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Driving Sustainable Rural Development through Women's Empowerment: A Study of JEEViKA

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ABSTRACT

This paper evaluates JEEViKA the Bihar Rural Livelihoods Project (BRLP) implemented by the Bihar Rural Livelihoods Promotion Society (BRLPS) as a transformative model for women's empowerment and sustainable rural development in Bihar. Drawing on program documents, independent evaluations, and academic studies, it analyzes JEEViKA's tiered institutional structure (Self-Help Groups to Village Organizations and Cluster-level federations) alongside its core interventions in financial inclusion, livelihoods promotion, social inclusion, and capacity building. The study examines tangible economic, social, and political outcomes, highlighting measurable gains in income, household decision-making, mobility, and community leadership. Concurrently, it addresses key limitations such as heterogeneous impacts, challenges in scaling livelihoods, governance risks, and entrenched social norms. Ultimately, the paper provides policy recommendations to enhance JEEViKA's long-term efficacy in fostering sustainable rural development.

KEY WORDS

JEEViKA, Livelihood Linkages, Sustainable Rural Development.

INTRODUCTION

Women's empowerment is a critical pathway for inclusive and sustainable rural development. In India, especially in states like Bihar, gender disparities remain deeply entrenched in education, employment, health, and political participation. Bihar, with a population exceeding 124 million (Census 2011; projected 2024: ~133 million), has historically lagged in gender indicators such as female literacy, labor force participation, and asset ownership.

The Bihar Rural Livelihoods Project (BRLP) popularly known as JEEViKA was launched in 2007 by the Government of Bihar with support from the World Bank. The project was designed to empower rural women through collective action, social mobilization, and livelihood enhancement. Its foundational premise is that *organized women's groups can function as agents of social change* by improving access to finance, markets, and local governance.

Over time, JEEViKA has expanded from a pilot initiative in six districts to a statewide program covering all 534 blocks and 45,000 villages (BRLPS, 2024). It has mobilized over 11.5 million women into 10.2 lakh Self-Help Groups (SHGs), federated into 70,000 Village Organizations (VOs) and 1,200 Cluster-Level Federations (CLFs).

The Context of Women's Empowerment in Bihar

Women's empowerment in Bihar must be understood within the context of persistent gender gaps. Table 1 below presents key gender indicators comparing Bihar with the all-India average (NFHS-5, 2019–21; NITI Aayog Gender Index, 2023).

Table 1: Gender Development Indicators – Bihar vs. India (2021)

Indicator	Bihar	IndiaAverage	Source
Female Literacy Rate (%)	61.8	70.3	NFHS-5 (2021)
Female Labour Force Participation Rate (%)	09.8	23.3	PLFS, 2023
Women Owning Land or House (%)	15.6	38.7	NFHS-5
Women with Bank Account for Personal Use (%)	81.2	78.6	NFHS-5
Women Who Participate in Household Decision-Making (%)	59.3	74.5	NFHS-5
Women Members in Panchayati Raj (%)	54.3	46.1	MoPR, 2023
Maternal Mortality Ratio (per 100,000 live births)	118	97	SRS, 2022
Poverty Headcount Ratio (%)	33.8	21.9	NITI Aayog, 2023

Interpretation: The table demonstrates that while Bihar has made significant progress in women's financial inclusion (over 80% have bank accounts), gaps persist in literacy, asset ownership, and labor participation. The persistence of socio-economic and cultural constraints limits women's agency, emphasizing the need for institutional interventions like JEEViKA.

Institutional Design and Reach of JEEViKA

The operational structure of JEEViKA is multi-layered and participatory. Figure 1 (below) illustrates its institutional hierarchy, while the subsequent graph visualizes its expansion trajectory.

Level 1: Self-Help Groups (SHGs) – 10–15 women saving regularly and engaging in credit activities.

Level 2: Village Organizations (VOs) – federations of SHGs that manage inter-lending, livelihood activities, and social campaigns.

Level 3: Cluster-Level Federations (CLFs) – apex bodies that connect VOs to banks, markets, and Government departments.

Figure 1: Institutional Structure of JEEViKA

Cluster-Level Federation (CLF)
↑
Village Organizations (VOs)
↑
Self-Help Groups (SHGs)

Each level is managed by elected women representatives, ensuring grassroots governance and ownership.

Growth and Coverage of JEEViKA

The scale of JEEViKA's expansion over the past decade demonstrates both administrative commitment and community participation. The graph below captures this trajectory.

Table 2: Growth of JEEViKA SHGs in Bihar (2010–2024)

Year	Number of SHGs (in lakhs)	Number of Women Members (in millions)
2010	00.8	00.9
2014	02.5	02.9
2017	04.8	05.5
2020	07.5	08.6
2024	10.2	11.5

*(**Source:** BRLPS Annual Report, 2024)*

Interpretation: The number of SHGs grew more than twelve fold between 2010 and 2024, reflecting rapid institutional expansion. The steady rise in membership demonstrates strong community acceptance and effective outreach mechanisms. This expansion has directly contributed to enhancing women's visibility, participation, and confidence at the grassroots level.

The Empowerment Logic of JEEViKA

The JEEViKA model is grounded in the belief that financial inclusion ⟶ social capital formation ⟶ collective voice ⟶ empowerment ⟶ sustainable development. It provides revolving credit through SHGs, encourages savings discipline, and connects women to formal banking systems under the *Bank Linkage Program*. As of 2024, JEEViKA has facilitated cumulative credit linkages worth over 22,000 crore, with an impressive repayment rate exceeding 95% (BRLPS, 2024).

Furthermore, over 8.5 lakh women have engaged in micro-enterprises under the *Sustainable Livelihoods Framework (SLF)* component, ranging from dairy cooperatives and poultry units to handicrafts and food processing. The program's integrated livelihood initiatives like the *Producer Group Model* have improved household income, asset ownership, and social mobility.

Intersection of Empowerment and Sustainability

Empowerment under JEEViKA extends beyond income generation. It includes:

- **Social empowerment:** Improved mobility, self-confidence, and collective identity among women.
- **Political empowerment:** Increased participation in Panchayati Raj Institutions; 25% of JEEViKA women hold positions in local governance.
- **Environmental sustainability:** Adoption of climate-smart practices like organic farming, solar irrigation and community seed banks.

Sustainable rural development requires not only financial inclusion but also ecological and institutional resilience. JEEViKA's integration with the Bihar Transformative Development Project (BTDP) (2016–2023) focused on livelihood diversification, women's leadership, and climate resilience, thereby linking empowerment to long-term sustainability outcomes.

Empirical Link Between JEEViKA and Women's Empowerment

A World Bank Impact Assessment (2021) covering over 14,000 women across 10 districts revealed:

- 68% of SHG members reported independent decision-making in household finances (vs. 39% non-members).
- 54% of members engaged in at least one income-generating activity (vs. 22% among non-members).
- 47% of members reported increased mobility to public institutions (banks, panchayats, markets).
- 61% of members participated in community-level discussions on local governance and development.

These outcomes demonstrate that JEEViKA has not only increased women's access to economic resources but also fostered attitudinal and behavioral changes conducive to empowerment.

Problem Statement

Despite these achievements, several challenges remain:

- Disparities across caste and class groups persist; marginalized women often face barriers to leadership.
- The sustainability of SHGs and microenterprises depends on continuous capacity-building and market linkages.
- Intra-household gender norms still restrict women's time and control over income.
- Climate and market vulnerabilities threaten the viability of rural livelihoods.

Thus, while JEEViKA has made significant strides, understanding its effectiveness as a sustainable empowerment model requires holistic evaluation that encompasses social, economic, and environmental dimensions.

Objectives and Scope

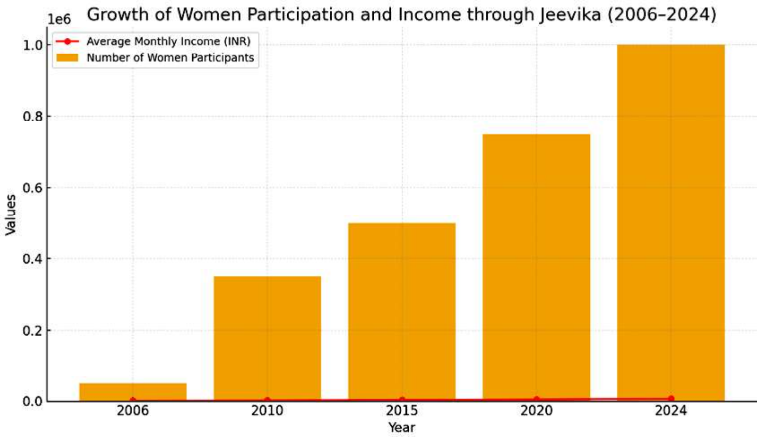
1. To analyze JEEViKA's structural and functional mechanisms that facilitate women's empowerment.
2. To evaluate measurable outcomes using indicators such as credit access, income, mobility, and participation in decision-making.
3. To assess the sustainability of JEEViKA's interventions in relation to climate adaptation, livelihood diversification, and social inclusion.
4. To recommend evidence-based strategies to strengthen the empowerment sustainability nexus.

The study focuses on JEEViKA's operational data (2007–2024) and uses secondary evaluations (World Bank, BRLPS, 3ie, NFHS, NITI Aayog) to triangulate findings.

The JEEViKA project represents one of the most ambitious attempts in India to integrate women's empowerment with rural development at scale. Its rapid institutional expansion, success in mobilizing millions of women, and measurable improvements in credit access and decision-making underscore its transformative potential. However, the next stage of evaluation must move beyond outreach statistics to examine *qualitative empowerment and sustainable livelihood outcomes*. This paper, therefore, situates JEEViKA within the larger discourse of gender and sustainable development, aiming to assess its real impact on Bihar's socio-economic landscape.

Graph: Growth of Women's Participation and Income through Jeevika (2006–2024)

The following graph illustrates the growth in the number of women participants and average monthly income through the Jeevika project in Bihar from 2006 to 2024.



*[**Source:** Compiled and Analyzed from Bihar Rural Livelihoods Promotion Society (BRLPS) Data, 2024]*

Conceptualizing Empowerment and Sustainable Rural Development

Women's empowerment is multidimensional: economic (income, assets, access to credit), social (mobility, education, time use), political (voice, leadership), and psychological (self-efficacy). Sustainable rural development implies increased and resilient household incomes, improved human capital, environmental sustainability and institutions that can sustain development gains. Micro-level empowerment of women can catalyze macro-level rural transformation via enhanced labor productivity, improved child welfare, and more effective local governance.

Evaluating JEEViKA therefore requires indicators across economic, social and political domains as well as sustainability of livelihoods. (Framework adapted from empowerment literature and program evaluation practice.)

The JEEViKA Model: Institutions and Interventions

Institutional Architecture

JEEViKA's approach centers on organizing poor rural women into SHGs (10–15 women), aggregating SHGs into Village Organizations (VOs), and layering higher federations for service delivery, governance and economy-of-scale functions. The model emphasizes thrift and credit discipline, internal lending, and linking federations to bank credit and Government schemes. Scale has been a hallmark: JEEViKA expanded rapidly across blocks and districts, integrating with national programs.

Core interventions

Key components include:

- Community mobilization & capacity building (formation of SHGs/VOs, leadership training).
- Microfinance and savings (regular savings, internal lending, credit linkages).
- Livelihoods promotion (skill development, producer groups, market linkages).
- Social inclusion and rights awareness (linking to entitlements, social protection).
- Institutional building at federation level (financial services infrastructure, cooperative federations).

Evidence on Outcomes: What Worked

A substantial body of evidence (project reports, independent evaluations, and academic studies) points to positive outcomes across several domains.

Economic outcomes: Savings, Credit Access and Income

JEEViKA's SHG model promoted regular savings and internal lending and facilitated access to formal bank credit and Government schemes. Evaluations show reductions in dependence on informal, high-cost lenders; increased household investments; and, for many households, higher and more diversified incomes attributable to microenterprises and group-based livelihood initiatives. The World Bank and microdata analyses document large-scale outreach and measurable economic benefits among SHG members.

Social and Intrahousehold Effects

Multiple studies report that JEEViKA participation is associated with improvements in women's mobility, interaction with local institutions, and participation in household decision-making (e.g., expenditures, children's education). The retrospective World Bank survey measuring empowerment found improvements in various empowerment indicators among members compared to non-members. Evidence from broader SHG literature in India also supports significant gains in empowerment scores for SHG participants.

Political Voice, Leadership and Local Governance

By electing leaders to VOs and federations and encouraging engagement with panchayats and service delivery systems, JEEViKA has created space for many women to exercise public roles. Qualitative and quantitative evidence indicates that JEEViKA women increasingly act as interlocutors with local Government and claim entitlements, expanding women's voice in local governance.

Scale and Replication Benefits

JEEViKA's approach has been scaled and offered as a model for other states/projects and integrated into national initiatives. The World Bank highlights the program's role in demonstrating collective action as a vehicle for women's empowerment at scale.

Nuances, Limitations and Heterogeneity of Impact

Despite broad positive trends, the evidence base also highlights important caveats.

Heterogeneous Impacts

Not all members benefit equally. Impact varies by caste, asset base, education, and local market opportunities. Some of the poorest or most marginalized households remain only partially reached by livelihood linkages, even if included in SHGs. Several independent evaluations underline this heterogeneity.

Limits on Productive Transformation

While saving-and-credit functions succeed widely, translating group membership into sustained, market-linked productive enterprises is more challenging. Constraints include limited access to productive capital, weak local value chains, lack of ongoing technical assistance, and market risk. Evaluators have recommended deepening support for enterprise incubation and market linkages rather than focusing only on credit.

Persistence of Gender Norms and Social Constraints

Quantitative gains in mobility and decision-making do not always equate to full autonomy. Social norms, domestic responsibilities, and intra-household power structures often constrain the scale of women's economic engagement. Some studies caution that empowerment indicators may plateau unless normative change accompanies economic interventions.

Institutional and Governance Risks

Rapid scaling brings governance challenges: maintaining the quality of facilitation, risks of elite capture within groups, and ensuring transparency in federations. Strengthening accountability and professional support systems remains crucial.

Mechanisms: How JEEViKA Produces Change

Understanding mechanisms helps explain why JEEViKA had measurable impacts:

- **Collective Capital and Social Collateral:** SHGs create reciprocal obligations and reputation-based systems that substitute for lack of formal collateral. This lowers transaction costs and encourages savings and repayment discipline.
- **Skill and Confidence Building:** Regular meetings, training, and leadership roles build capacity and self-efficacy among women, enabling them to take entrepreneurial risks and engage with institutions.
- **Institutional Convergence:** By forming federations, SHGs can pursue larger projects (bulk procurement, value-chain participation) and access higher-tier finance. This aggregation is important for moving from petty credit to livelihood-grade interventions.
- **Linking to Formal Systems:** Systematic links to banks and Government programs provide access to capital, subsidies, and entitlements that would be otherwise unavailable.

Case Examples and Field Evidence

Several district-level case studies (e.g., Madhubani) and program-level retrospectives document the lived experience of JEEViKA women: starting small savings groups, taking loans for poultry or small trade, scaling through VO-level initiatives such as collective grain procurement or producer groups, and gradually engaging with panchayats. These narratives are corroborated by mixed-methods evaluations that combine household surveys with qualitative interviews. While success stories are numerous, evaluators emphasize the importance of local facilitation quality and continued market support.

Contributions to Sustainable Rural Development

JEEViKA's empowerment of women contributes to sustainable rural development in multiple ways:

- **Economic Resilience:** Savings cushions and diversified livelihood activities reduce vulnerability to shocks.
- **Human Capital:** Investments in children's health and education improve long-term productivity.
- **Local Institutions:** Federations and women leaders strengthen local governance and community capacity.
- **Inclusive Growth:** Targeting socially marginalized women helps reduce inequality and promotes social inclusion.

However, long-term sustainability requires that livelihoods become market-viable and environmentally sound (e.g., climate-resilient agriculture), that federations become financially self-reliant, and that social norms continue to evolve in ways that support women's sustained labor market participation.

Policy Implications and Recommendations

To magnify JEEViKA's contribution to women's empowerment and sustainable rural development, the following policy directions are recommended:

- **Deepen Livelihood Value-chain Support:** Provide targeted technical assistance, business development services, and stronger market linkages so that SHG activities scale into viable enterprises. (Addressing the gap between credit access and sustained productive income.)

- **Differentiated Support for the Most Marginalized:** Design outreach and tailored interventions for the poorest and socially marginalized to reduce heterogeneity in outcomes.
- **Strengthen Federation Governance and Financial Infrastructure:** Build capacities for financial management, transparency, and professional service provision at VO and federation levels to avoid elite capture and ensure scale quality.
- **Integrate Social-norm Change Programs:** Complement economic interventions with social and behavior change communication to address constraints on women's mobility and time use (childcare, domestic workload).
- **Promote Climate-resilient Livelihoods:** Ensure livelihood promotion is environmentally sustainable climate-smart agriculture, water-conserving practices, and diversification to protect gains in a changing climate.
- **Rigorous Monitoring and Adaptive Evaluation:** Continue independent evaluations and use evidence to refine program design, paying attention to long-term outcomes beyond immediate income/savings metrics.

CONCLUSION

JEEViKA represents one of the largest and more systematically documented efforts to mobilize rural women for livelihoods and empowerment. Evidence indicates clear benefits: improved access to finance, higher empowerment scores, greater mobility and voice, and instances of sustainable livelihood adoption. Importantly, JEEViKA demonstrates the potential of collective institutions to scale empowerment at state level. Yet persistent heterogeneity of impacts, challenges in converting credit access into sustained productive enterprises, governance risks, and entrenched social norms mean that program design must evolve. With targeted policy refinements deeper value-chain engagement, governance strengthening, and norm-change programming JEEViKA can deepen its contribution to sustainable rural development in Bihar and serve as a robust model for similar contexts.

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