

## Research Article

# THE INFLUENCE OF THE JEEVIKA SOCIAL DEVELOPMENT PROGRAMME ON WOMEN IN KATIHAR DISTRICT, BIHAR

<sup>1,\*</sup> Kiran Kumari and <sup>2</sup>Dr.Prabhu Kant Jha

<sup>1</sup>PhD Research Scholar, Department of Economics, Purnea University, Purnia, Bihar, India.

<sup>2</sup>Associate Professor, Department of Economics, Purnea University, Purnia, Bihar, India.

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### ABSTRACT

The study investigates the multifaceted impact of JEEViKA, a World Bank-supported poverty reduction effort in Bihar. Launched in 2006, JEEViKA aims to empower rural communities, particularly women, through various socio-economic programs including financial inclusion, environmental sustainability, and health care support. The study utilized primary data collection methods, including interviews and surveys, conducted across five blocks of Katihar district, Bihar. The research evaluates the effectiveness of these programs by analyzing data collected from 600 respondents across five diverse blocks in Katihar. Findings highlight successes of programmes such as the JalJeevanHariyali, establishment, and availability of funds related to food security, health risks and challenges including uneven distribution of benefits and low awareness among beneficiaries. Recommendations include enhancing awareness, ensuring equitable resource allocation, and addressing financial constraints to maximize JEEViKA's impact on sustainable community development and residents' well-being in Katihar.

**Keywords:** JEEViKA, Food Security Fund, Health Risk Fund, Rural Communities, Environmental Sustainability.

### INTRODUCTION

The World Bank is supporting the Bihar government, initiated a significant project to alleviate poverty, BRLP, in the year 2006 (Sanyal, Rao, & Majumdar, 2015). Initially, JEEViKA focused on enhancing women's financial empowerment through bank account linkages, expanding over time to encompass broader economic and social development efforts among its members. Initiatives now include providing insurance, establishing libraries, promoting environmental initiatives like JalJeevanHariyali and Shan Fund, and facilitating access to government schemes like Food Security Fund, Health Risk Fund, Ration Cards and Social Security Pension Scheme. This evolution demonstrates JEEViKA's commitment to addressing diverse needs and improving the well-being of its members.

### REVIEW OF LITERATURE:

Projects like JEEViKA in Bihar, part of the National Rural Livelihoods Mission, aim to address poverty on a large scale. Literature explores how JEEViKA-led SHGs in Bihar drive the SBM-G by facilitating toilet construction aiming for open defecation free (ODF) status (Singh and Singh, 2020). When it comes to children, tackling malnutrition in children under 5 can be achieved through information dissemination and social behaviour change communication (Lakshmi and Sinha, 2022). JEEViKA functions in enhancing women's political participation through social capital, networks, and increased contestation in PRI elections, highlighting implications for policy-making (Kumar S., 2023). There are major socioeconomic benefits to creating social capital and networks that support and empower new shared economic identities (Chaudhary, 2024). Studies show varied impacts, from enhancing women's empowerment and nutrition reflecting the

diverse nature of poverty and demographics (Datta, 2015). This paper aims to fill the gap in literature by examining the impact of social development programmes in the district of Katihar, contributing to our understanding of social progress in the district.

### OBJECTIVES

The objectives of this research study may be summarised as follows:

- Evaluating the impact of JEEViKA social development programmes on individual residents in Katihar district.
- Identifying the beneficiaries of these social development programmes
- For those who could not receive the benefits, understanding the reasons as to why they failed to avail the benefits of such programs.

### RESEARCH METHODOLOGY:

#### Area:

From the state of Bihar, the district of Katihar has been exclusively chosen for this study. The reason for this being the district of Katihar being a flood infected area. This results in a lot of hardship for the people of the area. Five blocks from five directions of the district have been selected in order to be able to achieve geographical diversity – Hasanganj (north), Amdabad (south), Barsoi (east), Sameli (west) and Katihar (central). In order to fulfil the objectives discussed above, these five blocks have been taken into the study.

#### Sampling:

The responses from 600 personnel have been collected, with a total of 120 respondents from each panchayat.

#### Research Design:

The study contains data collected from both primary as well as secondary sources. The research was conducted using primary data

\*Corresponding Author: Kiran Kumari,

<sup>1</sup>PhD Research Scholar, Department of Economics, Purnea University, Purnia, Bihar, India.

collection methods, which involved direct interviews and surveys based on a questionnaire, for primary data collection specifically designed for this study's objectives.

## RESULT AND DISCUSSION

### JalJeevanHariyali Mission (JJHM):

On Bihar Earth Day, August 9th, 2020, JEEViKA launched "HaritJEEViKAHarit Bihar" to boost environmental sustainability and economic empowerment under the JalJeevanHariyali scheme. They aimed to plant 25.1 million trees, with over 770,000 JEEViKA members digging 200,000 pits (JEEViKA, 2019-20). Plantation efforts included mango, guava, java plum, drumstick, neem, banyan, peepal, and mahogany trees to combat climate change and enhance green cover. This initiative also promoted dietary diversity and nutrition through fruit-bearing trees in kitchen gardens, supported by training and free saplings distributed by the Forest Department.

Plantation details in Katihar district under the JJHM mission by JEEViKA include:

**Table 1 Beneficiaries of tree planting initiatives by JEEViKA women under the JJHM as part of the JEEViKA Mission in Katihar district**

Serial no.	Block	2021-22		2022-23	
		Plantation by JEEViKADidi	Alive Status(After 6 month)	Plantation by JEEViKADidi	Alive Status(After 6 month)
1	Amdabad	1351	855 (63.28645%)	1013	705 (69.59526%)
2	Azamnagar	11933	8238 (69.03544%)	2662	1842 (69.19609%)
3	Balraampur	0	0	7749	5362 (69.19602%)
4	Barari	9641	6659 (69.06959%)	12806	8856 (69.15508%)
5	Barsoi	0	0	9750	6738 (69.10769%)
6	Dandkhora	6176	4255 (68.89572%)	5890	4065 (69.01528%)
7	Falka	11599	8023 (69.16975%)	4223	2925 (69.26355%)
8	Hasanganj	4569	3155 (69.05230%)	4589	3165 (68.96927%)
9	Kadwa	15304	10575 (69.0995%)	26669	18352 (68.81397%)
10	Katihar Sadar	7507	5178 (68.97562%)	1934	1325 (68.51085%)
11	Korha	19554	13492 (68.99867%)	21272	14675 (68.98740%)
12	Kursela	3122	2055 (65.82319%)	1764	1255 (71.14512%)
13	Manihari	13344	9227 (69.14718%)	8578	5922 (69.03707%)
14	Mansahi	4484	3092 (68.95628%)	3989	2755 (69.06492%)
15	Pranpur	9146	6233 (68.15001%)	3093	2135 (69.02683%)
16	Sameli	9019	4558 (50.53775%)	6351	4362 (68.68209%)
Total		126749	85595 (67.53110%)	122332	84439 (69.02445%)

(Source: DPCU, JEEViKA Office, Katihar District)

(The percentages represent the survival rate of plantations in each block, calculated based on the total number of plantations conducted in each block)

Table 1 shows tree planting efforts by JEEViKA did in Bihar from 2021-22 to 2022-23, along with six-month survival rates. Survival rates increased in the total district from 67% in 2021-22 to 69% in 2022-23, indicating overall success. The table shows significant increases in tree plantations in the districts of Kadwa, Kohra and Manihari. This highlights JEEViKA's impact on sustainability and empowerment. Challenges like lower survival rates in Sameli suggest areas for improvement. The feedback from respondents regarding the plantations they received varies widely. Some respondents reported not receiving any plantations at all, while others indicated receiving them once, twice, or multiple times. This diverse range of feedback underscores the variability in implementation and distribution of plantation initiatives, suggesting a need for improved consistency and inclusivity in reaching all intended beneficiaries.

**Table 2 Receipt of tree planting by participants in five chosen blocks of Katihar District**

Sl. No.	Respondent got Plant	Amdabad	Barsoi	Hasanganj	Katihar	Sameli	Total
1	Not even Once	59 (24.79%)	50 (21.00%)	41 (17.22%)	45 (18.90%)	43 (18.06%)	238 (39.67%)
2	Once	42 (20.09%)	37 (17.70%)	46 (22.00%)	37 (17.70%)	47 (22.48%)	209 (34.83%)
3	Twice	11 (11.11%)	23 (23.23%)	21 (21.12%)	25 (25.25%)	19 (19.19%)	99 (16.5%)
4	More than Twice	8 (14.8%)	10 (18.51%)	12 (22.22%)	13 (24.07%)	11 (20.37%)	54 (9%)
Total		120 (20%)	120 (20%)	120 (20%)	120 (20%)	120 (20%)	600 (100%)

(Source: Field Survey)

(Percentages calculated row-wise, except for the final column, where it has been calculated column-wise)

Table 2 summarises 600 respondent feedback on tree plantation frequency in blocks in Katihar district. Results show 238 (39.67%) did not get the plantation even once, 209 (34.833%) of them received it only once, while 99 (16.5%) of them received it twice. 54 (9%) respondents reported to have received it more than twice, revealing disparities in distribution consistency across blocks. Efforts may be needed to ensure more equitable access to plantation initiatives.

**Table 3 Tree plantations not received by participants in five selected blocks of Katihar District**

Sl. No.	Reason for not got Plant	Amdabad	Barsoi	Hasanganj	Katihar	Sameli	Total
1	No Space in House	10 (22.72%)	11 (25%)	8 (18.18%)	9 (20.45%)	6 (13.63%)	44 (18.48%)
2	No Permission from Family	10 (23.25%)	11 (25.58%)	7 (16.27%)	6 (13.95%)	9 (20.93%)	43 (18.06%)
3	Lack of Awareness	21 (21.64%)	19 (19.58%)	17 (17.25%)	22 (22.68%)	18 (18.55%)	97 (40.75%)
4	Didn't get Our Village	18 (33.33%)	9 (16.67%)	9 (16.67%)	8 (14.81%)	10 (18.51%)	54 (22.68%)
Total		59 (24.78%)	50 (21.00%)	41 (17.22%)	45 (18.90%)	43 (18.06%)	238 (100%)

(Source: Field Survey)

(Percentages calculated row-wise, except for the final column, where it has been calculated column-wise)

Table 3 outlines reasons cited by respondents for not receiving plantations in blocks of Katihar district. Reasons include 44 (18.48%) respondents citing lack of space, 43 (18.06%) respondents gave the reason of no family permission, 97 (40.75%) respondents cited lack of awareness as a reason and 54 (22.68%) respondents stated not receiving any such plantations at all. This highlights diverse challenges in distribution and uptake of plantation initiatives, indicating the need for targeted strategies to address barriers like awareness, permissions, and inclusivity in village-level programmes across Bihar.

**Health Risk Fund (HRF):**

JEEViKA successfully implemented the Health Risk Fund (HRF) in Bihar, benefitting 45,631 Village Organisations (VOs) statewide, with Katihar district alone having 1,167 VOs. Each Self-Help Group (SHG) member contributes Rs. 10 monthly in VOs. The HRF provides loans up to Rs. 20,000 to Rs. 25,000 at 1% interest for emergency health care from this HRF funds. This helps the members avoid money lenders and their huge interest amounts, during situations of emergencies. The following table shows the beneficiaries status of JEEViKA Did is under the JEEViKA scheme for the HRF –

**Table 4 Status of beneficiaries of JEEViKA Did is under the HRF scheme in Katihar district for the financial year 2022-23**

Serial no.	Block	Number of VOs received HRF	JEEViKA Did is Benifited
1	Amdabad	64	5984
2	Azamnagar	111	6493
3	Balrampur	83	5685
4	Barari	121	6957
5	Barsoi	180	9270
6	Dandkhora	51	5023
7	Falka	134	6901
8	Hasanganj	39	3841
9	Kadwa	160	8240
10	KatiharSadar	61	5096
11	Korha	153	7420
12	Kursela	50	4925
13	Manihari	78	7683
14	Mansahi	33	3254
15	Pranpur	41	4038
16	Sameli	69	6796
Total		1428	97606

(Source: DPCU JEEViKAOffice ,Katihar district)

Table 4 summarises Health Risk Fund (HRF) distribution across blocks as of April 2023, benefitting 1,428 VOs with a total of 97,606 JEEViKA Did is being benifitted. Barsoi received the highest allocation, having 180 VOs (9270 member beneficiaries), and Mansahi the lowest 33 VOs (3254 member beneficiaries). This distribution underscores HRF's impact in providing vital healthcare support, reflecting varied healthcare needs across blocks and emphasising tailored interventions for effective health outcomes and community well-being.

**Table 5 Participants from five selected blocks in Katihar district on the amount of HRF they have received**

Sl. No.	Respondend got HRF	Amda bad	Barso i	Hasan ganj	Katih ar	Same li	Total
1	Not Even Once	101 (22.29 %)	91 (20.08 %)	88 (19.42 %)	80 (17.66 %)	93 (20.52 %)	453 (75.5 %)
2	Less than 5,000	11 (14.10 %)	14 (17.9 %)	19 (24.35 %)	20 (25.64 %)	14 (17.9 %)	78 (13% )
3	5,000 - 10,000	8 (15.68 %)	9 (17.64 %)	9 (17.64 %)	15 (29.41 %)	10 (19.60 %)	51 (8.5 %)
4	10,000 & Above	0 (0%)	6 (33.33 %)	4 (22.22 %)	5 (27.77 %)	3 (16.67 %)	18 (3%)
Total		120 (20%)	120 (20%)	120 (20%)	120 (20%)	120 (20%)	600 (100 %)

(Source: Field Survey)

(Percentages calculated row-wise, except for the final column, where it has been calculated column-wise)

Table 5 shows data on respondents' access to the Health Risk Fund (HRF) across blocks. Out of 600 respondents, 453 (75.5%) reported not receiving HRF benefits. 78 respondents (13%) received benefits less than 5,000, 51 (8.5%) received between 5,000 and 10,000, and 18 (3%) received more than 10,000. These findings highlight varying access levels across income brackets and blocks, suggesting disparities in healthcare support. Equitable distribution of HRF benefits is crucial to meet healthcare needs across socioeconomic backgrounds and regions effectively.

**Table 6 Participants from selected blocks explaining reasons for not receiving any HRF**

Sl. No.	Reason for not got HRF	Amda bad	Barso i	Hasan ganj	Katih ar	Samel i	Total
1	Lack of Awareness	46 (23.58 %)	40 (20.51 %)	35 (17.94 %)	32 (16.4 %)	42 (21.53 %)	195 (43.0 4%)
2	Amount is too Less	26 (21.84 %)	19 (15.96 %)	28 (23.52 %)	26 (21.8 %)	20 (16.80 %)	119 (26.2 6%)
3	Amount Outstanding	29 (20.86 %)	32 (23.02 %)	25 (17.98 %)	22 (15.8 %)	31 (22.30 %)	139 (30.6 8%)
Total		101 (22.29 %)	91 (20.08 %)	88 (19.42 %)	80 (17.6 %)	93 (20.52 %)	453 (100 %)

(Source: Field Survey)

(Percentages calculated row-wise, except for the final column, where it has been calculated column-wise)

Table 6 outlines reasons for not receiving Health Risk Fund (HRF) benefits among 453 respondents. The main reasons cited were lack of awareness by 195 respondents (43.04%), insufficient amount provided being stated by 119 respondents (26.26%), and ineligibility due to outstanding amounts being stated by 139 respondents (30.68%). These barriers underscore the need to increase awareness about HRF benefits, adjust fund amounts, and ensure repayment to improve accessibility and effectiveness of JEEViKA schemes.

**Food Security Fund (FSF):**

The Food Security Fund (FSF) under JEEViKA ensures nutritional security for SHG households since 2013. It provides food grains at zero interest through a token system managed by VOs, benefiting very poor households. Operational costs are covered by a nominal charge of 50 paise per kilogram. With INR 1,00,000 (approx. USD 1400) per VO quarterly, the scheme reduces food costs through bulk procurement. This helps JEEViKA Did is save money and promotes financial independence among women as purchasing in bulk becomes cheaper when compared to purchasing individual items in retail basis, enhancing community empowerment by effectively addressing health-related financial needs.

**Table 7 Status of beneficiaries among JEEViKA Did is from various Self-Help Groups under the FSF scheme in Katihar district for the financial year 2022-23**

Serial no.	Block	Number of VOs received FSF	JEEViKA Did is Benefited
1	Amdabad	65	7930
2	Azamnagar	113	14803
3	Balrampur	77	9394
4	Barari	71	8662
5	Barsoi	161	14973
6	Dandkhora	61	7442
7	Falka	131	13362
8	Hasanganj	39	4758
9	Kadwa	163	14996
10	KatiharSadar	56	6832
11	Korha	150	16350
12	Kursela	45	5490
13	Manihari	101	10302
14	Mansahi	39	4758
15	Pranpur	91	10738
16	Sameli	67	8174
Total		1430	158964

(Source: DPCU, Katihar district)

Table 7 shows JEEViKA Did is as beneficiaries of FSF as of April 2023. A total of 1430 VOs across blocks, have benefitted from the FSF funds, with a total of 158964 JEEViKA Did is being the primary beneficiaries as members. Korha has the highest number of JEEViKA Did is as beneficiaries – 16350, and both Mansahi and Hasanganj having the lowest number of beneficiaries – 4758.

**Table 8 Participants from five selected blocks in Katihar district on the amount of FSF they have received**

Sl. No.	Respondent got FSF	Amdabad	Barsoi	Hasanganj	Katihar	Sameli	Total
1	Not even	46	43	29	37	38	193
	Once	(23.83%)	(22.2%)	(15.02%)	(19.1%)	(19.6%)	(32.16%)
2	Once	49	44	51	46	48	238
		(20.58%)	(18.4%)	(21.42%)	(19.3%)	(20.1%)	(39.66%)
3	Twice	16	22	25	23	22	108
		(14.81%)	(20.3%)	(23.14%)	(21.2%)	(20.3%)	(18%)

4	More than	9	11	15	14	12	61
	Twice	(14.75%)	(18.0%)	(24.59%)	(22.9%)	(19.6%)	(10.16%)
Total		120	120	120	120	120	600
		(20%)	(20%)	(20%)	(20%)	(20%)	(100%)

(Source: Field Survey)

(Percentages calculated row-wise, except for the final column, where it has been calculated column-wise)

Table 8 shows FSF benefit distribution among respondents from selected blocks. Out of 600 respondents, 193 (32.167%) did not receive FSF benefits. 238 (39.66%) received benefits once, 108 (18%) twice, and 61 (10.16%) more than twice. These findings highlight varying levels of FSF engagement across blocks, suggesting disparities in food security assistance access. Targeted interventions can ensure equitable FSF distribution and improve food security for all eligible community members.

**Table 9 Participants from selected blocks of Katihar district explaining reasons for not receiving any FSF**

Sl. No.	Reason for not got FSF	Amdabad	Barsoi	Hasanganj	Katihar	Sameli	Total
1	Lack of Awareness	8	7	4	9	5	33
		(24.2%)	(21.2%)	(12.12%)	(27.2%)	(15.1%)	(17.0%)
2	Don't Need	5	4	3	5	4	21
		(23.8%)	(19.0%)	(14.29%)	(23.8%)	(19.0%)	(10.8%)
3	Amount Outstanding	18	17	12	12	12	71
		(25.3%)	(23.9%)	(16.90%)	(16.9%)	(16.9%)	(36.7%)
4	Gave to his People	15	15	10	11	17	68
		(22.0%)	(22.0%)	(14.70%)	(16.1%)	(25%)	(35.2%)
Total		46	43	29	37	38	193
		(23.8%)	(22.2%)	(15.02%)	(19.1%)	(19.6%)	(100%)

(Source: Field Survey)

(Percentages calculated row-wise, except for the final column, where it has been calculated column-wise)

Table 9 above details reasons why respondents from selected blocks did not receive FSF benefits. Reasons include lack of awareness having 33(17.09%) respondents, those not needing assistance being 21 (10.88%), ineligibility due to outstanding amounts being 71 (36.78%), and benefits being network-dependent being 68 (35.233%). These findings reveal barriers to accessing FSF food security assistance, highlighting the need to raise awareness and ensure eligibility criteria are clear to improve inclusivity and effectiveness of the program.

**CONCLUSION**

In Katihar district, JEEViKA plays a pivotal role in social development through various programmes, yet faces challenges such as low awareness among beneficiaries, uneven resource distribution, and financial constraints. Improving awareness is crucial for enhancing participation. Ensuring equitable distribution of resources can reduce disparities and boost programme effectiveness. Addressing financial gaps is essential for sustaining initiatives and achieving long-term

impacts on residents' well-being, thereby advancing sustainable development and improving quality of life in Katihar.

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