



JEEViKA: Transforming Rural Bihar through Women's Empowerment

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Women's empowerment is a multidimensional process that enhances women's ability to make independent decisions, access resources and participate actively in social, economic and developmental activities (Kansotia et al., 2023). It encompasses psychological, social, economic, political and cultural dimensions that collectively improve women's overall well-being and quality of life (Tayde and Chole, 2010). Empowered women contribute significantly to household welfare, community development and sustainable rural development (Vaishnavi and Ramesh, 2023).

In India, Self-Help Groups (SHGs) have emerged as an effective approach for promoting women's empowerment by strengthening financial inclusion, livelihood opportunities and collective action. Participation in SHGs has been reported to improve women's confidence, leadership, decision-making ability and socio-economic status (Goswami et al., 2021; Meher et al., 2025).

JEEViKA, the Bihar Rural Livelihoods Project, is a flagship programme of the Government of Bihar implemented under the National Rural Livelihood Mission (NRLM). Since its inception in 2006, the programme has organized millions of rural women into Self-Help Groups, Village Organizations and Cluster Level Federations, thereby promoting savings, credit linkage, livelihood diversification and social empowerment (Rajpoot et al., 2023; Suman and Jahanara, 2022). Through capacity building and institutional support, JEEViKA has enhanced women's access to financial resources, encouraged participation in household and community decision-making and strengthened their confidence and leadership (Singh, 2023; Sof et al., 2025).

Major Components of the JEEViKA Programme

The JEEViKA programme adopts a holistic approach to improve the socio-economic conditions of rural women through social mobilization, financial inclusion, livelihood promotion and institutional strengthening. The programme focuses on empowering women by organizing them into community-based institutions, enhancing their access to financial services, strengthening livelihood opportunities and facilitating convergence with various government welfare schemes. The major components of the programme are presented below.

1. Social mobilization and institution building
2. Financial inclusion
3. Community Investment Fund (CIF)
4. Livelihood promotion
5. Skill development and capacity building
6. Social development

7. Producer groups and value chain development

8. Convergence with government schemes

Source: (Anonymous, 2025)

Major Initiatives under the JEEViKA Programme

The JEEViKA programme implements several initiatives to strengthen rural women's livelihoods, financial inclusion and overall empowerment. The major initiatives are as follows:

Major Initiatives

- **Sustainable Livelihood Initiative (Satat Jeevikoparjan Yojana):** Supports ultra-poor households by providing livelihood assets, financial assistance and continuous handholding support.
- **Farm-based Livelihood Promotion:** Encourages improved crop production, horticulture, dairy, goat rearing, poultry and fisheries to enhance farm income.
- **Non-farm Livelihood Promotion:** Promotes micro-enterprises such as tailoring, handicrafts, food processing and other small businesses to diversify household income.
- **Skill Development and Entrepreneurship:** Provides vocational training and entrepreneurship development programmes to improve employability and self-employment opportunities for rural women.
- **Health, Nutrition and Sanitation Initiatives:** Creates awareness on maternal and child health, balanced nutrition, sanitation and hygienic practices through community institutions.
- **Financial Inclusion:** Facilitates access to savings, bank credit, insurance, pension schemes and digital financial services, thereby strengthening financial security.
- **Producer Groups and Producer Companies:** Encourages women farmers to form producer groups and producer companies for collective marketing, value addition and improved market access.
- **Convergence with Government Schemes:** Links beneficiaries with various welfare programmes related to agriculture, health, education, social security and rural development for maximizing benefits.

Major Schemes under the JEEViKA Programme

- Satat Jeevikoparjan Yojana (SJY)
- Mukhyamantri Mahila Rojgar Yojana
- JEEViKA Health Insurance Scheme
- Deen Dayal Upadhyaya Grameen Kaushalya Yojana
- Lakhpati Didi Yojana

Major Livelihood Activities Promoted under the JEEViKA Programme

A. Farm and Livestock-based Activities

- ☐ System of Rice Intensification (SRI) and System of Wheat Intensification (SWI)
- ☐ Mushroom cultivation
- ☐ Nutri-gardens (Kitchen gardens)
- ☐ Custom Hiring Centres (CHCs)
- ☐ Dairy development
- ☐ Goat rearing
- ☐ Poultry farming
- ☐ Fisheries
- ☐ Pashu Sakhi Initiative

B. Non-farm and Micro-enterprise Activities

- ☐ Didi Ki Rasoi
- ☐ Garment manufacturing
- ☐ Tailoring and stitching
- ☐ Madhubani painting
- ☐ Sujini embroidery
- ☐ Sikki grass products

- ☐ Agarbatti and candle making
- ☐ Rural retail (Kirana stores)
- ☐ Banking Sakhi / Digital Sakhi
- ☐ Food processing and value addition

Role of JEEViKA in Women's Empowerment

The JEEViKA programme has emerged as one of the most successful women-centred rural development initiatives in Bihar. By organizing rural women into Self-Help Groups (SHGs), Village Organizations (VOs) and Cluster Level Federations (CLFs), the programme has strengthened financial inclusion, livelihood security and social participation. Regular savings, internal lending, skill development, capacity-building programmes and institutional support have enhanced women's confidence, leadership ability and decision-making capacity. In addition, the programme has promoted collective action, encouraged participation in community development activities and improved access to government welfare schemes. These interventions have collectively contributed to strengthening the socio-economic status and overall empowerment of rural women (Anonymous, 2018).

Major Dimensions of Women's Empowerment under JEEViKA

Women's empowerment is a multidimensional concept that extends beyond economic independence and includes improvements in psychological, social, economic, political and cultural aspects of women's lives. The JEEViKA programme has contributed to strengthening these dimensions by enhancing women's confidence, decision-making ability, access to livelihood opportunities and participation in community institutions. The major dimensions of empowerment promoted through the programme are discussed below (Tayde and Chole, 2010).

1. Psychological Empowerment

Psychological empowerment refers to the development of self-confidence, self-esteem, motivation and the ability to take independent decisions. Participation in JEEViKA has encouraged rural women to express their opinions, develop leadership qualities and actively participate in household and community matters. Regular group meetings, training programmes and exposure visits have further strengthened their confidence and self-reliance.

2. Social Empowerment

Social empowerment enables women to participate actively in social activities and community institutions while improving their social recognition and decision-making role. Through Self-Help Groups, women have strengthened their social networks, developed collective action and increased their participation in community development activities. The programme has also enhanced their interaction with government agencies and local institutions.

3. Economic Empowerment

Economic empowerment is reflected through increased income, savings, access to credit and livelihood opportunities. JEEViKA has facilitated financial inclusion by promoting savings, internal lending and income-generating activities among rural women. These interventions have enhanced women's economic independence and improved household financial security.

4. Political Empowerment

Political empowerment refers to women's awareness of their rights, participation in local governance and involvement in community decision-making. Through regular meetings, leadership opportunities and interactions with local institutions, JEEViKA has encouraged rural women to express their views, participate in Gram Sabha meetings and contribute to community development activities. The programme has also enhanced their confidence in interacting with public representatives and government officials, thereby strengthening their role in local governance.

5. Cultural Empowerment

Cultural empowerment focuses on strengthening women's identity, dignity, social recognition and participation in cultural and community activities. JEEViKA has created an environment

where women actively participate in social and cultural programmes, preserve traditional values and gain greater respect within their families and communities. Increased confidence, collective action and social acceptance have further contributed to improving the cultural status of rural women.

Benefits of the JEEViKA Programme for Rural Women

The JEEViKA programme has brought significant improvements in the socio-economic status of rural women by promoting financial inclusion, livelihood diversification and community participation. Through Self-Help Groups (SHGs), women have gained better access to savings, credit, skill development and income-generating opportunities. The programme has also strengthened women's decision-making ability, leadership, social participation and confidence while facilitating their access to various government welfare schemes. Collectively, these interventions have contributed to improving the overall quality of life and empowerment of rural women.

Major Benefits

- Strengthened Self-Help Groups and community institutions.
- Improved access to savings, credit and financial services.
- Enhanced livelihood opportunities and household income.
- Development of entrepreneurial and vocational skills.
- Increased participation in household and community decision-making.
- Improved leadership, confidence and social recognition.
- Better access to government welfare schemes and social security.
- Promotion of collective action and sustainable rural development.

Achievements of the JEEViKA Programme

JEEViKA has made remarkable progress in organizing rural women into strong community institutions and promoting sustainable livelihoods across Bihar. The programme has significantly expanded the network of Self-Help Groups (SHGs), Village Organizations (VOs), Cluster Level Federations (CLFs) and Producer Groups (PGs), while improving financial inclusion, livelihood opportunities and social empowerment of rural women.

Key Achievements

- Formation of 11 lakh+ Self-Help Groups (SHGs).
- Establishment of 77,000+ Village Organizations (VOs).
- Formation of 1,600+ Cluster Level Federations (CLFs).
- Promotion of 7,000+ Producer Groups (PGs).
- Enhanced access to institutional credit and financial services.
- Improved livelihood opportunities through farm and non-farm enterprises.
- Strengthened women's participation in community institutions and local governance.
- Promotion of entrepreneurship and skill development among rural women.

Challenges in Women's Empowerment

Despite remarkable progress, rural women continue to face several socio-economic and institutional challenges that limit their full empowerment. The major challenges are:

- Gender discrimination and social norms
- Limited access to quality education
- Financial constraints
- Limited market access
- Digital illiteracy
- Low participation in local governance
- Climate and livelihood risks

Conclusion

The JEEViKA programme has emerged as a transformative initiative for improving the socio-economic status and empowerment of rural women in Bihar. Through Self-Help Groups, financial inclusion, livelihood promotion and capacity-building interventions, the

programme has strengthened women's confidence, leadership and participation in development. Continued policy support and institutional strengthening will further enhance its contribution towards inclusive and sustainable rural development.

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