



**INFLUENCE OF “JEEVIKA” ON RURAL WOMEN OF TURKAULIA BLOCK, EAST CHAMPARAN DISTRICT (BIHAR) TO ATTAIN ECONOMIC SELF-DEPENDENCY**

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**Abstract**

*As per the survey of Niti Ayog (2021) Bihar is one of the economically deprived states in India. Most of the population of Bihar belong to rural area and they are underprivileged and having limited sources of income which leads to poverty. The main objective of “Jeevika” is to provide financial support to the underprivileged people to attain financial freedom and support to become economically self-dependent. The JEEVIKA - Bihar Rural Livelihoods Promotion Society works under the Department of Rural Development, Government of Bihar. This project comes under the National Rural Livelihoods Mission. This project has paved a new path for women’s empowerment specially in terms of economy. The present study is to explore the influence of the Jeevika Project on the overall socio-economic developments of rural women of Turkaulia Block in East Champaran (Bihar). The JEEVIKA is a group of Self-help (SHGs) women popularly known as Jeevika Didi. To attain this objective, a total of 266 women, out of which 131 women belong to SHGs and 135 women do not belong to SHGs, were selected as samples through a multistage sampling technique based on the highest proportion of SHGs from Turkaulia East Gram Panchayat of Turkaulia block of East Champaran district of Bihar. The result shows that the Jeevika project had a positive impact on the socio-economic empowerment of rural women in Bihar. Consequently, a significant increase in the level of empowerment of rural women with the help of Jeevika project and in their personal and social development through the income generation and financial support from this project. It enhances and establishes the self-esteem of the economically deprived women in the society.*

**Key Words: - Jeevika, Socio-economic, Underprivileged, Financial, Empowerment, Development**

**Introduction: -**

Approximately 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 2011). 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 2021, Bihar is one of the most underprivileged states in India and ranks very low in economic index. Most of the people in Bihar have limited 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 works under the National Rural Livelihoods Mission. The main objective of this project is to enhance the socio-economic status of rural women. This project has paved a new path to women’s empowerment. For the upliftment of the poor by the Government of Bihar with the help of the World Bank, JEEVIKA was initiated as a pilot in 2006, in five villages of five districts namely Muzaffarpur, Nalanda, Madhubani, Purnia and Gaya. The initiative was further extended to 18 blocks of six districts - Madhubani, Muzaffarpur, Gaya, Nalanda, Khagaria in 2007. In October 2009, 24 other blocks of the above-mentioned districts and one block each of Madhepura and Supaul was added. In July 2010, 11 additional blocks of Supaul, Madhepura and Saharsa were included under Bihar Kosi Flood Recovery Project. In December 2010, the launch of the National Rural Livelihood Mission by Government of India, the Bihar government found the 'Jeevika Model' suitable for the implementation of this mission in all blocks of the state in a phased manner and notified JEEVIKA as the State Rural Livelihood Mission.

**Review of Literature: -**

The self-help groups (SHGs) 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). 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).

According to Batliwala (1993), 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). 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 influence of the Jeevika Project on the socio-economic empowerment of rural women in Bihar.

**Hypothesis: -**

- (i) The JEEVIKA Project will provide financial support to the women of rural areas having no resources and limited source of income
- (ii) Income generation among rural women through the JEEVIKA project which will lead to personal prosperity and social status

**Objectives of the study: -**

The present study is 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 this project. The prime objective of the present study is to find out the influence of the Jeevika Project on the socio-economic development of rural women in Bihar.

**Methodology: -**

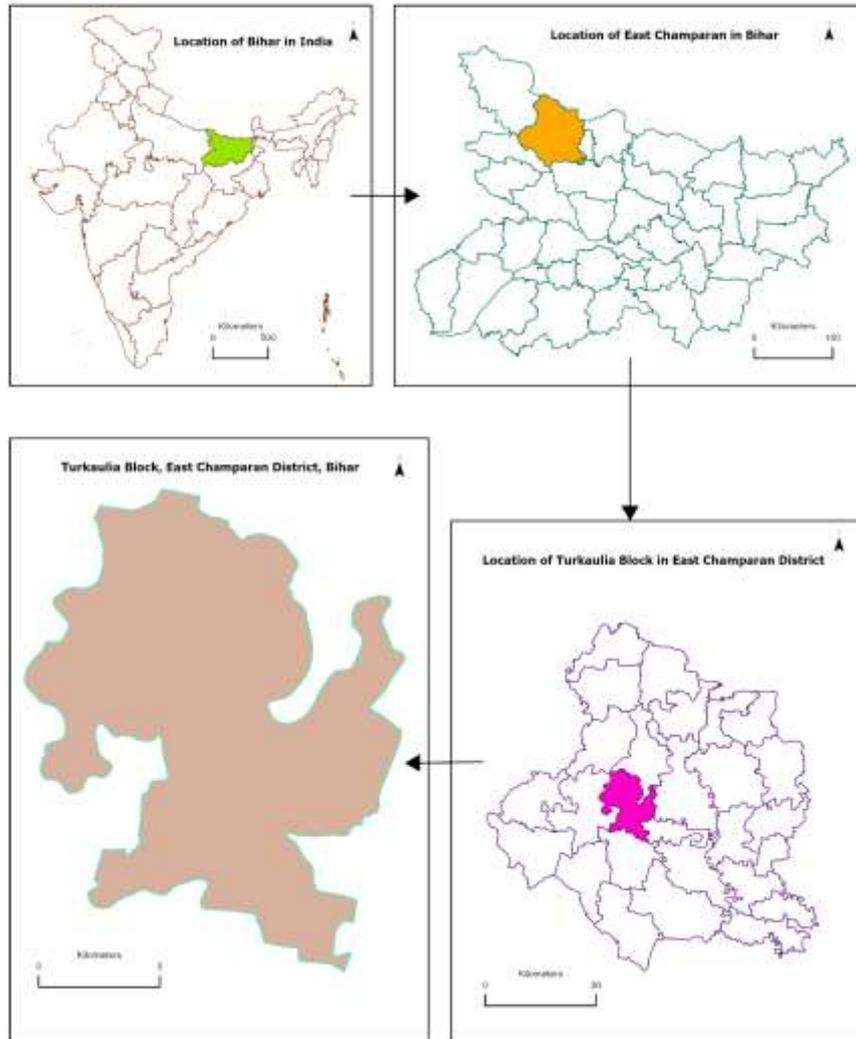
Method of the Study An experimental research design was adopted for the study. In this study, rural women who were members of SHGs were the experimental group, whereas rural women who were not members of SHGs were the control group. Quantitative and qualitative data were collected in this study using a mixed method. Tools for Data Collection A “self-prepared personal interview schedule” to the selected sample for data collection. 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 Turkaulia East gram panchayat of Turkaulia 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. 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.

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.

**Study Area: -**

The geographical area of this study was the Turkaulia East gram panchayat of Turkaulia block of East Champaran district of Bihar. Turkaulia East gram panchayat is in the Turkaulia Block of East Champaran district in Bihar, India. It is located hardly 01 km from block headquarters Turkaulia while 11 km from district headquarters Motihari. Turkaulia East Gram Panchayat is a Rural Local Body in Turkaulia Panchayat Samiti part of Purbi Champaran Zila Parishad. There are seven Villages named Turkauliya, Mjhar, Pipriya, Laxmipur, Bairiya, Mathva, Kavalpur under Turkaulia East Gram Panchayat jurisdiction. Gram Panchayat Turkaulia East is further divided into 14 Wards.

### Location Map of Turkaulia Block, East Champaran, Bihar, India



According to the 2011 censuses, the total geographical area of the gram panchayat spans 11.69 km<sup>2</sup> and the total population is 15,061, out of which the male population is 7701 while the female population is 7,360. There are about 2,597 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.

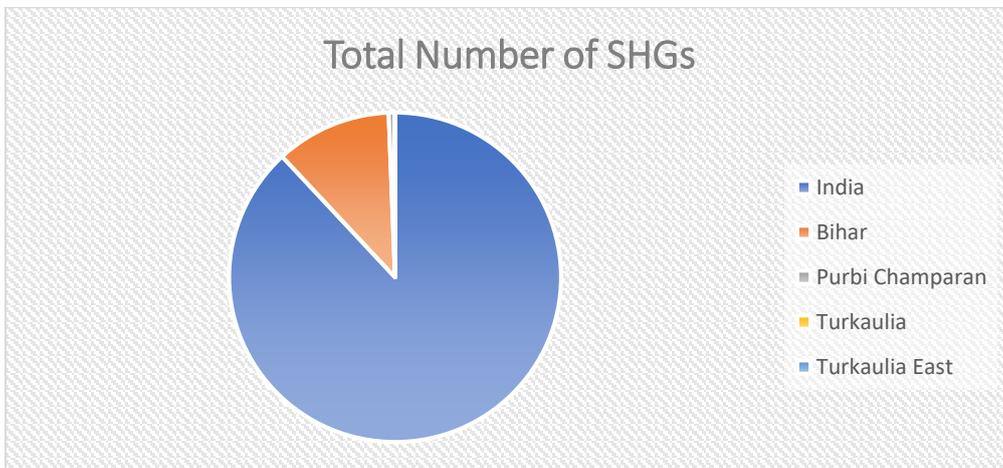
The universe of the study was all women from rural Bihar who were members of self-help groups. A total of 266 women, out of which 131 women who were members of SHGs and 135 women who were not members of SHGs, were selected as samples through a multistage sampling technique based on the highest proportion of SHGs from Turkaulia East gram panchayat of Turkaulia block of East Champaran district of Bihar (Table No. 1 & Table No. 2).

**Table No.1**

**Total Number of SHGs in Country, State, District, Block, Gram Panchayat**

Unit	Total Number of SHGs
India	78,26,227
Bihar	10,03,243
Purbi Champaran (District)	51936
Turkaulia (Block)	2617
Turkaulia east (Gram Panchayat)	203

Source: - Self Computed



**Table No.2**

**Total Members of SHGs in Turkaulia East Gram Panchayat**

Gram Panchayat	Total Population of Female	Total Female not members	Total members
Turkaulia east	7360	5424	1936

Source: - Self Computed

Where,

n is the sample size

z is the z-score corresponding to the desired confidence level

$\hat{p}$  the estimated proportion of the population

E the desired margin of error

N is the population size

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

Sample Size Calculation

	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	1936	5424
Sample Size	131	135

A total of 13 self-help groups were identified in Turkaulia East Gram Panchayat of Turkaulia block of East Champaran district of Bihar and each group had about 10-12 rural women members 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, E-rickshaw 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.

**Table No. 3**

<b>Level of Socio-Economically Empowerment among Women who were Members of SHGs and Women who were not Members of SHGs</b>						
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	<b>-1.10</b>	<b>0.0027*</b>
Women who were 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

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-3). 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-3). 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.

Overall, it can be concluded that women who were members of SHGs had higher mean scores on the socioeconomic 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.

**Conclusions: -**

The result shows that the Jeevika project had a positive impact on the socio-economic empowerment of rural women in Bihar. Consequently, a significant increase in the level of empowerment of rural women with the help of Jeevika project and in their personal and social development through the income generation from this project. It enhances and establishes the

self-esteem of the deprived women in the society. In present time all development and growth depend on financial support and JEEVIKA has fulfilled the same purpose. In other words, we can say that START-UP India and STAND-UP India is the vast and elaborated form of this project aiming at “Local for Vocal”. Since time immemorial it has been seen that due to the paucity of financial support women of rural area are unable to discover of their potential and talent. In a nut shell, the project JEEVIKA has proved to be a boon for the women of rural areas.

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*For map, Ussing QGIS and SNAP*