Original Research Article

A Study on Socio-Economic Upliftment of Women JEEViKA beneficiaries and to analyse the constraints faced by them in Begusarai district of Bihar

ABSTRACT: *Majority of the population in Bihar are residing in rural areas and have low source of income which leads to poverty. Bihar Rural Livelihoods Project (BRLP) or JEEViKA project, 2006 is a poverty alleviation project supported by World Bank, which aims to enhance the socio-economic status of rural women. JEEViKA project brought a whole new platform for women empowerment. The present study aims to analyse the significant increase in the level of women's empowerment through JEEViKA project and also to find out the major constraints faced by women beneficiaries. The study was conducted in the Begusarai district of Bihar which was selected purposively as JEEViKA livelihood training programme is currently running in the district. Teghra block was selected by purposive sampling for the study as the block has the largest number of trained beneficiaries. Total six villages were selected for the study by purposively considering the fact that these villages have a greater number of JEEViKA beneficiaries A total number of 120 respondents were taken for the study out of which sixty benrficiaries and sixty non-beneficiaries were there. The data were collected by personnel interview method by using pre structured interview schedule and later appropriate statistical analysis was done to find out the meaningful results. The present study revealed that the there is considerable increase in the socio-economic empowerment of women JEEViKA beneficiaries after going through livelihood trainings. The study further found the major constraints faced by the beneficiaries in various income generating activities such as lack of proper marketing, lower price etc. It is recommended that to enhance the socio-economic condition of rural women government should organize more such income generating livelihood training under JEEViKA project.*

Keywords: Beneficiaries, Empowerment, JEEViKA, Socio-economic

Introduction

India is predominantly a rural country with majority of workforce residing in rural areas. According to the Census report of India 2011, rural population is 833 million (68.84 percent) in comparison to 377 million (31.16 percent) from urban areas. Bihar is the 3rd most populous state in India with the population of 103 million and is predominately rural with 89 per cent of its population living in rural areas **(Census, 2021).** Bihar is one of the poorest states in India and ranks very low as regards to different development indices **(Niti Aayog, 2021).**

The Government of Bihar through the Bihar Rural Livelihoods Promotion Society (BRLPS), an autonomous body under the Department of Rural Development, is spearheading the World Bank aided Bihar Rural Livelihoods Project (BRLP), known as JEEViKA with the objective of social & economic empowerment of the rural poor. It also aimed to establish self-managed institutions for a majority of participant households – these were the SHGs (self-help groups). The target population was women from the poorest of poor families. JEEViKA mobilized them into bankable women's (SHGs) of 10-15 women. They were then federated into Village Organizations (VOs) in a group of 10-15 SHGs, and finally into Cluster-Level Federations (CLFs) that spanned 35-45 VOs. The project was first piloted in six districts in 2006. It is expected to be in operation in all thirty-eight districts of Bihar by 2022, covering 12.5 million households **(BRLPS, 2016).**

Women are important part of our society but in India their status is always considered is next to men. There are many studies on women empowerment which indicates the social economic and political status of women **(Salgotra *et al.,* 2018), (Thilagaraj, 2020).** Empowerment in the context of women's development is a way of defining, challenging and overcoming barriers in a women's life through which she increases her ability to shape her life and environment. It is an active multidimensional process, which should enable women to realize their full identity and power in all spheres of life. It is unfortunate that because of centuries of ignorance and conservation, the actual and potential role of women in the society has been ignored, preventing them from making their rightful contribution for social progress **(Longkumer, 2018).**

JEEViKA Project brought a whole new platform for women empowerment. A large number of training programmes, exposure visits, village immersions etc, are designed and delivered to strengthen this community institution. It believes in mobilizing the SHGs to work

for the betterment with their own initiatives instead of offering subsidies. The project provides grant to community institutions but no subsidy at individual level. It provides gainful self-employment opportunity for the skilled and semiskilled women in rural areas of Bihar by organizing them into community groups and there by uplift them from their poverty level. It covered almost all aspects of empowerment (social, political, economic). This project helps in improvement of the qualitative and quantitative participation of women in decision making. Through the microcredit system, they got access to credits and economic empowerment was made a reality. Once women become economically empowered their decisions and suggestions were considered significant, which gave them upward mobility in social status **(BRLPS, 2016).** The study attempts to assess the role JEEViKA project in socio-economic upliftment of rural women beneficiaries and to analyse the constraints faced by them. In this background, the present study was taken with the following objectives.

1. To ascertain the social and economic upliftment of women beneficiaries.
2. To analyse the constraints faced by JEEViKA beneficiaries engaged in various income generating activities.

Research Methodology

Ex-post facto research design was adopted for the study. The present study was conducted in Begusari district of Bihar which was selected purposively as JEEViKA livelihood training programme is currently running in the district and the researcher was well known of the dialect and area. Out of 18 blocks in Begusarai district, Teghra block was selected by purposive sampling for the study as the block has the largest number of trained beneficiaries of livelihood training through JEEViKA project running in this block. From the selected block, six villages were selected purposively considering the fact that these villages have a greater number of JEEViKA beneficiaries. From each village ten beneficiaries and ten non-beneficiaries were selected for the study. Thus, the total sample comprised of sixty beneficiaries and sixty non-beneficiaries.

The information was acquired from respondents with the help of structured interview schedule. Primary data was collected with the help of personal interview schedule with specially focused objectives for the study. Secondary data was collected from library, journal, book and other materials related to study. The entire data further transformed into score for tabulation and subjected to appropriate statistical methods like frequency distribution, percentage analysis, and rank scoring.

Results and Discussion

Table 1. Distribution of beneficiaries with respect to their social and economic upliftment

S.l. No.	Statements	Before training		After training	
		f	*%*	*f*	*%*
	Social Upliftment				
1.	Join any social organization	30	50	54	90
2.	Social barriers decrease	30	50	42	70
3.	Respect in society, relatives with in the family	24	40	41	68.33
4.	Better status & decision-making power	24	40	30	60
5.	Self-confidence increases	30	50	39	65
6.	Expenses on entertainment/recreation	33	55	39	65
7.	Freedom to mix with friends	21	35	36	60
8.	Improved literacy level	24	40	35	58.34
	Economic Upliftment				
1.	Increased income	27	45	42	70
2.	Small saving practices increased	21	35	39	65
3.	Monthly income from enterprises is sufficient in fulfillment of family needs	21	35	33	55
4.	Having own bank account	30	50	36	60
5.	Spending house hold income as per your choice	21	35	39	65
6.	Helping/supporting your friends/relatives	24	40	34	56.66
7.	Repay loans in time	26	43.33	33	55
8.	Rely less on money lenders	27	45	33	55

From Table 1, it reveals that before training only 50 per cent of them joined any social organization or social barriers for them decreased. Only 40 per cent of them had respect in society, relatives within the family and had better status

and decision-making power. Only 50 per cent of them had self- confidence and 55 per cent had expenses on entertainment/ recreation followed by only 35 per cent had freedom to mix with friends. Whereas after training under JEEViKA project majority of the beneficiaries (90 percent) "Join any social organization" followed by "social barriers are decreased" for 70 percent of beneficiaries. Further respect in society, relatives with the family for 68.33 percent of beneficiaries. In case of better status and decision- making power increased for 60 percent of beneficiaries. Again, after training self –confidence increase and expenses on entertainment recreation for 65 percent of the beneficiaries. Whereas freedom to mix with friends for 60 percent of the beneficiaries. Improved literacy level for 57.5 percent of the beneficiaries. It is found that there is significant increase in social status of women JEEViKA beneficiaries after going through livelihood trainings. They are more socially empowered in comparison with their social condition before training. Similar findings were reported by **Kapila (2015)** in her study on impact assessment of skill development programme for rural women found pre and post training mean scores 1.8 and 3.6 which reflects considerable increase in confidence level of the women. The risk-taking ability, decision making ability, feeling of self-esteem also increased significantly among the rural women. **Keerthi and Kamala (2016)** and **Nazir *et al.* (2013)** were also reported similar findings.

Table 1, revealed that after obtaining livelihood training from JEEViKA majority of the beneficiaries (70 percent) says that their income level increased followed by another 65 percent agreed that their small saving practices increased, 65 percent who said now spending their household income as per their choice followed by 55 per cent agreed that their monthly income from enterprises is sufficient in fulfillment of family needs. Again, 60 percent of the beneficiaries said that they had bank account followed by 56.66 percent who now help their friends/relatives financially while 55 percent of them said they were able to repay loans in time and rely less on money lenders. This table shows that economic status of JEEViKA beneficiaries had increased after training. Similar findings were reported by **Kundu (2019)** in his research on 'Socio- economic empowerment of rural women through Self Help Groups (SHG)' in which he stated that there is significant improvement in the income of the respondents after joining the SHG. Most of the respondents have bank account (93%) and 88 per cent of the respondents reported that poverty level reduced after joining the microfinance program. Similar findings were also reported by **Pattanshetti and Hundekar (2018)**

Table 2. Relationship of selected socio-economic variables with social and economic upliftment of women beneficiaries

Sl. No.	Independent variables	Social upliftment (Y1)	Economic upliftment (Y2)
1.	Age	0.156	0.583**
2.	Caste	0.365*	0.009
3.	Education	0.680**	0.313*
4.	Family type	0.213	0.257
5.	Occupational status	0.389*	0.500**
6.	Annual income	0.389*	0.388*
7.	Economic motivation	0.785**	0.716**
8.	Risk orientation	0.378*	0.740**
9.	Credit facility	0.385*	0.362*
10.	Knowledge level	0.396*	0.342*

*0.5 percent level of significance ** 0.1 percent level of significance*

Table 2, shows that the variables viz, caste, occupational status, annual income, credit facility, risk orientation and knowledge level were positively & significantly correlated with social upliftment at 0.5 percent of probability. The other variable i.e., education and economic motivation were positively and significantly correlated with social upliftment at 0.1 percent level of probability. The other variable viz, age and family type were found to be positive but insignificant which shows that age is just number whereas family type is only a way of living so, these variables cannot affect the social upliftment of women beneficiaries.

Table 2, shows that the variables education, annual income, credit facility, & knowledge level were positively & significantly correlated at 0.5 percent of probability. The other age, occupational status, risk orientation and economic motivation were positively & significantly correlated with economic upliftment at 0.1 percent of probability. The other variable caste and family type were found to be positive but insignificant which shows that caste and family type are only societal condition and have nothing to do with the economic upliftment of women beneficiaries.

Table 3. Constraints faced by beneficiaries in various income generating activities.

SI. No.	Constraints	Most severe (%)	Severe (%)	Not severe (%)	Rank

A	Social constraints				
1.	Lack of family support	40	30	30	VII
2.	Lack of social support	50	40	10	VI
3.	Limited mobility	40	30	30	VII
4.	Dominance of male decision making	75	10	15	II
B	Personal constraints				
5	Fear of technological innovation	70	20	10	IV
6	Lack of self - confidence	40	30	30	VII
7	Lack of readiness	30	10	40	IX
8	Low literacy	30	10	60	VIII
9	Lack of awareness	30	10	60	VIII
10	Low risk bearing ability/ tendency	30	10	40	IX
C	Promotional & infrastructural constraints				
11	Poor communication facilities	75	10	15	II
12	Lack of education & skill training	20	20	60	X
13	Lower price	90	10	-	I
14	Lack of involvement of extension personnel	75	15	10	III
D	Economic constraints				
15	Lack of own capital	60	20	20	VI
16	Insufficient government incentives	20	20	60	X
17	High cost of equipment	60	20	20	V
18	Lack of proper marketing	90	10	-	I

The observations in Table 3, revealed that total 18 constraints faced by women under four category which affected the socio-economic upliftment adversely. Some of these constraints were judged most severe by some respondents while others rated severe or not severe. The constraint which was considered most severe by 90 per cent of women entrepreneurs was "Lack of proper marketing and low price". The constraint which was ranked second is "Male dominance of decision making" "poor communication facilities" and the constraint "lack of involvement of extension personnel" was ranked third. The 70 per cent of respondent indicate that 'Fear about new technology' as most severe. As more than half of the respondent (60 percent) considered "Lack of own capital" and high cost of equipment as most

severe, other equal number of respondents (40 percent) indicate it as severe and not severe. A considerable number of 50 per cent respondents considered 'lack of social support' as most severe and it ranked at seventh position. As 40 per cent respondents indicated that "lack of family support" "limited mobility" and lack of self-confidence were most severe, other 30 per cent believed it to be severe and the rest 30 per cent considered it as a not severe. Further a considerable number of entrepreneurs 30 per cent "low literacy" "lack of awareness" as most severe other equal number of respondents (60 percent) indicates it as severe and other equal number of respondents (10 percent) indicate as not severe. "Lack of readiness" and "Low risk bearing ability/tendency" were considered most severe by 30 per cent of the respondents, severe by 10 per cent and not severe by 40 per cent of the respondents. Lack of education and skill training and insufficient of government incentives were considered highly and most severe by only 20 per cent and per cent of the respondents while rest 60 per cent considered it as not severe. Similar type of findings was reported by **(Chander, 2020)** in which he stated the constraints faced by women entrepreneurs in various income generating activities like lack of credit facilities (25%), low risk bearing ability (5%), lack of marketing know-how (05%), lack of technical skills (04%), low self-esteem (3%) and limited access to technology (3%), etc.

CONCLUSION:

It is concluded that the JEEViKA project helps in socio-economic empowerment of rural women. There was significant increase in the socio-economic status of the JEEViKA beneficiaries after undergone various livelihood trainings, the social freedom of women had increased they were allowed to mix with friends, their self-confidence increases, they joined social organization and literacy rate also improved. Majority of them had their own bank account, income increased, now they repay loans in time and less dependent on money lenders. The variables *viz.* caste, education, economic motivation and risk orientation, occupational status, annual income, credit facility and knowledge level were positively and significantly correlated with social upliftment. The variables *viz.* education, age, occupational status, economic motivation, annual income, credit facility, risk orientation & knowledge level were positively & significantly correlated with economic upliftment. It was revealed that many constraints faced by the women in various income generating activities such as lack of proper marketing and low price, male dominance in decision making, poor communication facilities, lack of involvement of extension personnel etc., which hinder the socio-economic growth of rural women. It is recommended that government should organize more such income

generating livelihood trainings under JEEViKA project for social and economic upliftment of rural women.

Consent

As per international standard or university standard, respondents' written consent has been collected and preserved by the author(s).

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