



Can JEEViKA led SHGs empower Didis: Case Studies from Rural Bihar

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ABSTRACT

Women have been made a face of development and they have become the symbol of empowerment and liberation. This paper aims to focus on the role of didi entrepreneurs who are the flagbearers of SHGs program in Bihar. JEEViKA has been quite instrumental in imparting education, financial inclusion and trainings for various livelihood opportunities to rural women from impoverished, socially marginalized households. The objective of this paper is to understand the empowerment of women/ “didi entrepreneurs” due to SHGs led by JEEViKA. Through an extensive literature review and a primary study conducted on a district in Bihar, this paper examines the extent to which SHGs JEEViKA didis have attained economic, political, social and psychological empowerment.

KEY WORDS; Self-help groups, JEEViKA, Didis, empowerment, Bihar

I. Introduction

Women empowerment as a concept and a concern has grown globally since 1980s onwards (Batliwala, 2007). Women play a vital role in economic development. They carry the dualistic burden of being home caretaker by bearing the responsibilities of everyday household domestic chores, taking care of children, taking care of livestock's, agriculture land etc and on the other hand in today's time, they are equally participating in the economic and political activities.

Many women empowerment programme has been initiated in India, and one such programme has been the formation of women led self- help groups (SHGs) with a focus on empowerment through savings and financial inclusion. The Bihar Rural Livelihoods Project which is locally known as JEEViKA, primarily works with women groups coming from poor, impoverished and socially marginalized families. They mobilize these women

to form self-help groups and take up various activities such as micro-finance, savings, technical assistance for agricultural livelihoods and capacity building programmes for the upliftment and empowerment of these women. Through these institutions women get a platform to assemble, to discuss their problems and to build solidarity among them.

SHGs have been regarded as pivotal in bringing social change and economic empowerment. They are also considered instrumental in eradicating poverty. JEEViKA led SHGs are engaged in microcredit activities and are focusing on women as the primary agent of change. These women folks are the primary and the only members of self-help groups. They greet each other as ‘didis’ (sisters) and this becomes the bond between the women in groups at different levels of the SHGs. Thus it generates social capital among the members and builds solidarity among them. JEEViKA has been quite instrumental in providing women with higher levels of empowerment. The program has made significant move to empower women and thus elevating the social and economic conditions of the society.

Most of the development programmes have been centered on women. The microcredit programmes focus on women participants whom we can also call as “didi entrepreneurs” who are engaged in small savings. They are considered as the drivers of development and they are the catalyst of change. It is argued by several scholars that through microcredit and SHGs women are getting empowered and this empowerment is going to bring social change.

Economic capability has been considered as essential for empowerment. Various studies have stated that economic empowerment is not alone crucial for affirming women's empowerment



(Duflo, 2012; Garikipati, 2008). Through SHGs women get access to financial resources but most of these resources are diverted towards household consumption and family expenses (Garikipati, 2008; Sahu and Singh, 2012). Microcredit programmes have increased credit facilities and income of women, but they are still under the shadow of patriarchy. Decisions related to money are still taken by men and family (Mukherjee and Kundu, 2012). Thus, access to capital has not given substantial power of decision making to women.

This paper aims to examine the empowerment attained by JEEViKA led SHGs. This paper argues that there has been considerable economic empowerment of the women. They are actively participating in savings activity and are taking loans for the household consumption and some of them are venturing into small scale skill based business. However, they are still far from social and psychological empowerment. The three case studies discussed here in this article show that women still face ill treatment from their families and they alone bear the burden of the family.

The first section of the paper gives an overview of the objective of this study and gives a description of the field where the primary study was conducted. Second section outlines the conceptual framework of empowerment. In the third section JEEViKA programme in Bihar is discussed in brief. The next section describes the case studies and the fifth section showcases discussions.

II. Objective

The objective of this paper is to understand the empowerment of women/ "didi entrepreneurs" due to SHGs promoted by JEEViKA.

III. Methodology

This study is qualitative and major tools of data collection are focused group discussions, case-studies, interviews and observation.

IV. Field Settings

The study was conducted in Nalanda and Gaya districts of Bihar. These districts were chosen because these were one of the first few districts where JEEViKA programme was initiated. In Nalanda district, Rajgir block was chosen and in Gaya district Dobhi & Bodhgaya blocks were selected as site of fieldwork. From these districts, villages were randomly selected where JEEViKA programme is functioning for the last 20 years.

Bihar is one of India's poorest and third populous states of India. With a population of 100 million, around 36 million are poor (Samaranayake et al., 2021). According to a report by the World Bank, the issues faced by the state are "enormous" because of "persistent poverty, complex social stratification, unsatisfactory infrastructure and weak governance" (World Bank, 2005). In 2011, Bihar was home to 32 million people living below the poverty line, with 66 percent of the rural population being landless (Census of India, 2011). The state has a Human Development Index (HDI) of 0.447, which is one of the lowest for India. The national average is 0.504, while the highest is 0.625 for the state of Kerala (UNDP, 2015). Bihar has the lowest level of literacy (63.82 percent) and female literacy (53.33 percent) in India, compared to the national averages of 74.04 percent and 65.46 percent (Census of India, 2011).

Traditionally women have got low social status in Bihar and they have limited role in economic activities. It has the lowest rural female literacy in the country which is about 49 percent. According to the agriculture census 2010-11, the female land holding in total land holding is 13 percent in Bihar. Women's share in agriculture workforce has declined from 47.98 percent in 2001 to 27.46 percent in 2011. About 30.39 percent of the total female agricultural workforce is engaged in farming. According to NSSO report, female labour force participation in Bihar is 4.1 percent and this is lowest in the country (Prakash and Yadav, 2020).

V. Conceptual Understanding of Empowerment

The term empowerment is about various conceptualizations and interpretations. Mosedale (2005) prescribes four aspects regarding women empowerment. Empowerment can be meaningfully talked about, "to be denied choice" as Kabeer (1999) puts it. Second, women empowerment process should only be led by women themselves and other actors can only play a facilitating role. Third, empowerment does not refer to decision-making power on petty domestic matters but is about making "strategic life choices" on one's own (Kabeer, 1999). Fourth, empowerment is a process without a fixed or pre-decided end goal and it does not stop at a given point of time. Kabeer (1999) provides a concise definition of empowerment as a "process by which those who have been denied the ability to make strategic life choices acquire such ability," which aptly describes the four features mentioned above.



As Batliwala (2007) puts it, the critical operating concept within empowerment is power. Power can be taken as “the ability to make choices”(Kabeer 1999). On these lines disempowerment then refers to “those disadvantaged by the way power relations presently shape their choices, opportunities and well-being” (Mosedale, 2005). Choices which women want to make and the opportunities they get or are provided depend on their access of power or how much power is available to them. Therefore, as Shefner-Rogers et. al. (1998) points out, “successful empowerment requires a shift in power relations.” This shift can be in the social, political and economic domain, both between individuals and across social groups (Batliwala, 2007). Therefore, the measures that government and other entities involved undertakes to support women in achieving their goals must direct their efforts towards modifying these power relations and broadening up opportunities to exercise choice. The formation of self-help groups is viewed as one way to deal with such imbalances in power relations and bring better outcomes collectively or on an individual basis.

In the context of SHGs, Rowlands (1997) differentiates between four types of power. They are as follows: “power over” (controlling power), “power to” (productive power), “power with” (collective power) and “power within” (psychological power). Pereznieta and Taylor (2014) have interpreted these concepts for women’s empowerment in the economic sphere, which is very crucial for SHGs which majorly puts emphasis on livelihood generation. Here in this paper (a) ‘power to’ is about economic decision-making power within the household, community and local economy, (b) ‘power over’ concerns with access and control over financial, physical and knowledge-based assets, (c) ‘power with’ is the ability to initiate and organize economic activities in collaboration with others for enhancement of income and (d) ‘power within’ considers psychological traits like self-esteem and self-efficacy.

VI. JEEViKA, SHGs and Women Empowerment

The emergence, establishment and growth of gender based institutions like SHGs can be seen as an antidote or a competitor to majority of male dominated collective action structures. JEEVIKA model or the Bihar Rural Livelihoods Project (BRLP) in Bihar - livelihoods intervention is implemented through 'community-owned institutions', and thus the project has utilized the institutional platform of 'women-based' community

organisations to promote its livelihoods interventions in the villages.

The potential of the rural women of Bihar, who are popularly known as ‘didis’, are harnessed to accelerate the economic growth and social transformation necessary for sustainable poverty reduction in rural Bihar. Didi has the ability to act like an agent as defined by Amartya Sen (1999). SHG gives them the platform to harness their potential and empowers them. Here, change means social and economic empowerment of poorest of women. The collective action by these didis has brought a significant change. Some of the examples are such as controlling the irregularities in the PDS, proper management of mid-day meals in schools, bank officials coming to the village to open group bank accounts and improvements in teacher’s absenteeism. These changes are brought through a bottom up approach which are driven by pro-well-being and pro-development goal (Tiwari, 2010).

An experimental study was done to assess the social achievements of rural women who are part of JEEViKA programme (Dutta, 2014). In this study it was found that those women who are members of SHGs aim to educate their children more, especially the male child. This study found that women are able to read and write but definitely it has not been able to trigger any interest for literacy. Self-help groups have heightened collective action and decision making among socially and economically disadvantaged households of rural Bihar. The program has significantly increased political decision-making and political participation among the women. Thus, JEEViKA women have significantly higher say in decisions related to self-employment and livelihoods (Dutta, 2014).

A systematic review of SHGs (Brody et al, 2016) found that there has been significant increase in the economic and political empowerment of women. Economic empowerment implies to have ownership of assets, to have access and control over financial resources, able to take decisions over livelihood opportunities and having the ability to take financial decisions. Various studies have found that political empowerment has increased which means that women are now participating in political activities and developing leadership skill. However, this review highlighted the fact that there has been no positive effect on psychological and social power. They are not able to influence decision making within the household.

VII. Empowering Didis through JEEViKA led SHGs: Findings from the Field



JEEViKA has a profound impact on the lives of rural women in Bihar. It has organized rural women folks in self-help groups and has paved the path of empowerment. Through such community based microcredit institutions it has given them access to resources, credit, market and enhanced their livelihood opportunities. Women who are involved in SHGs activities have achieved economic and social empowerment of women to a certain extent. This is visible through the way in which didis are attending meetings, getting literacy and skill training. Some of them have developed leadership ability. Now they are confident enough to go to a bank or talk to anyone regarding their work. Thus we see changes which have been brought among the poor rural women.

However, has this access to economic resources brought empowerment to these women? Few scholars have argued that JEEViKA didis have become a source of income, capital and economic opportunities for their families (Pankaj, 2020). Thus, can we say that these didis are just a way to bring cash to their families and they do not have much say in the decisions of the family? To understand this phenomenon let us try to see through the case study of JEEViKA didi Vamti Devi in Berhatta village of Rajgir block of Nalanda in Bihar. Vamti Devi has been a member of Mala SHG since 2009, year in which JEEViKA started initially in six selected districts of Bihar. She is 8th pass and became president of Mala SHG in her village in 2011. Currently she is a president of Suraj VO. She got training for mushroom farming from JEEViKA in 2017. She took loan of Rs. 25000 in 2018 for mushroom cultivation in her own home. She further said that she wanted to start such an activity for generating livelihood which she can manage from the premises of her own home as she has to take care of her ill husband and she can't leave him alone at home. She earned a profit of more than Rs. 50000 in one season by cultivating mushroom in two rooms at her home. In local weekly mandis, they sell mushroom for Rs. 200 per kg. But she is still not being able to repay her loan as her three children are studying and husband do not keep well, major part of her earnings goes into it. Though mushroom cultivation is quite a profitable source of generating income but button mushroom, which they cultivate and it remains in high demand throughout the year, could be cultivated only during winter. In the case of Vamti Devi we see that though she is a sole earning member in her family, all her income goes on her children's studies and for treatment of her ailing husband and on other household expenses. Even though she is financially independent and sole

earning member, her priority is her family. She is financially independent but not financially free. She cannot spend her earnings as she wants or on herself.

Women have always been considered as inferior to men and they have never got an equal status. They play a crucial role of taking care of house and family in their different capacity as a mother, wife, daughter, daughter-in-law, sister or sister-in-law. JEEViKA has given self-identity to women who can take decisions on their own. They have a unique name 'didi' with which they address each other. In patriarchal society women has to face a lot of difficulties to do any act or take any decisions of them own. In such a situation taking decisions to start a business or own a shop is a huge matter, which is generally not readily accepted in a strong male dominated society. This can be illustrated by the second case which depicts the case of JEEViKA didi named Kaushalya Devi in Sehdev khaap village of Ekta Cluster in Bodhgaya block. Kaushalya Devi is 6th pass and has three children. She resides in a joint family and joined SHG in 2014 and then became a secretary of SHG in 2015. She took loan of Rs. 55000 for establishing tailor shop in 2019 under Start-up Village Entrepreneurship Programme (SVEP). She has established her business well and earns decent income every month. In her own words, "*my husband & in-laws were quite reluctant initially regarding me working outside home, taking part in training programmes but still I managed to undergo all hardships as I wanted my children to be well educated, I am doing all for my children*".

Initially it wasn't a cakewalk for her as she hails from a conservative family where only male members can go outside and earn and women cook and take care of family at home. While joining SHG attending meetings and saving Rs. 10 every week, her in-laws and husband had many apprehensions way back in 2014. But after seeing benefits of availing loans, they somehow permitted her to attend SHG meetings. But starting her own tailor shop was something she had to struggle and fight really hard. Her in-laws and husband prohibited her from going outside home and earning. But in spite of all these hardships, she overcame it and took loan and started her tailor shop. For that, she took one of the vacant rooms at rent in her neighborhood area, as her family didn't allow to use any room of their house for her earning. She only aims to provide good education to all her children and for this she can overcome any challenges lying ahead. This case study shows that women have to struggle to earn for their living and they do not get any support from



their family. Thus, it rightly echoes the findings from the previous studies that women lack control over family decisions and they do not have enough decision making power (Garikipati, 2008; Mukherjee and Kundu, 2012).

Third case is from the Bodhgaya district. Didi named Renu Devi in Dirama village of Adarsh Cluster in Bodhgaya block. Renu Devi is 6th pass and has four children. She resides in a joint family and joined SHG in 2014 and then became a treasurer of SHG in 2015. She took loan of Rs. 1,00,000 for buying one cow and one buffalo in 2019. As per the new rules husbands of didis are also a signatory while taking loans for security reasons, so Renu Devi's husband also signed. Renu Devi has still not paid the entire loan amount though she earns a decent amount every month while selling milk to people and dairy cooperatives as well. As Renu Devi was out of station since few months, when her husband was asked regarding repayment of remaining loan amount, her husband quipped that *'my wife took the loan so, don't bother me and go and ask her. I am nowhere concerned in all this. She asked me to sign and I just signed rest is none of my concern.'* This case-study depicts that didis don't take loan for their personal needs rather they take it to improve the economic condition of their entire family by generating and enhancing income and livelihood opportunities, when it comes to repaying the loan amount they are left to handle the burden single-handedly. Similar findings we find in other studies such as Sahu and Singh (2012), Mukherjee and Kundu (2012), Duflo (2012) and Garikipati (2008).

VIII. Conclusion

Empowerment has been understood as making "strategic life choices" on one's own (Kabeer, 1999). Empowerment requires a shift in social, political and economic power relations (Shefner-Rogers et al., 1998). Through different case studies we have tried to understand if Didi's have been able to get empowerment through their association with SHGs in JEEViKA. These case studies depicts that though women are financially independent, it doesn't always imply financial freedom.

Women association with JEEViKA has given them an opportunity to fulfill their aspirations. It has given them a chance to break the barriers of patriarchy. However, they are still far away from empowerment which means to have the ability to make one's own choices and to have power within. Women are just the face of development and not the real decision makers. The above case studies do

show the economic empowerment of women but it is conditioned with family and their aspirations.

This study substantiates the findings of the earlier studies that social and psychological empowerment have not been significant and women's SHGs have become a source of cash, capital and livelihood opportunity (Brody et al, 2016, Pankaj, 2020). Thus we argue that in the name of empowerment process through savings and financial inclusion activities of SHGs, women are just reduced to bear the responsibilities and burden of providing credits for the overall development of the family. The experiences of JEEViKA didis do raise critical question on the design of women empowerment. There is no denial of the fact that massive change has been brought through economic empowerment, but there is a need for reform to enhance self-esteem of didis and to bring social transformation.

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