

Bihar's Poorest Women Are Changing Their Lives: A Case study of Bihar Rural Livelihoods Promotion Society (JEEViKA)

Dr. Ratna Amrit*

Associate Professor, Department of History, A.N. College, Patna

Abstract – Rural women undertake multiple tasks on daily basis to secure their lives and their families. Women play a critical role in family economy and also ensure domestic duties. Women once empowered by working together in Self-Help Group and micro-credit groups have shown they can slowly but surely break free from age-old discrimination and total economic dependence, gain respect, voice their opinions, manage their own micro- enterprises and revitalize their villages.

The paper seeks to study how Bihar Rural Livelihood Promotion Society (JEEViKA) has successfully made an attempt to change the lives of the rural women. It is an initiative to scale up women's empowerment in the one of the poorest regions of India to bring transformational change to the lives of rural women, their families, economy and society.

'JEEViKA' which means livelihood, started in 2007 and continued into a second phase in 2016, focussed on creating self-help groups for women to provide them with access to small enterprise funding, services, and public entitlements. It has had huge impact on social, economic and political empowerment of rural women as all the three are interlinked. However, challenges are also many and much needs to be done.

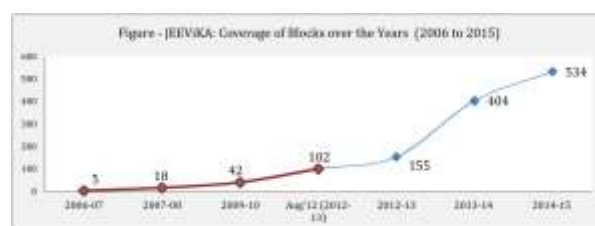
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INTRODUCTION

Bihar Rural Livelihoods Promotion Society, popularly known as JEEViKA, a registered society under the aegis of Rural Development Department, Government of Bihar marks a key chapter in rural development in Bihar. It has had a transformative impact on women's lives.

JEEViKA's journey of the last decade has coincided with the changing face of Bihar. From its advent as a small-scale project in 18 blocks in the year 2006, JEEViKA has transformed into a statewide movement touching the lives of more than 79 Lakh families by September 2017. The objective of JEEViKA is to empower rural poor households, both socially and economically. It aims at improving the livelihoods of rural poor households through developing institutions of the women, like Self-Help Groups (SHGs) and their federations to enable them to access better services and obtain credit for creating self-employment opportunities.



Bihar is one of the poorest and most patriarchal parts of India, placing women at a significant disadvantage, affecting their overall status and well-being, while also denying them the opportunity to fully contribute to the development of their communities. This is reflected in a skewed sex ratio of 935, a less than favorable literacy rate of 51.5 percent amongst women, and only 9 percent are participating formally in economic activity, the lowest for any state and also way below the make before force participating rate of 79 percent for men in the State. The role of gender discrimination becomes clear when we compare the data with those of men. The 2011 Census survey recorded make literacy at 51.5 percent, recording a gender disparity of 19.7 percentage points. According to the National Family Health Survey IV, 53.1% of

women are anemic and 22.9% women are underweight.¹

Under this challenging circumstance, in response to the situation Government of Bihar initiated JEEViKA in 2006 in six high priority districts² with an aim to provide rural households with innovative, scalable and sustainable models for improved livelihood opportunities.

Over the last 10 years, JEEViKA has mobilized women from 79.12 Lakh households into strong, sustainable and self-managed 6.76 Lakh Self-Help Groups (SHGs). These collectives have served as the ideal platforms for building the capacities of SHG women to engage in large scale financial intermediation, leverage higher resources from formal financial institutions, access productivity enhancement services in agriculture and livestock through a community based extension system, engage with markets on fair terms by building on economies of scale and improve access to govt. schemes and entitlements by facilitating awareness and participation. Most importantly, JEEViKA has deeply influenced the Rural and Social Development policy of the state, wherein organization of poor-rural women into strong community institutions is now a central strategy in tackling Bihar's rural poverty.

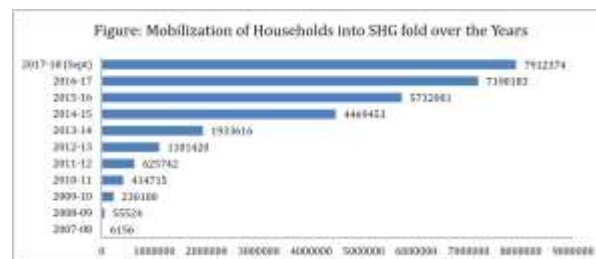
KEY INTERVENTIONS

(1) Mobilization of Rural Poor into self-managed community institutions

The project envisages a three tier institutional structure at the community level i.e. Self-Help Groups (SHG) at hamlet level, Village Organization (VO) at Village level and Cluster Level Federation (CLF) at Cluster level with a prescribed size of SHG (12-15 individual members), VO (12-15 SHGs) and CLF (25-45 VOs). Till September 2017, JEEViKA formed 6,75,744 SHGs which further federated into 41,660 VOs and 577 CLFs.

Development of Community Resource Persons (CRP): JEEViKA groomed and nurtured a pool of over 80,000 internal CRPs from amongst the SHG households for mobilising rural poor households into SHG fold. The CRPs were trained in social mapping, SHG quality indicators and mobilization tools to ensure formation of quality community institutions.

Participatory Identification of Poor by Village Organization: JEEViKA used direct targeting of geographically isolated hamlets mostly inhabited by the SC and ST communities. Once 80 percent of the targeted households of a village were mobilised then it was declared as Saturated and the Village Organisations further mobilized the left out Households and formed SHGs.



Progression of Community Institutions

Table: Year wise formation of SHGs and its Federation on JEEViKA³

Year	SHG Formed	Village Organization (VO) Formed	Cluster Level Federation (CLF) Formed
2007-08	513	21	0
2008-09	4627	142	0
2009-10	19175	488	0
2010-11	31637	968	0
2011-12	55704	3476	25
2012-13	91785	5069	71
2013-14	157157	7452	150
2014-15	365150	14363	231
2015-16	470220	25014	318
2016-17	610808	35680	415
2017-18	675744	41660	577

Initially, the pace of mobilization and federating the SHGs into upper level federation was slow and it was largely dependent upon project staffs but gradually JEEViKA introduced multiple approaches involving internal Community Resource Persons, Community Mobilizers and Village Organisations for the SHG formation. Commoditization of processes and enabling policies resulted into faster mobilization, inclusion and saturation of villages. The pace of mobilization took a leap frog from the year 2011-12 onwards.

Key Challenges to Social Inclusion

There have been significant challenges, some that were effectively addressed and some that require more nuanced reflection and re-strategizing.

Some Groups Continue to Be Left Out

In spite of all the efforts of the project to reach the poorest, there is a chance of some groups getting left out. The structure of institutions of poor envisaged may not meet the needs of most poor and excluded groups. SHG 'norms' of weekly savings and meetings are difficult to adhere to. The SHG model which relies on saving, group lending, regular meeting and financial discipline may not suit the needs of ultra poor who do not have enough for even two square meals let alone saving, or other specifically vulnerable groups such as people with disabilities and migrants.

Social Mobilization of the Excluded Groups Does Not Automatically Translate into Equitable Benefits

Focus on mobilization of excluded and poorest groups is a critical first step toward social inclusion but may not be enough to ensure they are able to benefit from interventions and project funds equitably. These poorest groups have fewer, and in some cases, no assets and take loans to meet their consumption needs, but do not see the value for bigger loans. Field observations reveal many members from the poorest households who have taken only one-time small sized loans. In some cases, there were some serious setbacks. Just one example amongst quite a few: field teams found a Musahar woman who took a loan to buy two goats and in less than three months both goats died. She now has to repay the loan without having benefited from it. This reveals how critical it is to ensure that once they enter the institutions, poorest members are able to access all key funds and benefit from such loans in a more sustainable manner.

(2) Financial Inclusion

The program adopted the approach of self-help group based financial access where local bank branches could reach a large client base by servicing a much smaller set of community institutions. At the village level, 12–15 rural women come together to form a Self-Help Group (SHG). These groups are oriented to meet regularly and undertake financial savings and lend internally from the group's savings or corpus. The program provides catalytic funding in form of a Community Investment Fund (CIF), initially to stimulate financial intermediation and build credit history of members. Locally identified resource persons called Community Mobilizers (CMs) facilitate the SHG meetings and maintain books of records. With a proven credit history and a small corpus generated by way of savings and interest, the SHGs are able to leverage larger credit amounts from banks.

The community institutions also serve as enabling platforms for rural households to access a range of financial services including insurance and financing for producer organizations. Community Mobilisers undertake regular financial literacy and credit counseling with SHG members, orienting them on sound financial practices as well as new modes of financial transactions like digital and mobile banking.

Interventions and Innovations in Financial Inclusion

Over a decade, JEEViKA has worked on addressing key constraints on both the supply- and demand-side of financial service delivery. JEEViKA adopted strategic approaches towards building collective capacities, placement of *Bank Mitra*⁴ in Banks, introduction of simplified and uniform financial

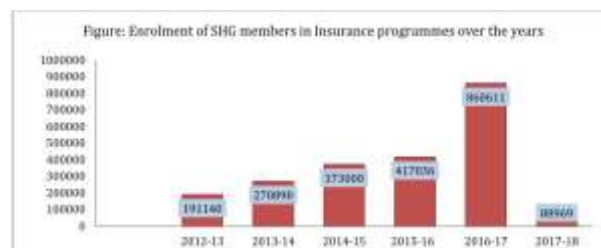
management systems, case study based training modules, integrated participatory planning process, and specialized financial products at Village Organization level to strengthen the financial inclusion. The other key interventions and innovations in financial inclusion are,

Integrating participatory planning: In order to ingrain the principle of planning and decision making at the level of community institutions, the project promoted the concept of Micro-planning⁵ at each level of Community Based Organisations (CBOs). The implementation of Micro planning process as a system aided to the tenets of Responsible Borrowing both at the level of individuals and institutions.

Partnerships with Commercial and Regional Rural Banks: JEEViKA worked on the strategy of entering into a formal MoU with Commercial and Regional Rural Banks in order to leverage timely financial support from mainstream financial institutions. The strategy helped in making explicit the potential that lay ahead at the bottom of the pyramid in form of women Self Help Groups.

Policy Advocacy with apex institutions: Policy Advocacy was done with apex institutions like NABARD (National Bank for Agriculture Development), RBI (Reserve Bank of India) and SLBC (State Level Banking Committee) to facilitate timely support to SHGs from banks. A separate State Level Coordination Committee (SLCC) on SHG financing was formed where issues related to SHGs was discussed on quarterly basis and issues related to the same were resolved.

Introduction of Insurance Services: Expanding the range of financial products available to the community beyond savings and credit, JEEViKA facilitated linkage of over 8,60,000 SHG members (especially women) to low cost Insurance coverage⁶. The project undertook concerted efforts in generating awareness regarding merits of insurance, major products available and also supported in document preparation for Insurance enrolment, document preparation for death claim settlement and follow up with LIC (Life Insurance Corporation) for ensuring claim settlement.



(3) Livelihoods Promotion and Value Chain

Farm Productivity Enhancement Interventions:

JEEViKA introduced various farm livelihood interventions like System of Rice Intensification (SRI), System of Wheat Intensification (SWI) and System of Root Intensification in Vegetable and Pulses during the project period commonly known as System of Crop Intensification (SCI). The project also recognized that the comprehensive intervention in agriculture sector for income enhancement can significantly impact poverty incidence and improve the food security. To begin with a well-known methodology System of Crop Intensification (SCI) was introduced in 2007. The SCI has evolved from System of Rice Intensification (SRI). After the success of initial pilot in paddy, SCI was scaled-up for wheat, pulses and vegetables. The total households who have undertaken SRI in 2016-17 was 3.93 Lakh. Building upon its learning and the challenges faced in initial pilots, JEEViKA successfully scaled up the SCI intervention in the subsequent years, reaching out to a total of 2.92 Lakh households in SWI and 1.99 Lakh households in SCI in vegetable and other crops by the end of September 2017.

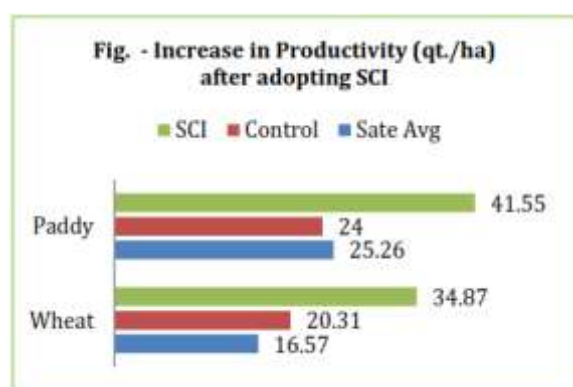
Table - Scaling up of Productivity Enhancement Intervention

Intervention	2007-08	2008-09	2009-10	2010-11	2011-12	2012-13	2013-14	2014-15	2015-16	2016-17	2017-18 (till Sept.)
SRI	1,229	5,146	8,637	17,874	33,484	61,051	1,32,676	2,10,783	2,50,234	3,93,955	2,78,160
SWI	0	415	25,215	48,521	68,268	96,977	1,39,294	2,43,884	2,72,327	2,75,476	2,92,042
SCI	0	0	400	3,325	11,721	37,084	79,896	1,41,024	1,94,500	1,98,888	1,99,665

Source : JEEViKA MIS - Up to September 2017

Impact of Farm Productivity Enhancement Interventions:

Impact on Government Policy- The visible impacts created by successful implementation of productivity enhancement interventions by JEEViKA resulted in the Government of Bihar incorporating SRI interventions in Paddy and wheat as a part of its agricultural roadmap for implementation across Bihar. The SRI momentum has picked up in the state from 2011-12 by the efforts of JEEViKA and Government of Bihar.



Impact on Productivity - The comprehensive productivity enhancement intervention of JEEViKA has created a substantial impact on the prevailing low productivity scenario of small holders in operational districts. Agriculture practices based on SCI methodologies resulted in significant improvements as seen in the higher yields for smallholdings. Various external impact studies have concluded that the participant women farmers in JEEViKA have witnessed a productivity increase of 73 percent in paddy and 72 percent in wheat⁷.

Increased Household Income from Agriculture - The SHG households have witnessed 44 percent increase in income from paddy due to SRI intervention. The income from wheat cultivation was increased by 39 percent in households who have participated in SWI.⁸

Farm Value Chain Interventions:

JEEViKA has carried out value chain interventions where clear opportunities for commodity specific clusters were identified. Commodity specific clusters were identified based on value chain analysis done either by technical agencies or by the district team. The below mentioned farm value chain interventions were implemented successfully in JEEViKA.

District	Value Chain Intervention (Farm)
Purnia	Maize Commodity Trading
Khagaria	Maize Commodity Trading, Seed Marketing (Wheat Paddy)
Nalanda	Vegetable Value Chain(Potato, Onion and Vegetable)
Muzaffarpur	Litchi, Collective marketing of Wheat, Pulses, Vegetables

In the farm value chain intervention the forward linkage is supported by post-harvest and market access for realizing higher price for farmers produce through Producer Group and Women Farmer Producer Company (WFPC).

Table – Business portfolio of WFPCs formed by JEEViKA

District	WFPC	Commodity	Business Turnover
Purnia	Aranyak Agri Producer Company Ltd.	Maize (Commodity Trading)	INR 4.58 Crore
Khagaria	Jeevika Women Agri Producer Company Ltd.	Maize, Seed Marketing (Wheat Paddy)	INR 1.1 crore
Muzaffarpur	Samarpan JEEViKA Mahila women Producer Company Ltd.	Wheat	INR 86.33 Lakh
		Litchi	INR 5.45 Lakh
		Green Gram	INR 0.17 Lakh
Nalanda	Sahyog Women JEEViKA Agri. Producer Company Ltd.	Potato	INR 25.29 Lakh
		Onion	INR 10.76 Lakh

Impact of the Value Chain Intervention:

Producer groups and higher federations have been highly effective in large-scale aggregation and collective marketing of farmers' produce, earning them better price per unit. The intervention eliminates multiple layers of

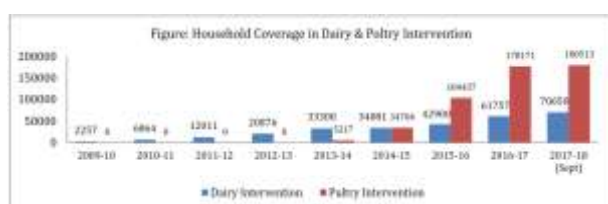
intermediaries and thus ensures better price realization and also allows farmers to benefit from off season price escalation. The producer company initiated sale of their produce on an electronic trading platform to minimize risk. In the year 2014-15, the revenue earned by the producer company of Purnia was in tune of INR 1.28 crores, with a net profit of 7.3%, 70% of which was distributed to the producer group members as a patronage bonus. As a result, the farmers realised an additional return of INR 109 per quintal – (12% incremental value compared to the traditional maize procurement model).

The introduction of digital weighing machine and electronic moisture meter for maize procurement and grading set a new trend in the market in turn benefitting farmers at large.

Livestock based economic Interventions:

Dairy Intervention -The project has reached out to 70,650 households under the dairy intervention. In partnership with COMFED⁹, more than 33,000 households have been linked with dairy cooperative societies (DCS) and providing them a formal channel for marketing surplus milk at better prices. In order to strengthen milk procurement system, Automated Milk Collection Units were installed in DCS. As a result, daily milk pouring at DCS has increased. Forward market linkage efforts in dairy intervention have been supplemented with backend support services including: animal health and awareness camp, community managed dairy extension support etc.

The Productivity has improved in SHG households linked with DCS, indicated by progressively growing volumes of milk reaching DCS. Net income from dairy in SHG households has improved significantly with an increase of 33.41 percent adjusted at current prices.



Backyard Poultry Intervention - The project has actively promoting backyard poultry as viable livelihood options, especially for the poorest and marginalized sections. The intervention has proved to be a significant source of secondary income at the household level and has also helped in improving nutritional intake among the largely poor participant households.

Challenges Addressed during Implementation

Two main challenges emerged during JEEViKA's implementation of the backyard poultry intervention. Each challenge holds a lesson: The first, on the effectiveness of private sector partnerships to

address market constraints faced by rural households; and the second, on the choice preferences that emerge and become skewed because of government poultry subsidies.

Non-farm Interventions:

The project has reached 34023 SHG households with comprehensive value chain interventions, region-specific non-farm activities like agarbatti making, bee-keeping and arts and crafts products aimed at increasing the market share of SHG members involved in these activities. Significant benefits that accrued to members because of non-farm livelihood interventions included: enhanced production and quality of incense sticks along with higher rolling charges, improved market linkage and skill improvement for traditional artisans involved in Madhubani, Sikki and Sujni art; subsidized inputs for bee-keepers in convergence with the State Horticulture Mission; and overall improved resilience and skill levels of producer groups and members involved in non-farm activities.

IMPACT: SOCIAL, ECONOMIC AND POLITICAL EMPOWERMENT

• Social Empowerment

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationship and the institutions that exclude poor people and keep them in poverty. These include changes in self-esteem and wider social capacity of women, changes women have seen in social norms such as mobility, decision making at the household level and also collective action at the community level. Such changes are evident at the personal, household and community levels.

Improved identity and influence. Through their participation in BRLP, SHG women have gained a voice in their communities. Creation of an identity beyond the gender roles has been empowering. The feeling of belonging to a women's development program has also increased their influence, or agency. Amongst the women members, the impact is most evident on the Community Resource Persons (CRPs), a cadre created from the community to mobilise women into SHGs and implement and oversee other strategies of the project. Traveling to other states for SHG formation under National Rural Livelihoods Mission is a source of economic and social empowerment. Interactions and focus group discussions with CRPs show the tremendous potential for leadership amongst the poorest rural women with little facilitation and support by the project.

Improved mobility. There is evidence of expansion of mobility of women not only for meeting needs and interests of the family, such as visits to health centres for sick children, but also for attending Panchayat meetings.

Greater participation in household decision making. Earlier assessments showed SHG women also experienced greater participation in household-level decision making, particularly women from indebted households.

Emergence of strong social networks and support systems for women. Through their participation in BRLP, SHG women have developed social networks of their own both within their communities and beyond—this is significant social capital, particularly for economically and socially disadvantaged women. JEEViKA cultivated new cultural competencies and capabilities that defied the traditional conventions of gender, as well as more formal federated institutions. Combined, they give economically and socially disadvantaged women access to a well-defined network of people (women cutting across caste and religious boundaries, and both within and outside the village), new leadership roles and access to new systems of 'knowledge' with which they can challenge old generationally transmitted cultural systems that are more concerned with preserving boundaries rather than disrupting them.

Greater courage and ability to deal with domestic violence. In VOs and SHG meetings, women were able to raise domestic concerns alongside financial and economic ones. Domestic violence was an issue on which SHG members organized and acted together. As per the 2015 study, after only a few intervention years, the likelihood of domestic violence in treatment villages reduced by three percentage points. In addition, women SHG members were 15 percent more likely to organize together on issues of domestic violence than their counterparts who were not part of the BRLP.

Collective action on alcoholism and other social issues. There is strong evidence of collective action against social issues such as alcoholism, child marriage, dowry and poor attention to both boy and girl child education. The issue of alcoholism received the strongest attention from women. In the context of rural households, there is a close relation between alcoholism and poverty, indebtedness and violence against women and children. JEEViKA has been committed to supporting women-led anti-alcoholism campaigns at the community level.

Improvements in Women's Numeracy and Literacy - An assessment carried out on women's numeracy and literary, found that four percent more women in treatment villages than in control villages could read bus numbers and basic signboards. In addition, thirty-three percent more women in

treatment villages than in control villages could sign their own names.

Differences in Social Outcome

Sub-themes	Control	Phase II (2011-15)	Phase I (2007-11)
Physical mobility	Being a woman and femininity are associated with the domesticated space of the home	Women are seen as anti-civil for participating in JEEViKA activities	Recurring practice of participating in weekly meetings made it OK for women to be in public, go to banks etc.
Reaction of husbands and key stakeholders	Moral codes of behaviour are resistant to change	Backlash from husbands - cases of domestic violence	Resistance mitigated by economic incentives; gradually convinced of merits of project
Act of borrowing	Considered begging; do not like borrowing or being rejected or defaulting with a moneylender	Borrow from both lenders and group - but feel greater 'haq' over group money because it's their savings	Shift to SHG - find it less humiliating and more dignity

Economic Empowerment

Economic empowerment is one of the most powerful dimensions of women's empowerment. Women who are economically empowered are able to negotiate better social and economic outcomes for themselves, their families, and local and national economies. Under economic empowerment, the project's efforts to increase women's access to credit, create livelihood opportunities to increase their incomes and to promote employment in the formal sector are included. There is some evidence of women's control over their incomes and access to and control of family resources. There is emerging data to show that women invest extra income in their children's education and on health issues.

Women's contribution to increased household incomes and reduced debts. Through a range of livelihood interventions under JEEViKA, women have been able to improve the economic situation of their families. Women undertook various livelihood activities such as backyard poultry and dairy interventions and as a result of their group efforts, productivity enhancement interventions, especially Systematic Rice Intensification and Systematic Wheat Intensification. There was also considerable land leasing and sharecropping, and new micro-enterprises.

In addition, women were also able to use loans taken for reducing the debts of their households, given their easy access to SHG/VO credit and bank linkages, reducing dependency on high-cost debt from money-lenders.

Women's ownership over assets and property. Women's land and asset ownership is associated with their economic participation, household bargaining power and management of household income. Lack of property is one of the key reasons women may be living in violent and abusive relationships as most women abused by an intimate partner are also economically dependent

upon that same partner. Property ownership also opens women's access to financial institutions such as banks. There is encouraging evidence on this, especially for the cadre of CRPs who have an avenue for increased regular earnings, especially when they travel to other states for SHG mobilization. In a short qualitative study with 40 CRPs in the oldest block, Damdaha in Purnea, it was found that 20 of them had invested their earnings in purchasing land and assets in their name.¹⁰ This was a huge shift from the previous practice of seeking loans essentially for the male members to invest and use for purchase of property or take land on lease under their names.

Women's entry into farmer producer companies.

To graduate women's income-generating activities from survival level into strong and viable businesses, women need access to the full range of credit, banking and financial services and facilities, essential to fully develop their productive assets, their land and their businesses. With support from technical partners, JEEViKA formed four women farmer producer companies (WFPCs) working on agriculture value chains: in Maize (Purina), Seed production (Khagaria), Vegetables (Nalanda and Muzaffarpur). More than 6,000 SHG members were mobilized by the project to become the shareholders in these WFPCs. These producer companies are owned and managed by women farmers who have been provided training and technical support for productivity enhancement, aggregation and primary processing, resource management and business planning, and accessing commodity markets.

• **Political Empowerment**

Women's empowerment in the political sphere is critical for their advancement. It upholds women's rights to self-representation and self-determination and therefore changing the nature of politics which has been male dominated.

Women's participation in and influence over local governance.

The women members of the VOs and SHGs have emerged as an important political constituency in the state. The recent local government elections, for the Panchayat Raj Institutions (PRI), in 2016 saw a large number of SHG members participate in and win elections.

Holding institutions accountable. Successful service delivery for poor people, and especially poor women, can only emerge from institutional relationships in which actors are accountable to each other; Membership into SHGs has fostered women's collective action at the village level and deepened their participation in public institutions. A large number of SHG women from Village Organisations have taken on the responsibility of running public distribution system (PDS) shops for subsidized grains and essentials—they have ensured transparent and efficient supply of PDS services,

where previously there was unfair and often corrupt practices.

Ensuring transparency and efficient functioning of the Public Distribution System.

The focus of VOs with regards to the PDS has been two-fold: to ensure transparency and effective functioning of the system through its fair-price ration shops, and to demonstrate community models to make the system more responsive to food security issues of the households.

KEY CHALLENGES

Difficulty to establish women's use of and control over loans, incomes and assets.

An important household challenge highlighted by the CRPs and staff is that of difficulty in establishing to what extent women exercise decisions to seek loans, decide the actual loan amount and then finally its use. Though there is encouraging data on an increased role of women's decision making on livelihood matters at the household level, this is not uniform.

Backlash to women's voice and agency.

The newfound confidence and assertion women experience resistance and hostility from traditional power structures in the community and those outside it. While there are also considerable positive responses by husbands and other community members, often women's empowerment is seen as threatening the very core of the feudal and patriarchal system of the state.

There is no specific strategy to working with the poorest, most vulnerable women.

The project field cadre and the VOs often felt poorly equipped to provide targeted and customized assistance to the most vulnerable women. Single women, widows, deserted women and landless women have peculiar needs and therefore may require a more intensive handholding approach. JEEViKA is keen to explore an ultra-poor strategy.

In spite of the challenges The project- "JEEViKA" Bihar Rural Livelihood Promotion Society, the first World Bank-supported project in Bihar promoted social, financial and economic inclusion by effectively targeting poor households, especially women, and supporting the formation of self-help groups (SHGs). The SHGs helped women to save and access bank credit and enabled them to retrieve their assets, such as pawed lands, and develop new livelihoods. The SHG members of JEEViKA have shown remarkable resilience in leading their families out of poverty and continue to work as one large collective working towards the common goal of shared prosperity.

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2. JEEViKA was initiated in 2006-07 across 6 districts – Gaya, Nalanda, Muzaffarpur, Purnea, Khagaria & Madhubani.
3. Source: JEEViKA MIS – Till September 2017
4. JEEViKA introduced SHG members as Bank Mitras—Community members placed within bank branches to facilitate transactions and act as interfaces between the bank and institutions.
5. Micro planning, simply defined, is the process of participatory planning by the community members assessing their credit needs while also recording the assets and debt situation of every member household
6. 8,60,611 SHG members were covered in 2016-17. In the current financial year, till September 2017 the SHG member coverage is 88,969.
7. The study was conducted in association with Samaj Vikas Development Support Organization, Hyderabad in 2012-13 to access the impact of productivity enhancement interventions.
8. In 2016 a follow up survey was undertaken with 10% of the households (2012-13 samples) who were from the set of villages by using the same tools to measure the current impact of the intervention.
9. Based on the recommendation and outcome of Bihar Innovation Forum-I, JEEViKA entered into a partnership with the Bihar State Milk Co-operative Federation Ltd. (COMFED) in 3 districts-Nalanda, Khagaria & Muzaffarpur.
10. A Decade of Rural Transformation, Lessons learnt from the Rural Livelihoods Project-JEEViKA, World Bank Group, World Bank Publication, Gender Equity and Women's Empowerment, Outcomes, Strategies and Lessons from Bihar Rural Livelihoods Project, JEEViKA Learning Note Series, No. 3, P 31

Corresponding Author

Dr. Ratna Amrit*

Associate Professor, Department of History, A.N. College, Patna