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## Implementation of income generation activities under *JEEViKA*: A study at Samastipur district of Bihar

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### Abstract

To get an idea about the income generation activities of rural women members under *JEEViKA*, this study was carried out in July 2019 at Morwagadh village, Morwa block and also at Gaupur village of Ujjiarpur block, Samastipur district, Bihar. Regarding *JEEViKA*, it may be mentioned that in 2006, the Bihar government requested the World Bank's assistance for the Bihar Rural Livelihoods Project. The Project aimed to "enhance the social and economic empowerment of the rural poor in Bihar", by bringing women from poor rural households into self-help groups and increasing their incomes. The Government of Bihar intended to halve its below poverty-line population by 2015. To contribute to this objective, the Bihar Rural Livelihoods Project— popularly known as *JEEViKA*—was designed and launched which still is continuing.

Altogether 10 women members of three self-help groups (SHGs) in two villages of two different blocks were contacted. The relevant data were collected from them by following Group Discussion under PRA (Participatory Rural Appraisal). And also secondary data were collected from *JEEViKA*'s office. The most important point as observed by the authors' during the course of study is that wives were helping their husbands to enhance business or other household works including spending for children's education by borrowing loan from the SHGs' corpus fund.

**Keywords:** Bihar, income generation activities, *JEEViKA*, self-help groups (SHGs), Samastipur and women members

### Introduction

In 2006, when the Bihar Rural Livelihoods Project was jointly launched by the World Bank and the Bihar Government, the state's rural poverty ratio was 44.6 per cent and poverty was concentrated predominantly among landless and nearly landless rural households.

Bihar Rural Livelihoods Project began its work in this context. These two economically vulnerable groups constituted 70 per cent of Bihar's rural households. Moreover, an estimated 2.3 million people were impoverished due to high-cost debt from food, health and educational expenses, which together, accounted for 25 to 30 per cent of household consumption expenditure. The Government of Bihar intended to halve its below poverty-line population by 2015. To contribute to this objective, the Bihar Rural Livelihoods Project— popularly known as *JEEViKA*—was designed and launched. Today, it is an internationally recognised model for women's economic and social empowerment. The development objective of *JEEViKA* is to enhance social and economic empowerment of the rural poor in Bihar (World Bank Group, *JEEViKA* 2017).

It is assumed that the *JEEViKA* will scale up the project's impact and effectiveness *inter alia*, through: federating and building the capacity of the women managed community based organizations at village and block level, convergence with various on-going schemes and programs of the Government of India/Government of Bihar (GOI/GOB) in the areas of health and nutrition, social protection, rural employment, agriculture through demand side interventions and strengthening the last mile service delivery mechanisms, etc. *JEEViKA* mainly works among the rural women who are below the poverty Line (BPL). They are supported with income generation activities by assessing Backward and Forward Linkages and also by forming Self-help-groups (SHGs). The Progress of *JEEViKA* collected from Samastipur Office of Bihar is presented below:

**Table 1:** Progress of JEEViKA at Samastipur district from inception to June 2019

Serial	Indicator	Till Previous March	Apr	May	June	Comm. Achievement	Till June 2019
1	No of Panchayats covered	382	0	0	0	0	382
2	No of Panchayats Saturated	218	0	0	0	0	218
3	No of Households(HHs) covered	447325	1486	1608	1359	4453	451778
4	No. of SHGs promoted	37482	117	130	109	356	37838
5	No. of Village Organisations (VOs) formed	2576	1	1	30	32	2608
6	No of SHG 6 month old federated into VO	32141	133	20	369	522	32663
7	No. of CLFs Formed	44	0	0	0	0	44
8	No of 6 month old VO federated into Cluster Level Federation (CLF)	1129	33	18	19	70	1199
9	No of SHGs graded	231749	20042	21742	21395	63179	294928
10	No. of VOs graded	16168	1554	1661	1628	4843	21011
11	No of CLFs graded	296	32	36	38	106	402
12	No of SHGs 2 months old having Bank A/c	31393	265	112	175	552	31945
13	No of VOs having Bank A/c	2336	20	9	24	53	2389
14	No of CLFs having Bank A/c	41	0	0	1	1	42
15	No of SHGs recd. Revolving Fund	26684	0	94	23	117	26801
16	No. of SHGs 8 months old Credit linked with banks – 1 <sup>st</sup> dose	25296	150	149	195	494	25790
17	No. of SHGs 28 months old Credit linked with banks - 2nd dose	10909	34	45	64	143	11052
18	No. of SHGs 42 months old Credit linked with banks - 3rd dose	2513	0	0	64	64	2577
19	No of CSP (Common Service Provider) in Block	46	2	0	0	2	48
20	No of Micro Enterprises	1046	15	27	42	84	1130

Source: Samastipur, JEEViKA office

#### Although table is self-explanatory but few important points are

- No of Panchayats covered : 382
- No of Households(HHs) covered : 451778
- No. of SHGs promoted : 37838
- No. of Village Organisations (VOs) formed : 2608

It may be noted here that if in each SHG 10 members are taken into account as per norm, so  $37838 \times 10 = 378380$  means 3.78 lakh women of households have been benefitted.

**About Samastipur District:** Samastipur is spread over an area of 2904 square kilometres. Samastipur district had total population of 4,261,566 as per the Census 2011. Out of which 2,230,003 were males while 2,031,563 were females. The average sex ratio of Samastipur district was 911. Also as per Census 2011 out of total population, 3.5% people were in urban areas while 96.5% lived in rural areas, indicating low urbanisation. The average literacy rate in urban area was 80.7% while that in the rural area, the same was 61.1%. People of Samastipur mainly speak Hindi. In 2006 the Ministry of Panchayati Raj named Samastipur one of the country's 250 most backward districts (out of a total of 640).

#### Field Situation: Study based on JEEViKA's Support

To get an idea about the income generation activities of women members under JEEViKA, this study was carried out in July 2019 at Morwagadh village, Morwa block where four members of Laxmi SHG were contacted and data were collected. Also data were collected from six members (3 from each SHG) of two SHGs viz; Kushwaha SHG and Saraswati SHG were contacted. The relevant data were collected from them by following Group Discussion under PRA (Participatory Rural Appraisal). While collecting data, local JEEViKA officials were present and also provided necessary support. In view of this, the authors extend their grateful thanks to them. The findings of the study are presented below.

**Case of Laxmi Self-help group (SHG):** This SHG was formed in November 2013 with 14 Other Backward Caste (OBC) women at Morwagadh village, Morwa block. Out of 14, two only were illiterate and nine women attended school and other three women could complete their matriculation and one among the three even passed intermediate. So the group consisted of illiterate to highly literate women.

As asset base all had agricultural land which was hovering around 0.50 acre and crops are grown in three seasons, indicating no one had to go to bed without food. Also almost all households had assets like 1-2 cow, few goats etc. While carrying out Group discussion, the members informed that initially each was saving @ Rs.40 per month and later on the same was enhanced to Rs.80 per month as after forming SHG under JEEViKA their income had gone up. In 2014, the SHG was provided with Revolving Fund (RF, one time grant) of Rs.15,000.00 and Initial Capitalisation Fund (ICF) which is also one time grant to the tune of Rs.60, 000.00. It may be mentioned that RF is provided under DAY-NRLM by the Ministry of Rural Development, Government of India. Deendayal Antyodaya Yojana - National Rural Livelihoods Mission (DAY-NRLM) was launched by the Ministry of Rural Development (MoRD), Government of India in June 2011. It was supported by the World Bank, with the objective of creating efficient and effective institutional platforms of the rural poor, enabling them to increase household income through sustainable livelihood. In addition, World Bank and Bihar Government also provided fund under JEEViKA.

In the context of study, the Laxmi Self-help group SHG had substantial corpus fund as members informed (Savings, ICF and RF). Time to time by taking loan from the corpus fund by following Micro-credit Plan (MCP meaning credit based on individual need), the members have been doing different types of activities. Four cases are presented below:

- Mrs Shila Devi (45/ 7<sup>th</sup> pass) with four children (two sons, one married and both sons and daughter in law stay with them and two daughters got married stay separately) now leading better life after involved with JEEViKA. She informed that because of SHG and

*JEEVIKA's* guidance her both daughters also got married. She borrowed four times from SHG's corpus fund. In the year 2014, her borrowing was to the tune of Rs.5,000.00, then Rs.20,000.00, Rs.30,000.00 and lastly Rs.40,000.00 (January 2018, loan repayment going on while study conducted). She was managing a grocery shop so for her business and also sons' education she utilised the loans. To a query about her earning per month she informed it was hovering around Rs.12,000.00.

- ii) Mrs Bhulo Devi (widow, 50 years/ illiterate) had five children – four daughters all married and one son. Her son works in Maharashtra but his wife (means daughter in law) stays with her. She borrowed four times (Rs.4000.00, Rs.5000.00, Rs.15,000.00 and lastly Rs. 5000.00 in April 2019 (loan repayment continuing). With the money, she purchased two milk cows few years back and also started a small grocery shop. According to her, every day she gets on an average 10 litres of milk of which nine litres are sold to SUDHA dairy. It is pertinent to mention that for milk and its products in Bihar, SUDHA brand is used.

A few lines about SUDHA may be presented for the benefit of readers. Patna was one of the milk shed identified under 'Operation Flood - I' (OF-I) for implementation of dairy programme. A One hundred thousand litres per day capacity Feeder Balancing Dairy (FBD) and 100 MT per day capacity cattle feed plant (CFP) were set up under this programme. A Corporation known as Bihar State Dairy Corporation was formed in the year 1972 for speedy and effective implementation of the Operation Flood programme in the State. The Dairy Corporation was to develop the Dairy Cooperatives both at the village level and milk shed level on 'Anand Pattern' and it was expected that the milk shed level cooperative would take over the entire infrastructure created in due course.

The Corporation positioned a multi-disciplinary Procurement & Inputs wing in 1975 after their recruitment and training. A Spear Head Team (SHT) was deputed from National Dairy Development Board (NDDB) from the same year for helping the Corporation in organising and developing the Cooperatives. Although the progress in the initial years was encouraging, but later on it could not achieve the goals for which it was established.

Subsequently, the State Government felt it is worthwhile to request the National Dairy Development Board (NDDB) for taking over the infrastructure created on management basis. The National Dairy Development Board (NDDB) took over the management of the infrastructure with effect from 1<sup>st</sup> October, 1981 under the banner of Patna Dairy Project (PDP). Dr. Verghese Kurien was the Chairman of this organization from 1981 to 1988 ([patnadairy.org/history.php](http://patnadairy.org/history.php)). And subsequently SUDHA brand was introduced for selling milk and all types of milk products

To a query about earning of income, Bhulo Devi informed that her monthly average earning was Rs.18000.00 as she sells her milk to SUDHA, so marketing is assured.

- iii) Mrs Malati Devi (45 years/ 5<sup>th</sup> pass) with four children – two sons and two daughters all married – was earning income by managing Sudha milk centre and also a grocery shop. She took loan five times (Rs.15000.00, Rs.10,000.00, Rs.5, 000.00, Rs.20,000.00 and Rs.27,000.00) but all loans were repaid. She happily informed that her earning per

month was around Rs.25,000.00 which is quite reasonable in rural area.

- iv) Mrs Sanju Devi (35 years/ 3<sup>rd</sup> pass) had different type of entrepreneurial activity as she along with her husband had poultry business. She developed interest in this line as her father had the same business. In her own land of 0.40 acre, she established the farm and after 35 days she supplies the birds to local areas by a van and for this she purchased one auto van. The van driver is paid Rs.7500.00 per month and one time food. Sanju Devi borrowed four times from SHG fund - Rs.10,000.00, Rs.25,000.00, Rs.20,000.00 and lastly Rs.50,000.00 (loan repaying going on during the time of study). Further she informed that the family had mobile repairing shop and also she was earning little bit as book keeper of the SHG. And from all sources, the total earning of the family was considerably better, around Rs.28,000.00 per month.

### Case of Kushwaha SHG

The SHG with 12 women (11 backward caste and 1 extremely backward caste) were formed in March 2014 at Gaupur village of Ujarpur block. The SHG was provided with a sum of Rs.15,000.00 as Revolving Fund (one time grant) and also another Rs.60,000.00 as Initial Capitalisation of Fund (ICF) in 2014. Also, each member was saving @ Rs.40.00 per month. And thus they SHG had substantial corpus fund. Regarding educational qualifications, of the 12 members, two passed matriculation, two illiterate and rest (8) had school education. It is also heartening to mention that all had agricultural land maximum up to 0.50 acre.

To get an in-depth idea about the earning etc., three members of the SHG were contacted and individual cases are presented.

- i) Mrs Parvati (35 years/ 8<sup>th</sup> pass) with four children – two sons and two daughters (all school going) – felt happy after joining the SHG as whenever she requires she can borrow from the Corpus Fund of SHG without any hassle. She borrowed three times Rs.20,000.00, Rs.10,000.00 and lastly Rs.20,000.00 (January 2019, loan repaying). She utilised the money for children education and other household work. Also she had purchased one cow and by selling 10 litres of milk earning around Rs.7000.00 per month (average 7 months). Further, she purchased one pump set and in addition to cultivate her land, rents out in winter and thus earning around Rs.4000.00 per month for about four months (in winter).

Her husband purchased a vehicle viz., auto by taking company's loan arranged by the auto company itself and earning was around Rs.8000.00 per month as repayment of loan was going on (Rs.6000.00 per month while study was carried out). With multiple sources of earning, the family was leading decent life.

- ii) Mrs Ram Payari Devi (illiterate/ 50 years) had five children (4 sons- 3 married and 1 daughter -married). She borrowed one time in 2014, a sum of Rs.30,000.00 which was used mainly house renovation. The family had little less than 0.50 acre land and both husband and wife were involved in agriculture as they produce crops in three seasons. All three married sons work in furniture shop. Being illiterate, because of support received from SHG she could borrow loan and maintain better life.

- iii) Mrs Geeta Devi (30 years/ 8<sup>th</sup> pass) had only one son and husband had cloth cum dress materials shop nearby and earning was in between Rs15,000.00 and Rs.20,000.00 per

month. To scale up husband's business, she borrowed three times from the corpus fund of SHG – Rs.10,000.00, Rs.20,000.00 and lastly Rs.1 lakh (loan repayment continues while study was conducted). This is a noteworthy point as wife helped husband to run and enhance the business.

#### **Case of Saraswati SHG**

*Saraswati* SHG was also established in March 2014 almost at the same time of Kushwaha SHG. The *Saraswati* SHG had 13 women members – 8 Extremely Backward Caste and 5 Backward Caste. Like Kushwaha SHG they were also provided with Rs.15,000.00 (Revolving Fund, RF), Rs.60,000.00 (Initial Capitalisation Fund, ICF) in 2014 for enhancing their corpus fund. Each member was saving @ Rs.40.00 per month while study was carried out. Of the 13 members, 1 intermediate pass, 3 had school education, 4 illiterate and 5 can sign. All had agricultural land in between 0.20 to 0.50 acre. To get an idea about the activities of the members, three women members were contacted by following Group Discussion under Participatory Rural Appraisal (now commonly known as PRA). The cases are presented here.

- i) Mrs Moni Kumar (23/ intermediate pass) with two children (1 son and 1 daughter) borrowed two times from the corpus fund of SHG – Rs.15,000.00 and Rs.30,000.00 (June 2018, and repaying of loan going on). Her husband was eking out livelihood by making wood works form the house. As per order, he makes the items. It is heartening to note that Mrs Moni Kumar took loan to support husband. Her husband is a carpenter but completed his B.A., doing B. Ed course for getting job in school. Also buy cultivating land they get their basic vegetables and other crops etc.
- ii) Mrs Punam Devi (35 years/ 8th pass) had four children- 3 daughters and 1 son. All are students, so she had to spend substantial amount for their education. Husband works in a shop in New Delhi and sends money from there every month. She borrowed two times, Rs.15,000.00 and Rs.45,000.00 (in 2018 and loan repayment going on during the time of study). With these amounts, she renovated the house and spent for education of the children. Also she cultivates her small piece of land three times in a season.
- iii) Mrs Urmila Devi (55 years/ illiterate) had three children – 2 sons and 1 daughter. All married and stay separately in other places of the district. Husband earns through carpentry work which he does from home. To support husband's business she borrowed one time, Rs.7000.00. She informed that with little agricultural land by cultivating land in three seasons and carpentry work, the family had no major economic issue.

#### **Conclusion**

The most important point the authors' have observed and also mentioned in the study that in most of the cases wives were helping their husbands by borrowing loan form the SHGs' corpus fund. The other points are because of *JEEViKA*'s support for forming SHG, even illiterate or the women who simply can sign felt empowered as whenever requiring they borrowed loan. Also it was observed that, while Group Discussion, was carried out none had shaky attitude- freely telling their names, singing SHG's song etc.

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