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Profile characteristics of rural women beneficiaries under the Jeevika programme in Samastipur district of Bihar

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Abstract

The profile characteristics of programme beneficiaries provide important insights for understanding the outreach and effective implementation of rural development interventions. The present study was undertaken to analyse the profile characteristics of rural women beneficiaries under the JEEViKA programme in Samastipur district of Bihar. An ex-post facto research design with a survey approach was adopted for the study. Samastipur district and Sarairanjan block were selected purposively, and four villages were chosen for the investigation. A total of 145 beneficiaries were selected through proportionate random sampling. Data were collected using a structured interview schedule and analysed using frequency and percentage. The findings revealed that 51.03 per cent of the beneficiaries belonged to the middle-age group, 67.59 per cent belonged to medium-sized families, and 51.72 per cent were engaged in farming along with business activities. A majority of the respondents also exhibited high risk orientation (64.14%), a favourable attitude towards JEEViKA activities (66.21%), high social participation (60.00%) and high extension contact (74.48%). The study highlights the socio-economic, behavioural and communication profile of the beneficiaries, which can serve as a valuable input for researchers, extension professionals and policymakers in planning need-based interventions and enhancing the effectiveness of women-oriented rural development programmes.

Keywords: JEEViKA, RURAL WOMEN, PROFILE characteristics, Self-Help Groups, Bihar, beneficiaries

Introduction

Rural women play a vital role in agricultural production, household management and the socio-economic development of rural communities. Their active participation in farming, livestock rearing, income-generating activities and family welfare makes them an indispensable component of rural livelihoods (Sawandkar *et al.*, 2022) ^[9]. However, despite their significant contributions, rural women often face challenges such as limited access to education, financial resources, productive assets, decision-making opportunities and institutional support, which restrict their overall development (Kansotia *et al.*, 2023) ^[4]. Improving the socio-economic conditions of rural women is therefore essential for enhancing their participation in development processes and enabling them to contribute more effectively to household and community welfare (Meher *et al.*, 2025) ^[5].

The overall development of rural women depends on several interrelated social, economic, psychological, political and cultural factors that influence their quality of life and participation in rural development programmes (Tayde and Chole, 2010) ^[15]. Better access to education, healthcare, employment opportunities, financial services and community institutions enables rural women to improve their livelihoods, participate actively in local development activities and make

informed decisions regarding their families and economic activities (Pattnaik and Rout, 2025) ^[6]. Consequently, strengthening the socio-economic status of rural women has become an important priority for promoting inclusive rural development, reducing gender disparities and achieving sustainable development goals (Vaishnavi and Ramesh, 2023) ^[16].

JEEViKA, officially known as the Bihar Rural Livelihoods Project, is the flagship rural poverty alleviation programme of the Department of Rural Development, Government of Bihar, implemented under the framework of the National Rural Livelihood Mission (NRLM) (Rajpoot *et al.*, 2023a) ^[8]. Since its launch in 2006, the programme has witnessed remarkable expansion and has evolved into one of India's most successful community-based initiatives dedicated to the empowerment of rural women (Suman and Jahanara, 2022) ^[13]. The programme operates on the premise that organizing economically disadvantaged rural women into strong community institutions, coupled with continuous capacity building and institutional support, can enable them to overcome poverty, social exclusion and economic vulnerability (Shah *et al.*, 2019) ^[10].

To achieve these objectives, JEEViKA facilitates the formation and strengthening of women-led community

organizations that encourage regular savings, access to credit through internal lending, financial discipline and active participation in livelihood as well as developmental activities. Rural women are mobilized into Self-Help Groups (SHGs), which are further federated into Village Organizations (VOs) and Cluster Level Federations (CLFs). This institutional framework has enhanced collective decision-making, strengthened mutual support among members and increased women's participation in household, social and economic affairs (Anonymous, 2018) ^[1].

The scale of the programme reflects its significant outreach across Bihar. By March 2022, JEEViKA had supported the establishment of more than 10.35 lakh Self-Help Groups, 67,624 Village Organizations and 1,353 Cluster Level Federations, providing an extensive institutional network for promoting the socio-economic advancement of rural women (Singh, 2023) ^[11]. Through these community institutions, beneficiaries have gained improved access to financial services, livelihood opportunities and capacity-building interventions, which have strengthened their role in household decision-making and community development.

Evidence from earlier studies suggests that participation in JEEViKA and its Self-Help Groups has contributed to improvements in women's economic security, social status, self-confidence and psychological well-being, thereby fostering different dimensions of empowerment (Goswami *et al.*, 2021) ^[3]. The programme has also encouraged collective action, enhanced livelihood opportunities and created an enabling environment that supports women's active involvement in local development initiatives (Sof *et al.*, 2025) ^[12]. Although challenges related to gender inequality continue to persist in rural areas, JEEViKA has played a meaningful role in enhancing women's leadership qualities, decision-making ability and confidence while promoting their participation in development processes (Poddar and Sajjan, 2023) ^[7]. In this context, examining the profile and characteristics of women beneficiaries associated with the programme becomes important for understanding the social and economic background of participants and for understanding the socio-economic background of beneficiaries and supporting programme planning (Singh, 2023) ^[11].

Objectives

- To study the profile of beneficiaries of JEEViKA programme.

Methodology

1. Location of the Study

The present investigation was carried out in Samastipur district of Bihar, located in the north-eastern region of the state under the Darbhanga Division. The district was purposively selected for the study because of the widespread

implementation of the JEEViKA programme and the relatively larger number of programme beneficiaries compared to many other districts in Bihar. The extensive coverage of JEEViKA in the district provided an appropriate setting for examining the profile characteristics of rural women beneficiaries.

2. Selection of Block

Samastipur district comprises 20 administrative blocks. Among these, Sarairanjan block was purposively selected for the present study because it has a comparatively higher concentration of active Self-Help Groups (SHGs) and a larger number of JEEViKA beneficiaries than the other blocks in the district. The extensive implementation of the programme in this block made it an appropriate area for conducting the study.

3. Selection of Respondents

A total of 46 villages in Sarairanjan block were covered under the JEEViKA programme. Among these, four villages—Gangapur Athar, Bathua Buzrug, Bakhri Buzrug and Gaupur—were selected purposively for the present investigation. Thereafter, approximately 2.5 per cent of the beneficiaries from the selected villages were chosen using the proportionate random sampling technique. This procedure resulted in a final sample of 145 JEEViKA beneficiaries for the study.

4. Research Strategy

The present study employed an ex-post facto research design and a survey research strategy to assess the empowerment 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 required data were collected from the respondents using the survey method.

7. Data Collection Tool Used

A structured interview schedule was developed to collect relevant information on the profile characteristics of the JEEViKA beneficiaries.

8. Statistical Analysis

The collected data were analysed using appropriate statistical tools such as frequency and percentage for meaningful interpretation of the findings. The analysis was performed using MS Excel and SPSS software.

Table 1: Profile of beneficiaries of JEEViKA programme (n=145)

Sr. No.	Variables	Categories	JEEViKA Beneficiaries (n=145)	
			<i>f</i>	%
1.	Age	Young (up to 35years)	63	43.45
		Middle (36 – 60)	74	51.03
		Old (above 60)	8	5.52
2.	Education	Illiterate	4	2.76
		Can read only	14	9.66
		Can write only	7	4.83
		Primary school	43	29.65
		Middle school	29	20.00
		High school	23	15.86
		Above high school	25	17.24
3.	Size of family	Small (up to 4 members)	18	12.41
		Medium (5-10 members)	98	67.59
		Large (above 10)	29	20.00
4.	Type of house	Kachcha	13	8.97
		Mixed	47	32.41
		Pucca	85	58.62
5.	Occupation	Farming only	39	26.90
		Farming + service	4	2.76
		Farming + Business	75	51.72
		Farming + Business + Service	27	18.62
6.	Activities performed under JEEViKA	Up to 2 activities	49	33.79
		3-5 activities	58	40.00
		6-8 activities	38	26.21
7.	Annual income	Low (Below Rs. 95,000)	23	15.86
		Medium (Rs. 95,001 to 2,10,000)	80	55.17
		High (Rs. 2,10,001 and above)	42	28.97
8.	Risk orientation	Low (6-14)	15	10.34
		Medium (15-22)	37	25.52
		High (23-30)	93	64.14
9.	Attitude toward JEEViKA activities	Low (5-11)	8	5.51
		Medium (12-18)	41	28.28
		High (19-25)	96	66.21
10.	Decision making ability	Low (Up to 4)	31	21.38
		Medium (5-9)	67	46.21
		High (10-14)	47	32.41
11.	Self confidence	Low (7-16)	26	17.93
		Medium (17-26)	69	47.59
		High (27-35)	50	34.48
12.	Leadership ability	Low (7-16)	18	12.41
		Medium (17-26)	55	37.93
		High (27-35)	72	49.66
13.	Achievement motivation	Low (6-14)	21	14.48
		Medium (15-22)	70	48.28
		High (23-30)	54	37.24
14.	Social participation	Low (1)	15	10.34
		Medium (2-3)	43	29.66
		High (4)	87	60.00
15.	Extension Contact	Low (Up to 8)	7	4.83
		Medium (9-16)	30	20.69
		High (17-24)	108	74.48

Results and Discussion

Table 1 reveals that more than half (51.03%) of the JEEViKA beneficiaries belonged to the middle-age group (36–60 years), suggesting that women in this age category constituted the major share of programme participants. With regard to educational status, primary education was the most common level attained by the beneficiaries (29.65%), indicating a moderate educational background. A majority of the respondents (67.59%) belonged to medium-sized families, while 58.62 per cent lived in pucca houses, reflecting comparatively better living conditions. In terms of

occupation, farming combined with business activities was the predominant source of livelihood, reported by 51.72 per cent of the beneficiaries. The distribution of beneficiaries based on activities performed under the JEEViKA programme showed that 40.00 per cent fell under the medium category, whereas more than half (55.17%) were placed in the medium annual income category.

The behavioural and communication profile of the beneficiaries indicated encouraging trends. A majority (64.14%) exhibited a high level of risk orientation, while 66.21 per cent expressed a highly favourable attitude towards

JEEViKA activities, suggesting their positive outlook towards programme interventions and readiness to adopt new practices. Nearly half of the respondents were found to possess medium levels of decision-making ability (46.21%), self-confidence (47.59%) and achievement motivation (48.28%). Furthermore, 49.66 per cent of the beneficiaries had high leadership ability, whereas high levels of social participation and extension contact were observed among 60.00 per cent and 74.48 per cent of the respondents, respectively. Overall, the findings suggest that the beneficiaries were characterized by favourable socio-economic, psychological and communication attributes, which are likely to have supported their active participation in JEEViKA programme activities. These findings are aligned with (Sunitha *et al.*, 2019) ^[14]; (Shah *et al.*, 2019) ^[10]; (Sawandkar *et al.*, 2022) ^[9]; (Vaishnavi & Ramesh, 2023) ^[16]; (Suman & Jahanara, 2022) ^[13]; (Deepa & Bose, 2024) ^[2]; (Sof *et al.*, 2025) ^[12]; (Pattnaik & Rout, 2025) ^[6].

Conclusion

The study provides a comprehensive overview of the profile characteristics of rural women beneficiaries associated with the JEEViKA programme in Samastipur district of Bihar. The findings revealed that most beneficiaries were middle-aged, had primary level education, belonged to medium-sized families and were engaged in farming along with business activities. A considerable proportion of the respondents also exhibited favourable behavioural and communication characteristics, including high risk orientation, positive attitude towards JEEViKA activities, high social participation and strong extension contact. These profile attributes reflect the socio-economic and behavioural background of the programme beneficiaries and offer valuable insights for researchers, extension professionals and policymakers. Such information can serve as a useful basis for designing need-based interventions and strengthening the planning and implementation of rural development programmes targeting women.

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Conflict of Interest

The authors declare that there is no conflict of interest.

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