provided by the Jeevika project, and
- ii. Income generation among rural women through the Jeevika project will lead to their personal and social development.

III. AIMS AND OBJECTIVES OF THE STUDY

Aims: The aim of the present study was to analyse the significant increase in the level of empowerment of rural women through the Jeevika project as well as their personal and social development through income generation from that project.

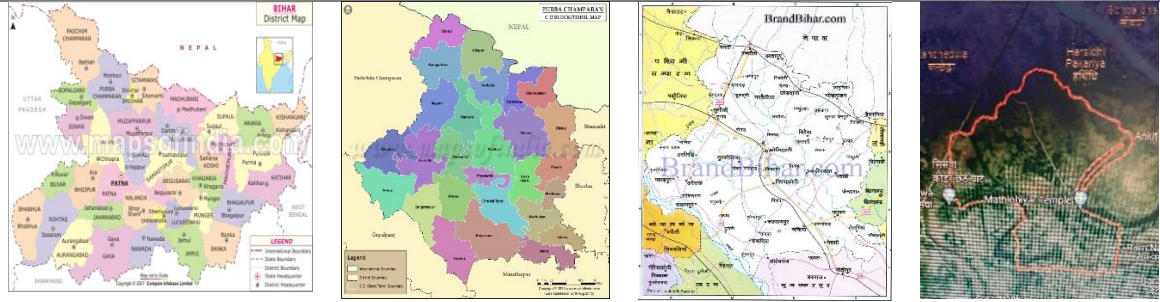
Objectives of the Study: The main objective of the study was to find out the impact of the Jeevika Project on the socio-economic empowerment of rural women in Bihar.

IV. METHOD OF THE STUDY

4.1 Universe and Sample

The geographical area of this study was the Mathlohiyar gram panchayat of Harsidhi block of East Champaran district of Bihar⁷. Mathlohiyar gram panchayat is in the Harsidhi Block of East Champaran district in Bihar, India. It is located 3 km from block headquarters Harsidhi while 30 km from district headquarters Motihari, and in 2009 Mathlohiyar village developed as a gram panchayat (Map-1)⁸.

According to the 2011¹ censuses, the total geographical area of the gram panchayat is 1227.41 hectares, and the total population is 15,961, out of which the male population is 8,301 while the female population is 7,660. There are about 2,997 households in this gram panchayat, and its literacy rate is 45.32 percent, of which 52.80 percent of males and 37.21 percent of females are literate.

Map-1: Geographical Area (Map Showing the Bihar, East Champaran District, Harsidhi Block, and Mathlohiyar Gram Panchayat)⁸

The universe of the study was all women from rural Bihar who were members of self-help groups. A total of 266 women, out of which 131 women who were members of SHGs and 135 women who were not members of SHGs, were selected as samples through a multistage sampling technique based on the highest proportion of SHGs from Mathlohiyar gram panchayat of Harsidhi block of East Champaran district of Bihar (Table-1).

Table-1: Sampling

	Total Number of SHGs
India	78,26,227
Bihar (State with the highest number of SHGs)	10,03,243
East-Champaran (District with the highest number of SHGs)	51936
Harsidhi (Block with the highest number of SHGs)	2617
Mathlohiyar (Gram-Panchayat with the highest number of SHGs)	203
<hr/>	
Total members of SHGs in Mathlohiyar Gram-Panchayat	2436
Total number of female populations in Mathlohiyar Gram-Panchayat	7,660
Total number of women who were not members of SHGs	5224

Sample Size Calculation⁹:

Where,

z is the z score

ε is the margin of error

N is the population size

\hat{p} is the population proportion

$$n' = \frac{n}{1 + \frac{z^2 \times \hat{p}(1-\hat{p})}{\varepsilon^2 N}}$$

	Women who were members of SHGs	Women who were not members of SHGs
Confidence Level:	95%	95%
Margin of Error:	5%	5%
Population Proportion:	90%	90%
Population Size:	2436	5224
Sample size:	131	135

4.2 Design and Method of the Study

An experimental research design was adopted for the study. In this study, rural women who were members of SHGs were the experimental group, whereas rural women who were not members of SHGs were the control group. Quantitative and qualitative data were collected in this study using a mixed method.

4.3 Tools for Data Collection

A “self-prepared personal interview schedule” and FGDs (Focus Group Discussions) were applied to the selected sample for data collection.

4.4 Technique and Process of Data Collection

A researcher conducted a pilot study on 30 women, out of which 15 women were members of SHGs and 15 women were not members of SHGs, from Mathlohiyar gram panchayat of Harsidhi block of East Champaran district of Bihar. After analysing the pilot data, some questions were excluded, and some questions were included under the self-prepared personal interview schedule and FGD. After finalizing the study tools, the actual data was collected from the respondents by establishing a comfortable rapport and face-to-face interaction. The researcher contacted the subjects at their homes or places of self-help groups at their convenience. Prior to the administration of tools, the purpose of the study was explained to the subjects, and verbal consent was taken from the respondents. Only after getting their consent and giving proper instructions, the tool was administered to them. Subjects were assured that their responses would be kept strictly confidential

and would be used only for research purposes. It is expected that the subjects, generally, were taking 1.5 hours to complete both tools. The first interview was done using the interview schedule thereafter another tool as FGDs were administered and conducted.

4.5 Analysis of Data

The collected data were analysed by SAS (Statistical Analysis System), MS Excel, and ATLAS.ti (Archiv für Technik, Lebenswelt und Alltagssprache). As per requirements, cross-tables were prepared, and percentages, t-tests, mean, and p-values were calculated to arrive at meaningful inferences.

V. RESULT AND DISCUSSION

A total of 13 self-help groups were identified in Mathlohiyar gram panchayat of Harsiddhi block of East Champaran district of Bihar and each group had about 10-12 rural women members, where a focus group discussion (FGDs) was organized. The focus group discussion mainly focused on three questions which are as follows: Are rural women getting economic independence from the employment opportunities provided by Jeevika Project? Is the income generation of women under the Jeevika project leading to their personal and social development? And are they getting equal opportunities in society?

Most of the women said that we could not read and write but our children are studying now. They also said that we get loans from Jeevika at low interest, from which we buy buffalo, cow, goat, etc., and increase our income from it. They also stated that before joining the Jeevika project, we had to take a loan from Shahukar (moneylender) at a higher rate of interest, which we had to face a lot of difficulties in repaying. Everyone said in one voice that today we are very happy, we do not have to spread our hands to others for money. We buy clothes of our choice and wear them as per the requirement. They also said that now we get a lot of respect in our village and society, and all the people of the village call us “Didi” (sister). We are called to resolve the mutual disputes in the village, and all the people of the village accept and respect our decision. They also said that any work is easily done in government offices or police stations. Finally, they said that the Jeevika project has made a very positive impact on our lives. Thus, based on the focus group discussion, it can be concluded that rural women are getting economic independence from employment opportunities provided by Jeevika Project. Apart from, under the Jeevika project, women are getting their personal and social development by generating income, and they are getting equal opportunities in society.

FGDs		
<i>Are rural women getting economic independence from the employment opportunities provided by Jeevika Project?</i>	<i>Are they getting equal opportunities in society?</i>	<i>Is the income generation of women under the Jeevika project leading to their personal and social development?</i>
हमनी सब त ना पढ़ पैनी स अब हमार बच्चा लोग बढ़ता। (We could not read and write but our children are studying now)	अब गाँव समाज से बहुत इज्जत मिलेला सभी लोग हमनी के दीदी कह के पुकारेला। (Now we get a lot of respect in our village and society, all people call as Didi)	गाँव में आपसी झगड़ा-झंझट के सुलझावे खातिर हमनी के लोग बुलावेला, गाँव के सभी लोग हमनी के फैसला मानेला अउरी इज्जत भी करेला। (We are called to resolve the mutual disputes in the village, all the people of the village accept and respect our decision)
सरकारी दफ्तर अउरी थाना में कोइनो काम आसानी से हो जाला। (Any work is easily done in government offices or police stations)	अब हमनी के अपना पसंद से कपडा खरीदी ने स अउरी जब मन करेला तब पहिनी ने स। (We buy clothes of our choice and wear them as per the requirement)	जीविका परियोजना से जुड़े से पहीले हमनी के शाहूकार से ढेर व्याज दर पर कर्जा लेवे के पड़े जवना के वापस करे में बड़ी दिक्कत होत रहे। (Before joining the Jeevika project, we had to take a loan from Shahukar at a higher rate of interest, which we had to face a lot of difficulties in repaying)
हमनी के कम व्याज दर पर जीविका से लोन आसानी से मिल जाला, जवना से हमनी भैस, गाय, बकरी अउरी कुछ खरीदी नी स, दुकानदारी करेनी स, अउरी आपन आमदनी बढ़ावनी स। (They also said that we get loans from livelihood at low interest, from which we buy buffalo, cow, goat etc., do shop and increase our income from it)	जीविका परियोजना से हमनी के जिंदगी में बहुतो बढ़िया प्रभाव पढ़लबा। (Jeevika project has made a very positive impact in our lives)	
आज हमनी बहुत खुश बानी स रुपये-पैसा खातिर दूसरे के पास हाथ न फैलावे के परता। (Today we are very happy, we do not have to spread our hands to others for money)		

To find out the impact of the Jeevika Project on the socio-economic empowerment of rural women in Bihar, a total of 30 questions were asked to the respondents, out of which 15 were positive and 15 were negative. Respondents had to answer “Yes” or “No” to all questions. An answer to “Yes” was given a score of “1” for an affirmative question and a score of “0” for a “No”. Whereas, conversely, a “No” answer to a negative question was given a score of “1” and a “yes” was given a score of “0”. Thus, any respondent had a probability

of getting a score from 0 to 30. A higher score for a woman meant a higher level of the positive impact of the Jeevika project on the socio-economic empowerment of rural women in Bihar.

Thus, it was found that women who were members of SHGs on the socio-economic empowerment scale obtained a higher mean score (23.47) in comparison to women who were not members of SHGs (17.43). With the mean scores obtained by both groups, there is a 95% chance that the mean scores of women who were members of SHGs and women who were not members of SHGs will be between 21.56-26.54 and 16.06-18.91 respectively if the same characteristic sample is studied again using the same scale (Table-2). The standard deviation (SD) of both the groups was 3.01 and 3.86 respectively, indicating that there is a little bit of variation in the mean scores of subjects on the socio-economic empowerment scale (Table-2). As the obtained t-value (-1.10) is statistically significant (at <0.01 level of confidence 0.0027), the level of confidence indicates that less than one in a thousand chance of being wrong, if the same sample is studied again using the same scale (Table-2).

Overall, it can be concluded that women who were members of SHGs had higher mean scores on the socio-economic empowerment scale as compared to women who were not members of SHGs. A higher score for a person meant a higher level of impact of the Jeevika Project on the socio-economic empowerment of rural women in Bihar. It means that the Jeevika project had a positive impact on the socio-economic empowerment of rural women in Bihar. In other words, a significant increase in the level of empowerment of rural women through the Jeevika project as well as their personal and social development through income generation from that project.

Table-2: Level of Socio-Economic Empowerment among Women who were Members of SHGs and Women who were not Members of SHGs

Groups	N	Mean	SD	95% CL Mean	t-Value	p-value
Women who were Members of SHGs	131	23.47	3.01	21.56-26.54	-1.10	0.0027*
Women who were not Members of SHGs	135	17.43	3.86	16.06-18.91		
Total	266					

*SD=Standard Deviation, CL=Confidence Level, *Significant at <0.01 level of confidence*

VI. CONCLUSIONS

To conclude it may be said that: the Jeevika project had a positive impact on the socio-economic empowerment of rural women in Bihar. In other words, a significant increase in the level of empowerment of rural women through the Jeevika project as well as their personal and social development through income generation from that project, and they are getting equal opportunities in society.

VII. ACKNOWLEDGMENT

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