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# Jeevika as a mode of women empowerment

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Yours faithfully,  
Koel Das.

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## **INTRODUCTION**

The state plays a key role in providing employment opportunities when women or the marginalised are ignored in the mainstream. The conceptual framework regarding this type of welfarist model ( like jeevika which aims at poverty alleviation) is that it focuses towards incorporating and emphasizing the active role of women as agents in doing things, assessing priorities ,scrutinizing values, formulating policies and carrying out programmes. (Sen, 2005).

Women in the larger picture are not just passive recipients of welfare enhancing help provided by society, but are active promoters and facilitators of social transformations. Thus they can be active “agents” and move beyond self welfare. Such transformations not only influence women but also the whole human paradigm.

The government of Bihar’s project under the department of rural development is known as Bihar Rural Livelihood Project or “**Jeevika**” . The project aims at social and economic empowerment of the rural poor. It comes under the National Rural livelihood mission. The ethos behind the whole mission is that the poor need to be organised and their capacities need to be built up systematically so that they can access self empowerment opportunities. The core strategy of the project is to build vibrant community institutions of women, which through member saving, internal loaning, regular repayment and economic activities become self managed institutions. It has been translated into mobilizing the vulnerable into Self Help Groups’s.

Although the primary goal of the project is not women empowerment or their development but they are the main instrument to achieve the goal by forming women community based SHG’s . This explicitly shows the centrality of women’s role in development process and getting empowered in return.

## REVIEW OF LITERATURE

Empowerment of women is a two- fold concept. Firstly, the external dimension which induce change. The external dimension includes enabling factors at the meso and macro levels which create conditions of self –worth and autonomy for women. Secondly, the idea of self empowerment which is a process that includes “where women find a „time and space” of their own and begin to re-examine their lives critically and collective” (Batliwala, May,1996) According to Naila Kabeer empowerment encompasses theoretical and practical potential that merits being more than slogan. For her in order to consider empowerment it needs to be deconstructed through the lens of **power**. She explains that the multi dimensional nature of power suggest that the empowerment strategies need to be build on ‘the power within’ as a primordial tool to control resources, to determine agendas and make decisions. Thus becoming a active agent of her own life processes.

Sreelatha Batliwala (1993) observes that the word power is embedded in the term empowerment implying that empowerment is about changing the balance of power in a given society. The word power means control over resources and ideology. The resources could be categorised into physical, human, intellectual, financial, and self including self esteem, confidence and creativity. Ideology refers to beliefs, values, attitudes and easy of thinking and perceiving situations. Empowerment underscores a process that involves redistribution of power particularly within the household.

On the one hand it is assumed that employment and women empowerment is interlinked. On the other ; it is not an unknown fact that women’s labour and work have not received their due, and the same have remained largely invisible. Women’s work has always been restricted and controlled by patriarchal notions of hierarchy and all these hierarchical institutions of control operate in the garb of culture, norms and values. (Bhattacharya). Swaminathan argues that ‘feminist interrogations of the effort intensity of work burdens of the poor, has helped in asking and seeking answers for, different kinds of questions, such as, what are poor households compelled to do in order to survive, not just what these households are deprived of.’

The state plays a key role in providing employment opportunities when they are ignored in the mainstream. The conceptual framework regarding this type of welfarist model ( like jeevika which aims at poverty alleviation) is that it focuses towards incorporating and emphasizing the active role of women as agents in doing things, assessing priorities ,scrutinizing values, formulating policies and carrying out programmes. (Sen, 2005).

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In India single women: unmarried, divorced, widowed, separated, constitute 21% of India’s 353 million women above the age of 20. Interestingly, according to the census data

the presence of single women population has grown to 40% from 2001 to 2012. (Dhar, 2015)

Empowerment is about ‘gaining the ability to generate choices and exercise bargaining power, developing a sense of self-worth, a belief in one’s ability to secure desired

changes, and the right to control one’s life’ (Batliwala, 1994). Empowerment is an implicit

goal of microfinance programmes targeting the poor. Evidence suggests that microfinance programmes create an enabling environment for women’s empowerment (Chen and

Carr, 1992; Hashemi, 1996; Khandkar and Pitt, 1996; Schuler, 1996; Shylendra, 1999). Thus within this ambit single women as a marginalised group can be beneficiary as a whole.

Most clients of Self Help Groups are women and empowering these women have been the

goals of these programmes. This underscores the reason of SHG becoming synonymous with women’s groups. Evolved in the 1990s as an alternative to cooperatives, SHGs today account

for 1/3rd of the total customers in rural banks and hold about 1/4th of the rural banking

business. The 1960s and 1970s can be considered as the successful period of cooperative

movement that witnessed the fruits of collective action by organising people. The evolution

of cooperative banks and societies that address larger economical and infrastructural needs

was an offshoot of this movement. But slowly, this trend changed with changes in the larger economy. (Padma, 2010)

The review of literature suggests that in ‘control’ of resources marital status plays a significant role

For example Naila Kabeer writes that in the study of Goetz and Sengupta marital status

appears to be the single most factor in explaining the extent of control women exercised over

their loans: around 70% of the 13% of divorced, separated or widowed women in the sample

exercised ‘full’ or ‘significant’ control over their loans while over 60% of married women

who made up the remaining 87% of their sample exercised ‘no’,

very limited’ or ‘partial’ control. (Kabeer, Money Can't buy me Love? Re evaluating

Gender, Credit and empowerment in rural Bangladesh, June, 1998)

This ostensibly, shows that empowerment cannot be reduced to one single dimension of

process or outcome. How women exercise choice and the actual outcomes will depend on the

individual. Choices will vary across class, time and space. In other words, there are

measurement problems in capturing social change because of the unpredictability of human nature. In this regard, Kabeer (1998) points out that a distinction has to be made about the type of choice and the focus necessarily has to be on strategic life choices that is, choices that shape live livelihoods or are ‘critical for people to live the lives they want’.

Most authors agree that the capacity of microfinance to empowerment women lies in its design and strategies. The group-based approach in microfinance creates a community-based structure that builds mutual support and trust among members. It allows for greater economic and social integration of marginalised sections of society, thereby directly addressing the issues of vulnerability. Group activities also enable member to overcome many difficulties they face in daily life. Group meetings convened at regular intervals facilitate open discussions and help members share their happiness, sorrow and grief. Members also develop the habit of being thrifty — small amounts of savings are collected and pooled together and deposited in banks which would further be augmented by outside loans/subsidy used for on lending to members. Members are also encouraged to start employment-generating activities thereby providing them with a regular income. Group-based weekly meetings — a characteristic feature of most microfinance programmes — provides members the opportunity for developing a greater sense of awareness on social and political issues. The opportunity for frequent interaction with the programme staff and other members of the social network exposes the members to new ideas and values as well.

## **RATIONALE OF THE STUDY**

Welfare schemes since its inception seems perfect with all the broad aspects covered. They have objectives to fulfil. But once the plan is laid the implementation part faces various bottlenecks. Jeevika is one such scheme which aims to eradicate poverty by using women as a strategy.

The growth story of Bihar in recent years has not necessarily included women. They remain marginalised for example low literacy rate 53.53 % as compared to male literacy rate which stands at 73.39% , female foeticide and dowry deaths are still rampant. The need for women empowerment in the development discourse plays a key role. I would like to know what a program like jeevika can mean to women and how its effective translation can lead to positive social, economic and political change.

## **OBJECTIVE OF THE STUDY**

- To examine the extent of mobility in private (the home) and public (the world) for single women.
- To study the importance of economic freedom in overcoming social barriers in case of single women that is widow, divorced , abandoned , never married.
- To study economic security: single women's ownership of productive assets like property and cash saving.

## **RESEARCH QUESTION**

Does empowerment by getting access to economic freedom mean choice and control over resources? Does income generation for women lead to individual and community participation? Furthermore, what is empowerment?



## METHODOLOGY

• **Method of data collection** : Quantitative study as well as some qualitative data like the Focus Group Discussion and Participant Observation.

*Focus Group Discussion:* The use of focus groups is sometimes used when it is better to obtain information from a group rather than individuals. Through FGD's one gets to understand different opinions about a topic. Also sometimes within the discussions certain themes come up which the researcher being an outsider would have never known or thought of.

Group interviews can be used when:

- ➔ Limited resources (time, manpower, finances)
- ➔ The phenomena being researched requires a collective discussion in order to understand the circumstances, behaviour or opinions
- ➔ Greater insights may be developed of the group dynamic.

*Participant observation:* Participant observation is a method of collecting information about the operation of, and attitudes existing in, a community through a researcher living in the area for an extended period.

The participant observer becomes known within the community, and gets to know the community in a more intimate and detailed way than someone who simply comes to do a survey and then departs. The participant observer consequently is given much more detailed information, and may identify specific issues and assist groups to address these by developing mutually agreed principles and practices.

• **Tools of Data Collection:** semi structured interview schedules , Focus Group Discussions, Participant Observation.

• **Universe or population of the study:** Single women who have been either divorced, abandoned, widowed, or never married.

• **Location of the study:** Nalanda district in Bihar.

• **Sampling Method and Size:** Simple Random Sampling for identifying respondents.

Any single women who have access from jeevika in any two villages of a district in Bihar. But the two villages to be selected is based on Purposive Non Probability sampling. The sample size would be 50 single women.

## **OVERVIEW OF THE STUDY**

The study was carried in Nalanda district, Nagar Nausa Block. This block has three clusters : Bhubhi, Kaila and Nagar Nausa. It has nine Panchayats. There are over 1000 SHG's in the Block. The study was done in Bodhi Bheega, Makddompur, Bhubhi and Kaila. In my study the criteria of single women included widowed, divorced, never married and abandoned. Interestingly, I did not find one woman who fell into the category of never married or divorced category.

Empowerment is such a complex concept. During my field experience I realised various factors like caste, ownership of land, nature of job and skill set are important trajectories to reach empowerment.

Women were generally forthcoming but also inhibitions did prevail. The village resource persons helped in probing and getting answers. Ironically, there were times when the absence of jeevika stakeholder enabled getting honest opinions.

Before, beginning the study I had perceived that getting single women under one geographic location would be difficult. This thought was proved largely incorrect because atleast there were ten single women in one village and three to four single women in a Self Help Group.

## **FINDINGS AND OBSERVATIONS**

The single women largely constitute of single women who are elderly (above fifty) and are destitute. They are doubly marginalized , one on account of being single and two because they are single. Almost all of them receive widow pension except for those who have been recently widowed. Still, the amount of Rs400 so meagre and are not paid regularly. The amount is credited in chunks of seven to eight months. Further if these women are person with disability or belonged to dalit group , their woes get escalated.

Jeevika has brought positive social and political transformation in the lives of women Though women do not understand the intangible benefits like mobility, assertiveness, knowledge exchange in the first instance. For them money comes naturally as the foremost benefit.

When you probe them they do accept. In the almost six years since jeevika has been part of their live; the changes can be seen. For example, they go out sit in groups and participate with community members. Discuss on local issues and work as active agents to bring about change. For eg: the alcohol ban in. Now, they are striving for toddy or tobacco ban.

One of the biggest benefit of Jeevika which women feel is that they can access loans at a cheaper interest rate of 2%. They no longer need to be traumatized by middlemen.or

moneylenders. Since, centuries these money agents of society have exploited the poor especially the rural poor. But with the intervention of jeevika the women are empowered to take loans even without having collaterals like land, property etc. Moreover, they are participating in saving activities. Regular meetings and regular savings make them stronger SHG's.

Although mostly single women who have taken loan it is for their children, health, marriage , or for basic needs still it acts as an enabling factor for them. In my sample not a single women has taken loan for livelihood stimulation purpose.

Approximately, 90 % of the women do not own property. Their source of income is working as daily wage labourers on "patta" i.e land belongs to someone who rents it out for agricultural purposes, brick kilns etc. Sanitation is a major issue. Very few own sanitation facilities.

All women across villages want more livelihood options. Poultry they do not like either due to filth involved or they do not have the land to keep it. In this picture caste also plays a role. Upper caste women consider it below status and "polluting".

In the beginning when livelihood was coming up as a major requirement, I thought there is a gap somewhere. But as I met more women I realised they actually change of attitude is needed. They want livelihood but once it is provide they want to customize it. This was the case in Kaila village because some of these options were provided but women were not forthcoming. But villages like Bodhibheega and Makhdoompoor need more livelihood interventions. In addition, in Bhubhi there was a specific demand for lahti bangle making business.

I also experienced a peculiar occurrence, in Bodhi Bheega in the presence of upper caste women the dalit women could not be vocal and share their thoughts. But once these upper caste women shifted to the background they came up to me answered questions and shared their grievances. For eg. Dalit women are refused of higher amount loans ( 40 k – 50k) They feel cheated that when they need money they do not have the access. Also , they feel information do not reach them. Mixed SHG group can be problematic in this sense. If SHG was based on caste women might have been able to share their opinions without being inhibited.

Alcohol ban is a wave of new hope and development for women. Women in jeevika and all other women too are ecstatic with the ban. They have more disposable income in their household which they can utilise on food or education of children. Moreover violence has significantly decreased both in and outside home.

Jeevika women participated on 1<sup>st</sup> june in a rally with great enthusiasm and assertiveness. They were the driving force behind the ban and now they are asserting their political and social power which they have gained as a community.

## CONCLUSION

The jeevika project is a stalwart example of a development program which aims at poverty alleviation. The approach is women oriented and community based. This is actually translating into women empowerment. Empowerment from the economic , social and political dimensions.

My opinion till now on economic empowerment had been myopic. Empowerment does not take automatically with money. Class factor plays a role too. A woman who is socially and economically marginalised for her the money she earns on her own even if she has **control** over has no meaning. Because for her the mind is pre occupied with the thought of next meal. Single women have control over their resources but that does not make them necessarily empowered. They have the burden of their family. Socially belong to a group means they have the support system and can cross the threshold of their homes. They can interact and exchange information or knowledge thereby capacity building and creating social capital. Livelihood is a major need especially for the vulnerable group like single women. The livelihood intervention should include educating women on work and work towards attitude change.

Overall, my experience made me realise empowerment is multi-dimensional. And jeevika is striving towards these. “Didi’s” of jeevika need to be heard and included with the ethos of social justice.

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## ANNEXURE: I

I

### INTERVIEW SCHEDULE

Schedule no

Name of the village in which interview being conducted-

#### Respondent's Personal Details

1) What is your full name?

2) What is your age?

a) 25-28

b) 29-32

c) 33-36

d) 37-40

e) Above 40(specify)

3) Do you have formal education?

a) Primary school 1

b) Secondary school 2

c) Senior secondary School 3

d) Higher Secondary School 4

e) Bachelors+ 5

4) Do you have children?

a) Yes 1

d) No 2

5) How many?

Boys or/& girls?

6) Where are you originally from?

7) Your Single status:

- a) Widow 1
- b) abandoned 2
- c) never married 3
- d) divorced 4
- e) any other(specify) 5

**Social Status:**

8) Which caste do you belong to?

- a) Scheduled Caste 1
- b) Any other 2

9) Do you have dependents?

- a) Yes 1
- b) No 2

10) If Yes how many dependents do you have?

- a) 1
- b) 2
- c) 3
- d) above 4 (specify)

**Economic activity:**

11) Do you work outside home and earn ?

- a) Yes 1

b) No 2

12) If no: Do you work from home and earn?

a) Yes 1

b) No 2

13) Do you possess a Bank account(savings)?

a) Yes 1

b) No 2

14) Do you have access to "jeevika" project?

a) Yes 1

b) No 2

15) Do you have access to any other government scheme?

a) Yes (Specify) 1

b) No 2

16) Is it all single women or a mixed group SHG?

a) Yes 1

b) No 2

17) Do you own any asset?

a) Yes (Specify eg. Land, jewellery or any other) 1

b) No 2

( In your name , specify)



18) Do you have any other productive asset?

- a) Yes( eg cattle, specify) 1
- b) No 2

19) Do you posses cash saving?

- a) Yes 1
- b) No 2

20)Do you decide about the money you earn?

- a) Yes 1
- b) No 2

21) Where do you allocate the money you earn?

- a) Household purpose 1
- b) for children 2
- c) Use it for self 3
- d) Any other 4

22) If you use the money for yourself where do you spend?

- a) Loan repayment 1
- b) Health 2
- c) personal expenditure 3
- d) Any other 4

**Social development and capacity building**

23 ) Do you think earning money has given you more autonomy?

- a) Yes 1
- b) No 2

24) ) What are the activities of the SHG?

- |   |   |
|---|---|
| a) Skill development.                             | 1 |
| b) Participate in quiz programs and competitions. | 2 |
| c) Formation of new self – help group.            | 3 |
| d) Organizing regular meetings                    | 4 |
| e) Any other.                                     | 5 |

25) Do you participate in SHG activities?

- |       |   |
|-------|---|
| a)Yes | 1 |
| b) No | 2 |

26) What all activities do you participate in ?

- |                                     |   |
|-------------------------------------|---|
| a) Group meetings                   | 1 |
| b) Skill development programs       | 2 |
| c) awareness programs               | 3 |
| d) Participate in Quiz competitions | 4 |
| e) Any other                        | 5 |

27) What are the benefits of belonging to a SHG?

***Tangibles***

- |   |   |
|---|---|
| a) community participation                  | 1 |
| b) knowledge exchange                       | 2 |
| c) Ideas exchange                           | 3 |
| d) facilitated discussions on local issues. | 4 |
| e) Increased mobility.                      | 5 |

***Intangibles:***

- a) Confidence building 1
- b) Ideology building. 2
- c) Leadership ability 3
- d) Decisiveness 4
- e) Any other 5

28) Do you think earning money has given you autonomy?

29) What new resources / power are you able to access belonging to a group?

30) Do you have to face any social barriers being a single women ?

- a) Yes 1
- b) No 2

31) If yes : what social barriers do you face on account of being single?

32) How the experience of working as single women is different from other women?

33) Has participation in livelihood project led to confidence building?

34) Has the government project (jeevika) actually led to betterment of your position economically or socially or it is just a token effort?

35) What are your opinions about the project and what are the gaps in the project?

36) Do you have access to health care? Especially respect to reproductive health care?

37) Do you think single women are socially and economically empowered as compared to married women?