



The Role of JEEViKA in Women Empowerment: A Socio-Economic Study of Rural Bihar

DR. SANJAY KUMAR SINGH

ASSISTANT PROFESSOR

DEPARTMENT OF ECONOMICS

SAMASTIPUR COLLEGE, SAMASTIPUR

Abstract

This research paper explores the multi-dimensional impact of the Bihar Rural Livelihoods Project (JEEViKA) on the socio-economic empowerment of women in rural Bihar. By utilizing a unique three-tier community-led institutional architecture, JEEViKA has successfully addressed deep-rooted issues of poverty, financial exclusion, and gender inequality. The study provides a detailed analysis of the project's organizational structure, its evolution from a pilot project to a statewide movement, and a comparative assessment of the shifts in the lives of rural women. The findings suggest that JEEViKA has evolved into a scalable model for women-led development globally.

Keywords: JEEViKA, Women Empowerment, Rural Bihar, Self-Help Groups (SHGs), Socio-Economic Transformation, Financial Inclusion.

1. Introduction

Bihar has historically faced significant challenges regarding rural poverty and low female labor force participation. To counter this, the Government of Bihar, with the support of the World Bank, launched **JEEViKA** (Bihar Rural Livelihoods Project) in **October 2007**. Operated by the Bihar Rural Livelihoods Promotion Society (BRLPS), this initiative aims to mobilize the rural poor into Self-Help Groups (SHGs) to build their capacity, improve their livelihoods, and foster social inclusion. Today, JEEViKA is not just a project; it is the backbone of Bihar's rural economy.

2. Evolution and Reach (The Journey)

JEEViKA started as a small pilot in **6 districts** (Nalanda, Gaya, Khagaria, Muzaffarpur, Purnia, and Madhubani) covering only 42 blocks. Over the years, it has scaled up exponentially:

Coverage: Currently active in all **38 districts** and **534 blocks** of Bihar.

Household Impact: Mobilized over **1.31 crore** rural households.

Institutional Strength: Over **10.5 lakh SHGs**, **70,812 Village Organizations (VOs)**, and **1,669 Cluster Level Federations (CLFs)** are operational as of 2024-2026.

3. Research Methodology

To maintain academic rigour, this study adopts a structured methodology:

Research Design: A descriptive and analytical study focused on the socio-economic transformation of women.

Data Sources: Primary reliance on secondary data from **BRLPS Annual Reports (2020-2026)**, AZ

Analytical Approach: A "Baseline vs. Current Status" comparative framework is used to evaluate shifts in income, debt patterns, and social agency.

4. Organizational Structure (Institutional Dhancha)

The success of JEEViKA is attributed to its "Community-led Institutional Architecture." This tiered structure ensures that the project is managed by the community, for the community

Level	Entity	Composition	Primary Functions
Tier 1: Primary	SHG (Self-Help Group)	10–15 Women	Weekly savings, internal lending, following "Dashasutra".
Tier 2: Village	VO (Village Organization)	8–15 SHGs	Managing Community Investment Fund (CIF), social dispute resolution.
Tier 3: Block	CLF (Cluster Level Federation)	25–40 VOs	High-value bank linkages, market connectivity, specialized training.

5. Detailed Socio-Economic Impact Analysis

5.1 Financial Inclusion and Freedom from Debt

Before JEEViKA, rural women were trapped in a cycle of debt with local moneylenders (Mahajans) charging interest rates as high as 120% per annum. JEEViKA has facilitated:

SHG-Bank Linkage: Direct access to formal banking.

Interest Subvention: Reducing the cost of capital to nearly 7-12% annually.

Internal Lending: Borrowing for emergencies (health/education) without collateral.

5.2 Livelihood Diversification

JEEViKA has successfully shifted the rural workforce from unskilled daily labor to diversified income sources:

Scientific Farming: System of Rice Intensification (SRI) for higher yields.

Livestock Promotion: Training in poultry, dairy, and goat rearing.

Micro-Enterprises: Supporting small shops, stitching units, and agarbatti making.

5.3 Social Agency and Empowerment

"Jeevika Didis" now lead crucial social reforms:

The Anti-Liquor Campaign: Playing a crucial role in social reform in Bihar.

Ending Social Evils: Collective resistance against child marriage and the dowry system.

Governance: Increased participation in Gram Sabhas and winning local Panchayat elections.

6. Case Study: The Success of "Didi Ki Rasoi"

"Didi Ki Rasoi" (Didi's Kitchen) is an innovative model where SHG women manage canteens in Government District Hospitals and Medical Colleges.

Professionalism: Women undergo professional culinary and hospitality training.

Economic Impact: It provides a dignified, stable monthly income and has turned domestic workers into professional managers and entrepreneurs.

7. Transformation Matrix: Before vs. After

Feature	Pre-JEEViKA Status (Baseline)	Post-JEEViKA Status (Current)
Credit Source	Local Moneylenders (5-10% monthly)	Formal Bank/SHG (1% monthly)
Work Profile	Limited to unpaid domestic work	Active co-provider & financial manager
Social Status	Isolated and invisible	Recognized "Jeevika Didi" / Community Leader
Asset Ownership	Assets held exclusively by males	Increase in livestock/tools in woman's name

8. Challenges and Future Outlook

While JEEViKA is a success, the study identifies areas for further growth:

Digital Literacy: Transitioning SHGs to digital accounting and mobile banking.

E-Commerce: Connecting CLFs to platforms like Amazon/Flipkart for rural handicrafts.

Value Addition: Moving from selling raw crops to processed food products.

9. Conclusion

The study concludes that JEEViKA has successfully turned rural women into active economic agents. By establishing a robust three-tier institutional structure, it has bypassed traditional barriers to credit and social mobility. The "Jeevika Model" proves that financial literacy combined with collective strength can break the shackles of poverty. Ultimately, JEEViKA stands as a definitive blueprint for women-led rural development.

10. References

BRLPS (2024-2026): Annual Progress Reports, Bihar Rural Livelihoods Promotion Society, Government of Bihar.

World Bank (2022): Scaling Up Livelihoods: The Case of JEEViKA in Bihar, Impact Evaluation Series.

Kumar, A. & Sharma, R. (2023): "The Grassroots Revolution: How JEEViKA Changed Rural Bihar," Indian Journal of Rural Development.

Dutta & Singh (2024): "Socio-Economic Impact of Micro-Credit on Rural Women," Journal of Economic Studies.

Government of Bihar: Official Statistics on SHG-Bank Linkage and Didi Ki Rasoi outcomes