

A Study of Differences Among Jeevika and Non Jeevika Workers in Relation to their Personality Dimensions in Bihar

Dr. Suheli Mehta

Associate Professor, Patna University

Abstract

In this article effort has been made to find out the differences between Jeevika Worker and Non Jeevika Worker of Bihar. JEEVIKA is playing an important role in empowering the village women socially and economically both. Now women in the larger picture are not just passive recipients of benefits accruing through welfare schemes in the society, but are active promoters and facilitators of social transformation. It has not only helped empower women economically but also psychologically and socially by increasing awareness, self-confidence, mobility, increasing interest in social work, skill development and leadership qualities etc. For this purpose 200 women (100 Jeevika workers and 100 non Jeevika workers) were selected from Sheikhpura district of Bihar. All the samples were selected through incidental cum purposive sampling technique. As a result it was found the Jeevika workers are more aware, have more leadership qualities, more confident in face to face interaction, have more decision making qualities, more self confident, more skill full and have more interest in developmental activities than non Jeevika workers. It shows that Jeevika has significant impact on the life of village women in Bihar.

Keywords: Livelihood, self-confidence, economically, psychologically, socially, Jeevika Worker, Non Jeevika Worker

Introduction

JEEVIKA was designed as a key program to improve the socio-economic status of women in rural Bihar in 2007. It is supported by the Bihar Rural Livelihoods Promotion Society and the World Bank Bihar has become the first country to have 11 lakh SHGs. Starting from 6 poor districts it has now spread to all the 38 districts. It aims at uplifting the poor, illiterate and marginalized women, to create an institutional platform for the rural poor which would enable them to increase household income along with their access to financial services. SHGs facilitate capacity building, livelihood promotion, financial inclusion, social inclusion and development. SHGs are instrumental in generating collective savings that also helps in intra-group lending, which enables the members to take bigger risks.

It works with the marginalized community of the society especially with SC/ST community of the village. It works at three levels: SHG's (Self Help Group), VO's (Village Organization), and CLF's (Cluster Lever Federation). Once this pyramid is established in the villages, targeted funds for micro-credit, food security, insurance against health emergencies, and for promotion of livelihood opportunities in the community is made available. As of March 2014, about 2 million households were

part of the 1.57 lakh (157,000) JEEVIKA SHGs, which were in turn federated into approximately 7500 VOs.

They have made considerable progress in Bank linkages and in effectively implementing financial inclusion of households to ensure steady flow of money to SHGs, through “JEEVIKA Mitra.” JEEVIKA facilitated linkage of over 8.60 lakh SHGs to low cost insurance coverage. JEEVIKA worked on the strategy of entering into a formal MoU with commercial and regional rural banks in order to leverage timely financial support from mainstream financial institutions. Further infusion of catalytic capital in the form of Community Investment Funds (CIF) helped build their capacity and track record, and resulted not only in considerable bank credit for households but also in sustained financial activity by SHGs.

JEEVIKA also oversees community managed food procurement and distribution system through food security intervention to meet the food requirement of the SHG household. JEEVIKA provides Health Risk Fund, to be added to the regular monthly savings of Rupees 5 to Rupees 10 per month made by each SHG member, to be used for emergency healthcare purposes. Setting aside Rs 10 each every week, these women have collectively saved Rs 418.5 crore and got loans of Rs 3,270 crores from banks. The programme has, so far, launched 600,000 women farmers, dairy and poultry producers and entrepreneurs in small businesses. These women are also emerging as a political and social force across the state. It is said that it was at a meeting of JEEVIKA Jeevika Worker members, didis as they are called, that chief minister Nitish Kumar promised –a ban on alcohol if voted to power, a promise he has kept, much to their delight. Community Health and Nutrition Care Centre are working towards nutrition amongst pregnant women, lactating mothers and infants by providing them nutritional diet thrice a day.

As far as agricultural intervention is concerned, a total of 3.93 lakh households undertook agriculture intervention across project districts in 2016-17. This includes cultivation of paddy through System of Rice Intensification (SRI), System of wheat Intensification (SWI) and System of Root Intensification for vegetables and pulses, collectively called System of Crop Intensification (SCI) and other crops through ZBNF, bee-keeping, poultry intervention, art and craft, goat rearing, ‘agarbatti’ (incense stick), carpet and lac intervention are other ways through which JEEVIKA is helping the rural women.

Till December 2017, JEEVIKA, formed 363 non-farm producer groups in Bihar. The project roped in leading private players for technical support and buy back of the finished products. The project has reached out to 70,650 households under the dairy intervention. In partnership with COMFED, more than 33,000 households have been linked with Dairy Cooperative Societies and providing them a formal channel for marketing surplus milk at better prices. In the farm value chain intervention, the forward linkage is supported by post-harvest and market access for realizing higher price for farm produce through Producer Group and Women Farmer Producer Company (WFPC). JEEVIKA has made a concerted effort to address key human development issues, including food and health security as well as household sanitation through a plethora of interventions like, Food Security Fund and Health Risk Fund at village office (VO) level. This has resulted not only in reducing incidence of reported hunger and increased consumption of food-grains but also helped in mitigating health shocks for the poorest sections of the society.

Over time, the project exposed women to institutions and entitlements like banks, Panchayati Raj and the MGNREGA. It brought in a new level of empowerment where women who had never moved beyond their homes now demand meetings with bank managers or district magistrates to discuss their problems. An assessment carried out on women’s freedom of mobility, found that 5 % more women went to health

centres, 3% more women visited neighbours and relatives, and 5% more women attended local panchayat meetings. Jeevika Worker also experienced greater participation in household level decision making, decision about livelihood activities, about education, self-employment and health expenditure. 23% more women took decisions on credit access.

Further, through SHGs women have developed social networks of their own, which is a significant social capital, particularly for economically and socially disadvantaged women to access a well-defined network of people. In VOs and SHG meetings, women were able to raise domestic concerns alongside financial and economic ones. Jeevika Worker have taken on the responsibility of running Public Distribution System shops—they have ensured transparent and efficient supply of PDS services. The state government has called for Jeevika Worker to serve on school management committees, which review the quality of education in government schools. Jeevika Worker have actively participated in Panchayati Raj Institution elections and a total of 224 have been elected as Mukhiyas.

Women representatives have begun to take up important issues like child marriage, alcoholism, domestic violence, divorce, dowry and health-related issues at meetings. They have gained respect and appreciation within their community. Some women saw marked change in their family relations as well. Their husbands have begun to take their advice, which is a major departure from the past practices in a traditional society. Women have become more vocal about their demands and are seen actively participating in protests and ‘dharnas’ (rallies) in public sphere. In 2015 elections, women came out in large numbers to vote, outnumbering men in many areas.

Social discrimination was being erased gradually and women of all castes and class interacted comfortably and amicably. Mobility of women also increased to a large extent. They felt safer as well. Their opinion also began to be heard and it mattered within the family. It has definitely proved effective in promoting financial inclusion and facilitating socio-economic empowerment and their enhanced participation in economic activities. Women were seen actively running the society and were fully aware of the working of it. Women gather at a point twice every day, away from their families, which provides them with an opportunity to express themselves freely. This has tremendously improved both their confidence and their level of communication. Access to resources like TV and refrigerator had increased gradually among women plus their access to toilet facilities also advanced.

As far as the situation in 2008 is concerned, there were many anomalies in the society like untouchability and downgrading of Dalit communities, specially dalit women for whom slang languages were being used. There was no respect for Dalit women in the both within family and outside in the society. People’s representative looked down upon Dalit families and their women were abused at work place. They were treated roughly in Government offices. The benefits of Government Schemes were not provided to them in a dignified manner.

Women were not given respect within their own families. There were Gender disparities existing in the largely patriarchal society. Women were portrayed as witches in the society. There was no respect and honour for women's education in the villages in general and Dalit communities in particular. The dalit areas too remained very dirty. The benefits of social schemes were also not reaching these women regularly. Child Marriage was frequent in Dalit Communities. PDS distributors would also not distribute ration to them every month. Land was not available to the cultivators and the problem was compounded by the fact that employment opportunities were very less for these women. Work was not made available to them even under MNREGA. Wages were not given to them promptly and were at times eaten away by the middlemen. Work was not available for most part of the year. Due to economic

exigencies, at times availability of food would also become a huge issue leading to physical weakness, anaemia and malnutrition. All this would automatically lead to curtailment of their constitutional rights and most importantly their right to vote. Many a times these women were forced to vote by men for the candidates that they liked. They lacked complete knowledge about their Constitutional Rights. They were pressurized to vote for specific political parties and candidates. There was general exploitation by people of the upper classes due to their hold on political power. Most of the Dalit women were illiterate. So they were not given a chance in politics.

Sarangi (2003)¹ opined that women-led SHGs in many parts of the country succeeded in bringing the women to the mainstream of decision-making. SHG is also a viable set-up to disburse micro-credit to the rural women and encourage them to enter into entrepreneurial activities. The women-led SHGs in the village of Purushothampur block of Ganjam district of Orissa State have successfully demonstrated how to mobilize and manage thrift, appraise credit needs, maintain linkage with the banks and enforce financial self-discipline. SHGs in this block are extending a helping hand to the district administration in different rural development projects ranging from construction of roads to sanitation programmes.

Venkataramana M and Sunder Raj D (2007)² found that the efforts made by Government and NGOs are yielding good results in empowering women in terms of awareness, economic independence, decision making, participation in politics and income generation. They suggested that integrated approaches with different development programmes may give better results in empowering women.

Gladis Mary John (2008)³ analyzed the various concepts like, micro planning, empowerment of women, women in SHG in his article “Women Empowerment through Self-Help Groups”. This study found that self employment through SHGs have increased the earning capacity and economic independence and gave an important place in the decision making process within the families. They got more courage to go out and interact with others. More awareness should be given to all women about their role in family and society by conducting meetings and training programmes.

Rajendran K and R P Raya (2010)⁴ assessed the capacity building and improvement in knowledge and awareness based on 15 variables with reference to 450 SHG members, 225 respondents from each block representing 90 SHGs in Natrampalli and Nemali blocks in Vellore district of Tamil Nadu. Self confidence, courage to face problems, skill development and encouragement in decision making were assessed under capacity building. To assess the improvement in knowledge and awareness, eleven variables were used namely health, education, pro poor programmes of Government, role of Non-Governmental Organizations (NGOs), marketing of products and environmental protection. The study find out that there is a significant difference between the two block’s members regarding the impact of microfinance on capacity building of women at one per cent level. The study reported a significant relationship between the loan amount and improvements in awareness and capacity building and the conclusion is that the higher the loan amount the higher the capacity building of rural women.

Chandran M (2012)⁵ examined the role of SHG linked micro enterprises in empowering the women in Tamil Nadu. For this study 150 beneficiaries were chosen randomly from a total of 20 group micro enterprises. In this study an attempt was made to measure empowerment in four aspects of economic, social, family and individual empowerment. The study finds that there is a significant increase in economic empowerment and the extent of social and family empowerment achieved by the beneficiaries were moderate and individual empowerment through micro enterprises of respondents were high. Finally, he stated that the group enterprises have succeeded in the socio-economic empowerment of rural poor.

Aims of Study

The main aim of this study is to suggest ways for empowerment of the rural women (especially from SC/ST and minority community) of the sample village.

Objectives of Study

The following objectives were taken to improve their livelihood condition.

- Creating awareness about the rights and entitlements among target communities.
- Creating leadership quality and ensuring the participation of youth among them.
- Creating Self confidence in target communities
- Creating courage to face problems in target communities
- Creating skill development in target communities
- Creating self confidence in them by encouragement in decision making

Methodology

All the three tools of sample collection, design and data collection were applied one by one with the respondents. After administering the questionnaire, a Focus Group Discussion was held after seven days and Capacity Building Programme was held after 15 days. A follow up programme was also held to see the improvement in the respondents.

• **Sample**

A sample of 200 women were taken from the Ariari and Chewara block of Sheikhpura district. Out of which 100 were Jeevika Workers and 100 were non Jeevika Workers. In this sample 2 blocks, 5 village from each block and 20 women from each were covered under this study. Thus total 2x5x20=200 sample were taken in this study. Samples were selected through Incidental Cum Purposive Sampling Technique.

• **Design:**

Data collection was designed at Four levels; Village level, Panchayat level, Block level and State level.

• **Tools**

1. Self developed questionnaire,
2. FGD (Focus Group Discussion)
3. Capacity Building Programme were applied to collect data.

Result and Discussion:

Table 1: Differences among Jeevika and Non Jeevika Worker

Sl.	Personality Dimensions	Jeevika Worker		Non Jeevika Worker	
		N	%	N	%
1.	Awareness	82	82%	30	30%
2.	Leadership Quality	78	78%	15	15%
3.	Face to face Interaction	76	76%	28	28%
4.	Decision Making Quality	76	76%	35	35%
5.	Self Confidence	82	82%	30	30%
6.	Skill Development	85	85%	20	20%
7.	Interest in Developmental Activities	87	87%	16	16%

Table 1 showing the Differences in personality dimensions of Jeevika and Non Jeevika Worker in Bihar. It shows that Interest in developing activities is higher (87%) in Jeevika Worker in compare to Non Jeevika Worker (16%). Skill Development is at the second place in Jeevika Worker (85%) in compare with Non Jeevika Worker (20%). It clears that difference in personality dimensions certainly occur after joining the Self Help Group. Women from Jeevika are frequent in face to face interaction with 76% whereas only 28% women of Non Jeevika are frequent in face to face interaction with other people. It gives a sign of self confidence in them which is 82% in Jeevika Worker and 30% in Non Jeevika Worker. Decision making quality was also found high in Jeevika Worker (76%) and low in Non Jeevika Worker with 35%. Table also shows that leadership quality of Jeevika Worker raised at 78% whereas it was found only 15% in Non Jeevika Worker. Awareness about the government programmes in the favour of them was high in Jeevika Worker (82%) in compare with Non Jeevika Worker (30%)

Conclusion:

From the above discussion it can be concluded that Jeevika so called Self Help Group is playing an important role in the developing and creating of awareness, leadership quality, face to face interaction skill, decision making quality, self confidence, skill development and interest in developmental activities among the rural women of Bihar. It not only helped the rural women to come from indebt but also to create economical activities and improve their economic status. It will help them to know about rights and entitlement and advocacy with government on these matters. So that their socio-economic development could be easy and they can be joined into the main stream of the society.

References:

1. Sarangi, P. (2003) ‘ Self-help Groups—An Experiment in Orissa ’, *Kurukshetra*, 51 (4): 30–32
2. Venkataramana M and Sunder Raj D (2007), “Grass Roots Governance: Women Empowerment through Panchayati Raj Institutions as in MR Birju (Ed.), Decentralisation: An Indian Experience” National Publishing House, Jaipur, page no. 481-482
3. Gladis Mary John (2008), “Women Empowerment Through Self Help Groups”, *Southern Economist*, March 1.
4. Rajendran K and R P Raya (2010), “Micro Finance for Rural Women- A Study in Vellore District”, *Kisan World*, Vol. 37, No. 1, January, 10, Pp. 43-46
5. Chandran M (2012), “Women Empowerment through Micro Enterprises Development in Tamil Nadu”, *Southern Economist*, July 15, Vol.51, No.6, Pp. 21-24.