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Livelihood security of rural women under JEEViKA Programme: An empirical study in Samastipur District of Bihar

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Abstract

The present study was undertaken to assess the livelihood security of rural women beneficiaries under the JEEViKA programme in Samastipur district of Bihar. An ex-post facto research design was adopted for the investigation. The study was conducted in Sarairanjan block of Samastipur district, where four villages, namely Gangapur Athar, BathuaBuzrug, Bakhri Buzrug and Gaupur, were selected purposively. A total of 145 JEEViKA beneficiaries were selected through proportionate random sampling technique. Data were collected through personal interviews using a structured interview schedule and analysed using frequency, percentage, arithmetic mean, standard deviation and regression analysis. The findings revealed that a majority of the JEEViKA beneficiaries belonged to the middle age group, had primary level education, belonged to medium-sized families and resided in pucca houses. Most of the beneficiaries were engaged in farming along with business activities and belonged to the medium annual income category. A majority of the beneficiaries exhibited a high level of livelihood security. Regression analysis revealed that selected socio-economic, behavioural and psychological characteristics significantly influenced the livelihood security of the beneficiaries. The study concluded that the JEEViKA programme has played a significant role in strengthening the livelihood security of rural women by improving their socio-economic conditions and enhancing their access to livelihood opportunities and institutional support.

Keywords: JEEViKA, livelihood security, Rural women, Self-Help Groups, Bihar

Introduction

Livelihood security has emerged as a significant area of concern in rural development studies, especially in relation to women's empowerment and the alleviation of poverty (Madhuprasad *et al.*, 2024) ^[10]. It refers to the capacity of individuals and households to secure sufficient food, income and other essential resources required to maintain a stable and sustainable standard of living (Chambers and Conway, 1992) ^[1]. Further described livelihoods as a multidimensional concept influenced by the assets, capabilities and activities that contribute to human well-being (Ellis, 2000) ^[5]. This perspective underscores the importance of developing comprehensive measures of livelihood security, particularly for vulnerable sections of society such as rural women (Das Gupta, 2021) ^[3].

Rural women contribute significantly to household economic security; however, they continue to encounter challenges such as inadequate access to credit facilities, skill enhancement opportunities and productive assets emphasized that strengthening women's agency is essential for improving livelihood outcomes and fostering social inclusion (Kabeer, 1999) ^[7]. Furthermore, the Government of Bihar, through the

Bihar Rural Livelihoods Promotion Society (BRLPS), an autonomous organization functioning under the Department of Rural Development, has been implementing the World Bank-supported Bihar Rural Livelihoods Project, popularly known as JEEViKA, with the aim of promoting the social and economic empowerment of rural poor households (Suman and Jahanara, 2022) ^[24]. In this context, vocational training and capacity-building programmes enhance awareness of improved technologies and equip rural women with the skills required for self-reliance and improved livelihood security (Rajpoot *et al.*, 2023) ^[14]. The programme operates through a federated structure of women's institutions, which serve as platforms for delivering credit services, livelihood opportunities, social entitlements and safety net provisions to rural households (Poddar & Sajjan, 2023) ^[12].

Since its inception in 2006, JEEViKA has expanded from a small intervention into one of the largest rural livelihood programmes in Bihar, benefiting more than 1.27 crore rural households. The programme is based on the belief that rural poor women can overcome poverty through collective action and capacity enhancement. It focuses on creating sustainable women-led institutions that encourage regular savings,

internal lending, timely repayment and participation in income-generating activities (Chaudhari *et al.*, 2022) ^[2]. Under this initiative, rural women have been mobilized into Self-Help Groups (SHGs). As of March 2022, the JEEViKA programme had facilitated the formation of more than 10.35 lakh SHGs, 67,624 Village Organizations and 1,353 Cluster Level Federations across Bihar (Singh, 2023) ^[23]. Participation in Self-Help Groups has enhanced women's economic participation and decision-making ability, thereby contributing to their livelihood security (Pankaj, 2020) ^[11]. However, variations in socio-economic conditions and access to resources may influence the level of livelihood security among rural women (Prasad *et al.*, 2025) ^[13]. Therefore, an assessment of the livelihood security of rural women under the JEEViKA programme in Samastipur district of Bihar assumes considerable importance (Siddharth *et al.*, 2025) ^[20].

Objectives

- To assess the livelihood security of rural women under the JEEViKA programme.
- To ascertain the relationship between the profile characteristics and livelihood security of rural women beneficiaries under the JEEViKA programme.

Methodology

1. **Location of the Study:** The study was conducted in Samastipur district of Bihar, situated in the north-eastern part of the state and falling under the Darbhanga Division. The district was selected purposively for the present investigation due to the comparatively higher concentration of JEEViKA beneficiaries and the extensive implementation of the programme in comparison to other districts of Bihar.
2. **Selection of Block:** There are 20 blocks in Samastipur district of Bihar. Among them, Sarairanjan block was selected purposively for the present study due to the presence of a comparatively larger number of functional Self-Help Groups and the highest concentration of JEEViKA beneficiaries in the district.
3. **Selection of Respondents:** Out of the 46 villages covered under JEEViKA in Sarairanjan block, four villages, namely Gangapur Athar, BathuaBuzrug, Bakhri Buzrug and Gaupur, were selected purposively. From the selected villages, about 2.5 per cent of the beneficiaries were selected through proportionate random sampling technique, constituting a total sample of 145 beneficiaries.
4. **Research Strategy:** The present study employed an ex-post facto research design and a survey research strategy to assess the livelihood security of rural women beneficiaries under the JEEViKA programme.
5. **Time Horizon of the Study:** The study employed a cross-sectional time horizon, wherein data were collected from the respondents at a single point in time.
6. **Data Collection Method:** The present study employed the survey method for the collection of data from the respondents.

7. **Data Collection Tools Used:** A structured interview schedule was developed to collect relevant information pertaining to the socio-economic, psychological and communication characteristics of the beneficiaries, with special emphasis on their livelihood security under the JEEViKA programme.

8. **Statistical Analysis:** Data were analysed using statistical tools such as frequency, percentage, arithmetic mean, standard deviation and regression analysis to ensure a comprehensive and accurate interpretation of the findings. The analysis was carried out using MS Excel and SPSS software.

Results and Discussion

Table 1: Distribution of JEEViKA beneficiaries according to their overall livelihood security under the JEEViKA programme

S. No.	Category	JEEViKA Beneficiaries (n=145)	
		Frequency	Percentage
1	Low (41-95)	15	10.34
2	Medium (96-150)	35	24.14
3	High (151-205)	95	65.52

Table 1 revealed that a majority of the JEEViKA beneficiaries belonged to the high livelihood security category, accounting for 65.52 per cent. About 24.14 per cent of the beneficiaries exhibited a medium level of livelihood security, whereas only 10.34 per cent belonged to the low livelihood security category. The higher level of livelihood security observed among the beneficiaries may be attributed to improvements in various dimensions of livelihood, including economic security, food and nutritional security, health security, social security, ecological security, psychological security and physical security. These findings indicate that participation in the JEEViKA programme has contributed positively towards enhancing the overall livelihood security and well-being of rural women beneficiaries (Khumukcham *et al.*, 2024) ^[8]; (Prasad *et al.*, 2025) ^[13].

Table 2 presents the regression analysis depicting the influence of selected profile characteristics on the livelihood security of rural women beneficiaries under the JEEViKA programme. The regression model indicated that several socio-economic, behavioural and psychological variables exerted a significant influence on the livelihood security of the beneficiaries. The intercept ($B = 2.184$; $p = 0.498$) was found to be non-significant and, therefore, has limited explanatory value. Among the socio-economic variables, education ($B = 0.356$; $p = 0.040$), type of house ($B = 0.284$; $p = 0.039$), activities performed under JEEViKA ($B = 0.415$; $p = 0.004$) and annual income ($B = 0.274$; $p = 0.038$) exhibited a positive and significant influence on livelihood security. These findings suggest that better educational attainment, improved housing conditions, greater involvement in JEEViKA activities and higher annual income contribute positively to the livelihood security of rural women beneficiaries. However, age ($B = 0.128$; $p = 0.176$) and size of family ($B = 0.214$; $p = 0.356$) did not exert a significant influence on livelihood security.

Table 2: Regression analysis of selected profile characteristics of beneficiaries with livelihood security of rural women under JEEViKA programme

Variables	Unstandardized Coefficient (B)	Std. Error	t-value	p-value
Intercept (Constant)	2.184 ^{NS}	3.216	-0.679	0.498
Age	0.128 ^{NS}	0.094	-1.362	0.176
Education	0.356*	0.172	2.070	0.040
Size of family	0.214 ^{NS}	0.231	-0.926	0.356
Type of house	0.284*	0.136	2.088	0.039
Occupation	0.287*	0.139	2.065	0.041
Activities performed under JEEViKA	0.415**	0.143	2.923	0.004
Annual income	0.274*	0.131	2.092	0.038
Risk orientation	0.731***	0.158	4.627	0.001
Attitude toward JEEViKA activities	0.418**	0.143	2.923	0.004
Decision making ability	0.364**	0.118	3.085	0.003
Self confidence	0.418**	0.127	3.291	0.001
Leadership ability	0.382**	0.121	3.157	0.002
Achievement motivation	0.528**	0.151	3.497	0.001
Social participation	0.463**	0.138	3.355	0.002
Extension Contact	0.614***	0.104	5.904	0.000

^{NS}Not Significant ($p > 0.05$), *Significant at 0.05 level ($p \leq 0.05$), **Significant at 0.01 level ($p \leq 0.01$), ***Highly Significant ($p < 0.001$)

Among the behavioural and psychological variables, risk orientation ($B = 0.731$; $p = 0.001$) emerged as the strongest predictor of livelihood security. Further, attitude towards JEEViKA activities ($B = 0.418$; $p = 0.004$), decision-making ability ($B = 0.364$; $p = 0.003$), self-confidence ($B = 0.418$; $p = 0.001$), leadership ability ($B = 0.382$; $p = 0.002$), achievement motivation ($B = 0.528$; $p = 0.001$), social participation ($B = 0.463$; $p = 0.002$) and extension contact ($B = 0.614$; $p = 0.000$) exerted a positive and significant influence on livelihood security. These findings indicate that rural women possessing favourable behavioural and psychological attributes are more

likely to access resources, participate effectively in developmental interventions and adopt livelihood opportunities, thereby strengthening their overall livelihood security under the JEEViKA programme. Overall, the analysis highlights risk orientation, extension contact, achievement motivation and active participation in JEEViKA activities as important determinants of livelihood security among rural women beneficiaries. These findings are aligned with (Shinde *et al.*, 2021) ^[19]; (Chuahari *et al.*, 2022); (Rathwa *et al.*, 2023) ^[16]; (Singh *et al.*, 2024) ^[22]; (Lohar *et al.*, 2024) ^[9]; (Singh *et al.*, 2025) ^[21].

Table 3: Model summary for livelihood security of rural women under JEEViKA programme

Model summary for livelihood security of rural women under JEEViKA programme					
Model	Multiple R	R Square	Adjusted R Square	Standard Error	Observations
Predictors (Age, Education, Size of family, Type of house, Occupation, Activities performed under JEEViKA, Annual income, Risk orientation, Attitude toward JEEViKA activities, Decision making ability, Self confidence, Leadership ability, Achievement motivation, Social participation and Extension contact)	0.981	0.962	0.957	2.746	145

The data presented in Table 3 indicate that the Multiple R value of 0.981 reflects a very strong positive relationship between the selected profile characteristics and the livelihood security of rural women under the JEEViKA programme. The R Square value of 0.962 indicates that 96.20 per cent of the variation in livelihood security was explained by the combined effect of the selected socio-economic, behavioural and psychological

variables included in the model. Further, the Adjusted R Square value of 0.957 suggests that, after adjusting for the number of predictors, 95.70 per cent of the variation in livelihood security was accounted for by the model. The standard error of estimation was found to be 2.746, indicating a relatively good fit of the regression model. The analysis was based on observations obtained from 145 JEEViKA beneficiaries.

Table 4: ANOVA

Model	Sum of Squares (SS)	Degree of Freedom (df)	Mean Square (MS)	F-value	Significance F
Regression	194168.213	15	12944.548	216.738	1.14194E-83
Residual	7704.436	129	59.724		
Total	201872.649	144			

Table 4 shows that the F-value of 216.738 was statistically highly significant, as indicated by the Significance F value of 1.14194E-83. This indicates that the overall regression model was statistically significant and that the selected profile characteristics collectively exerted a significant influence on the livelihood security of rural women beneficiaries under the

JEEViKA programme.

Conclusion

The study concluded that the JEEViKA programme has made a significant contribution towards strengthening the livelihood security of rural women in Samastipur district of

Bihar. The majority of the beneficiaries belonged to the middle age group, had primary level education, medium-sized families and medium annual income, and were engaged in farming along with business activities. The beneficiaries also exhibited favourable behavioural and psychological characteristics, including high risk orientation, favourable attitude towards JEEViKA activities, high social participation and high extension contact.

A majority of the beneficiaries belonged to the high livelihood security category, indicating the positive role of the JEEViKA programme in improving the socio-economic well-being of rural women. Regression analysis further revealed that profile characteristics significantly influenced the livelihood security of the beneficiaries. Overall, the findings suggest that the JEEViKA programme has strengthened the livelihood security of rural women by improving their socio-economic conditions, enhancing their behavioural and psychological capacities, and increasing their access to livelihood opportunities and institutional support. Strengthening capacity-building initiatives and livelihood diversification activities may further improve the effectiveness of the programme and contribute to sustainable rural development.

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Conflict of Interest

The authors declare that there is no conflict of interest.

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