



Role of JEEViKA in Poverty Alleviation and Women Empowerment: A Case Study on Rural household in Banka District, Bihar

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DOI : <https://doi.org/10.5281/zenodo.18692527>

ARTICLE DETAILS

Research Paper

Accepted: 26-01-2026

Published: 10-02-2026

Keywords:

Poverty Reduction, Women Empowerment, JEEViKA, Self Help Groups, Rural Bihar

ABSTRACT

Banka district is in the eastern area of Bihar under the Bhagalpur Division, and is one of the most socio-economically backward areas in the state, with high levels of rural dependency, agrarian ways of livelihood, low levels of literacy, particularly among women, and abject poverty. Herein, the contribution of JEEViKA (Bihar Rural Livelihoods Project), which is a scheme undertaken by Bihar Rural Livelihoods Promotion Society (BRLPS) under the National Rural Livelihoods Mission (NRLM), takes a vital place of role. This paper discusses how JEEViKA helped in the reduction of poverty and empowerment of women in rural families in the Banka district. This study is anchored on secondary data, which has been collected based on Census 2011, Multidimensional Poverty Index (MPI) compiled by NITI Aayog, government reports, and programmatic outcomes of JEEViKA. It examines how institutions of women namely Self-Help Groups (SHGs), Village Organizations (VOs), and Cluster Level Federations (CLFs) have facilitated financial inclusion, livelihood diversification and social empowerment. The results show that interventions by JEEViKA have gone a long way in enhancing



institutional credit access, decreased reliance on informal moneylenders, and encouraged income generating projects like dairy, agribusiness ventures, and livelihoods which are not based on farming. In addition to the economic results, JEEViKA has improved the women involvement in household decision making, leadership at community level and their ability to resist vulnerability like seasonal migration and climatic stress. Despite the fact that disaggregated data about the districts is sparse, the gains of Banka are close to the success of the state of Bihar under JEEViKA. The article ends with the conclusion that reinforcement of market connections, online financial products, and integration with state job programs is needed to maintain poverty reduction and further empowerment of the women in backward districts such as Banka.

Introduction

Banka district, located at the east of Bihar, is largely rural and agrarian in character with almost the whole population relying on agriculture and other related pursuits as their means of livelihood. Although rich in natural resources, the district has been economically underdeveloped as it has low agricultural productivity, poor infrastructure, poor industrial growth, and high poverty levels among the people in the rural areas. Low literacy rates, high gender inequality and seasonal migration to find jobs intensify these problems.

This is because the women in Banka have historically been subjected to the various forms of deprivation, such as the economic dependence, lack of access to credit, lack of movement and lack of involvement in the decision making processes. With the understanding of these structural constraints, the Government of Bihar introduced JEEViKA as an all-inclusive livelihood and social mobilization initiative meant to empower the rural women in the country and alleviate poverty by acting in a unity.

JEEViKA is based on the community-driven development model, arranging poor rural women in Self-Help Groups (SHGs) and federating them to the higher level institutions. These institutions serve as an avenue of savings, access to credit, skills training, livelihood enhancement and social empowerment. JEEViKA attempts to deal with poverty on a multidimensional basis by focusing on financial inclusion, capacity building, convergence with welfare schemes.



The article concentrates on the Banka district in order to determine the role played by JEEViKA in reducing poverty and empowering women in a socio-economically backward rural area. It evaluates the socio-economic profile of the district, the nature of interventions made by JEEViKA and assesses their results based on the increase in income, decrease in vulnerability and improvement in the social status of the women. The research will serve to add to the wider discussion on the topic of women-led development and inclusive growth in rural India.

Review of Literature

- **Chambers, R. (1997).** Chambers highlights approaches of participatory-based development whereby she believes that reduction of poverty is more effective when communities themselves set priorities- a concept at the core of SHG based approach of JEEViKA.
- **Kabeer, N. (2001).** Resource, agency, achievements: cogitations about the issue of women empowerment measurement. This article offers a theoretical basis on the interpretation of empowerment as the process of having access to resources, agency, and results and is applicable to the analysis of SHG-led interventions.
- **Deininger, K., & Liu, Y. (2013).** Self-help groups in India; their economic and social implications. The authors show that SHGs are a source of increase in income; asset acquisition and bargaining power of women in the households.
- **Government of India. (2011). National Rural livelihoods mission framework.** The current paper is a guide to the institutional structure and agenda of NRLM, within which JEEViKA functions, which consists in alleviating poverty by means of sustainable livelihoods.
- **NITI Aayog. (2023). National Multidimensional Poverty Index.** The report shows that Bihar has experienced a substantial reduction in multidimensional poverty, which is macro-level evidence of the usefulness of livelihood-based interventions.

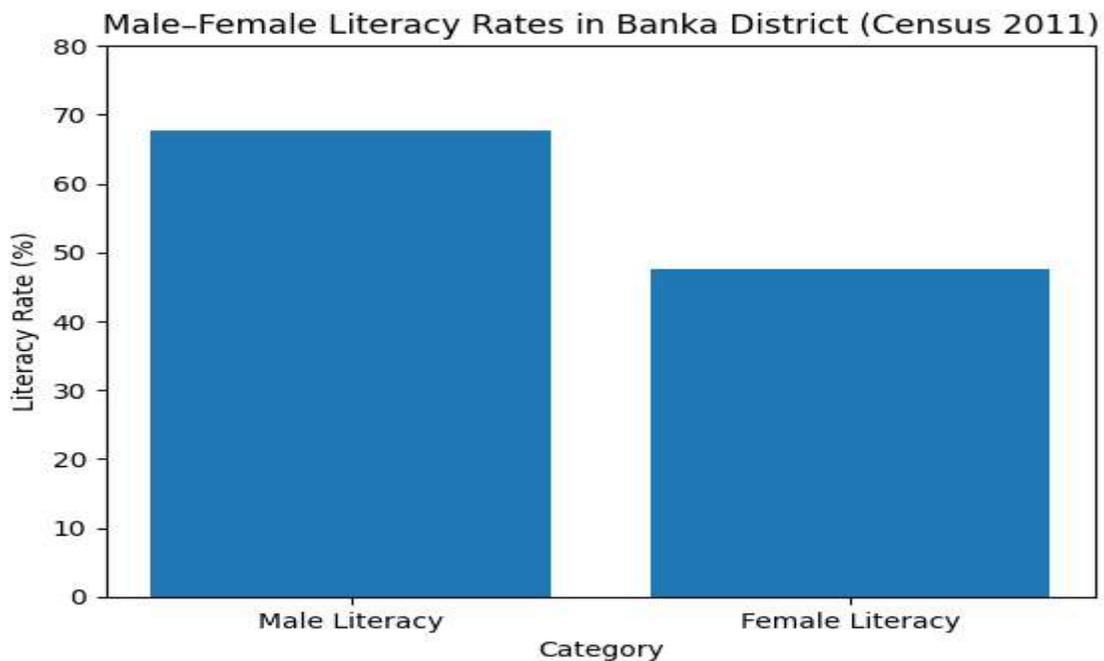
Banka District Socio-Economic Profile

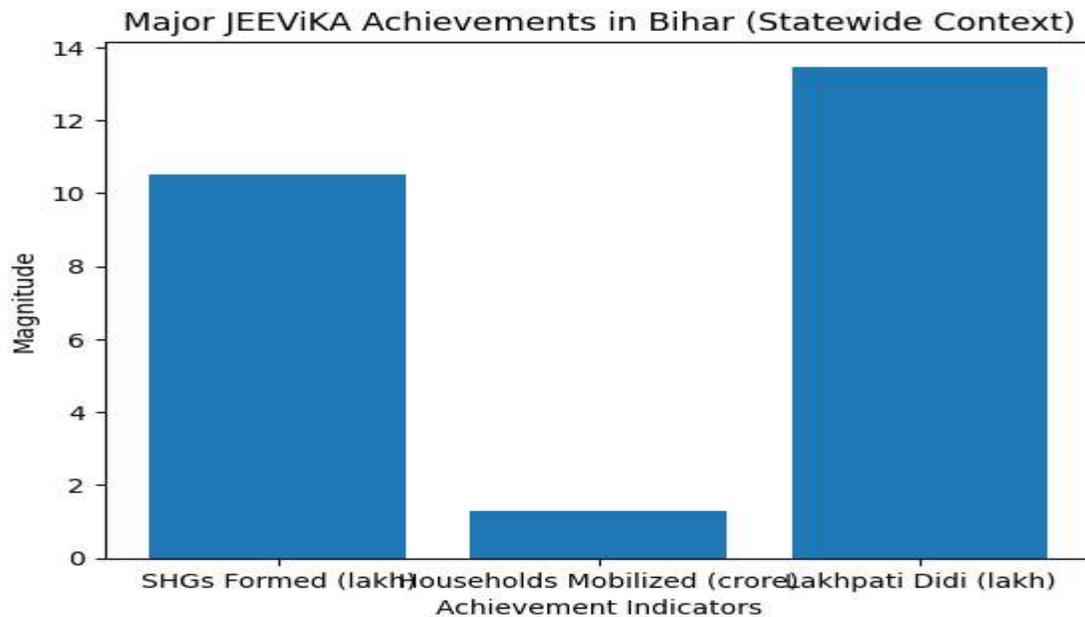
Banka is a rural based economy whereby agriculture is the major source of livelihood. The current challenges of the area are emphasized by key demographic and socio-economic indicators of the 2011 Census (the last comprehensive data on the area) which include:

Indicator	Value (2011 Census)	Notes/Source
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Indicator	Value (2011 Census)	Notes/Source
Total Population	2,034,763	Male: 1,067,140; Female: 967,623
Rural Population Percentage	96.5%	High rural dependence
Area	3,020 sq km	Density: ~674 persons/sq km
Literacy Rate	58.17%	Male: 67.62%; Female: 47.66% (significant gender gap)
Sex Ratio	907 females per 1,000 males	Below state average
Number of Blocks	11	Banka, Amarpur, Shambhuganj, Belhar, Fullidumar, Katoria, Chandan, Baunsi, Barahat, Dhoraiya, Rajoun
Urban Population Percentage	3.5%	Limited urbanization





Poverty Situation: Banka lags with high in multidimensional poverty, as is true to trends of poverty in Bihar. The multidimensional poverty (MPI) also dropped significantly in 2021 to 33.76% of the 51.91% that Bihar experienced in 2015-16 (NITI Aayog MPI 2023), and dozens are expected to go down more. Banka, eastern Bihar district is enjoying these state-wide fruits, and yet rural destitute is very acute because of small agricultural productivity, seasonal rural migration and non-farm opportunities few.

Interventions in Banka District by JEEViKA

Under the National Rural Livelihoods Mission (NRLM), JEEViKA works in a uniform way in all the 38 districts including Banka of Bihar. It focuses on:

- Organization and empowerment of SHGs, Village Organizations (VOs) and Cluster Level Federations (CLFs).
- Bank linkages, savings and low costs credit Financial inclusion.
- Promotion of livelihoods through agriculture, livestock rearing, handicraft and non-farm jobs.
- Development of skills, capacity building and integration with schemes of health, nutrition and education.

The following state-wide indicators (2024-25 current) are handy in their consideration of the Banka development: More than 10.47 lakh SHGs are organized, reaching out to about 1.3 crore households (majority of women with an in depth gender-representation ratio) and summing up to the billions of



rupees bank credit connections with more recent years in mind. Sustainability is stressed by high repayment rates (49-99) and millions of people insured.

Thousands of rural women have been mobilised in Banka, JEEViKA has given rural women access to credit to carry out income generating activities and also dependency on the exploitative moneylenders has been minimized. This enables financial self-sufficiency, social inclusion and shield to threats such as floods and market crashes.

Highlighted Accomplishment and Effectiveness in Banka (Consistent with State-wide Model) Although district-linked granular ground data of the Banka is combined with state-wide reporting, interventions produced within JEEViKA made a significant difference:

Achievement Indicator	State-wide Cumulative (Recent: 2023-2025)	Estimated/Comparative Impact in Banka
Total SHGs Formed	10.47 lakh to 10.58 lakh	Thousands of SHGs in operation, covering rural poor households
Households Mobilized	~1.3 crore	Significant coverage of 11 blocks with its emphasis on the marginalized groups
Bank Credit Linkage (Cumulative)	₹30,985 crore+ (up to 2023); greater in the last few years	Reduced high-cost debt; productive livelihood investments
Women Insured (PMJJBY/PMSBY)	50-71 lakh+	Health/financial protection to the members of SHGs
Lakhpati Didi (Annual Income > ₹1 Lakh)	~13.47 lakh in Bihar	Increasing in Banka through by support
Best Projects	Bank Sakhi, Didi Ki Rasoi, Skill Training	Doorstep banking, community kitchens, and local businesses

The outcome of these efforts has been a process of diversification of livelihood (e.g. subsistence farming to dairy, handicrafts and micro-enterprises), higher household incomes and improved decision-making by women. The beneficiaries are reported to be characterized by better financial status, alleviated migration pressures, and enhanced access to education/health services.

Challenges and Way Forward



In spite of improvements, issues in Banka consist of inadequate disparities in remote blocks, continuation of informal lending, climate susceptibility and migration. It is necessary to continue to grow digital tools (e.g., LokOS), have more connections with the market, and implement it with schemes, such as the Mukhyamantri Mahila Rozgar Yojana 10,000 rs initial support). The community-owned business model at JEEViKA has been transformational in Banka and has enabled women living in rural areas to stop poverty cycles and help households and communities grow. Since the MPI of Bihar is still on the downtrend, the consistent encouragement of SHGs in such districts as Banka will play a central role in realizing inclusive and sustainable growth.

Conclusion

The JEEViKA experience in Banka district demonstrates the transformative nature of the women focused, community-based development models of revitalizing rural poverty. In one of the districts with agrarian reliance, low literacy, gender gap, JEEViKA has made institutional space available to rural women so that they can take credit, gain skills and contribute positively to the economic and social life. Financial inclusion has also led to the programme lessening dependence on informal money lenders, which have been reduced through productive investments in agriculture, dairy and micro-enterprises. The non-economic results are also of great significance- increased self-confidence, leadership among the women, and a stronger power in taking decisions. Such changes will lead to long-term reduction in poverty: by enhancing household resilience and vulnerability to catastrophes like migration and climate stress.

Nevertheless, the isolated regions of Banka still face issues such as poor coverage, access to the market, and risks to the livelihood due to climate conditions. To solve these problems, tighter market integration, online financial products, and enhanced integration of the state employment and welfare programs are needed. On the whole, the work of JEEViKA in Banka can be discussed along with the overall success of Bihar in multidimensional poverty reduction, and the idea that a long-term investment in the collective of women is the key to attaining inclusive and sustainable rural development.

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