

# SAFANSI

## The South Asia Food and Nutrition Security Initiative

### JEEVIKA IN RURAL BIHAR: SOCIAL MOBILIZATION AND CULTURAL TRANSFORMATION

The process of economic development is culturally transformative. It has fundamental effects on traditional norms and values and on how members of households and communities view themselves and one another. What has been less clear is the extent to which a development intervention can be instrumental in bringing about cultural change, or if an intervention can effectively induce social change that has important cultural effects – especially in very traditional, remote rural settings. Gender roles are often pointed to as being hard-wired into traditional societies and resistant to change, let alone redefinition. Yet recent practical experience from the Indian state of Bihar strongly suggests that the immutability of gender norms in these contexts may have been seriously overestimated.

The project in question is the Bihar Rural Livelihoods Project, locally known as *Jeevika*, translated variously as “livelihoods” or “livelihoods expansion.” *Jeevika* is a very large-scale, community-based poverty reduction operation which began in six districts in 2006 and which will cover all 38 districts in the state by 2022. It is implemented by the state government of Bihar with a concessional loan and technical assistance from the World Bank. The Project’s principal intended targets have been very poor women whose participation entailed organizing into self-help groups of between 10 and 15 members. The settings in which the Project is carried out is all-important

for examining how a development intervention can have an impact on culture and cultural identity. Bihar is one of the poorest states in the country, and its rural areas are characterized by severe caste hierarchies, patriarchy, and inequality. It is an exceptionally “hard context” in which to introduce a project that purposefully targets women’s empowerment, both individually within their households and publicly within their communities.



Women from a JEEVIKA SHG group conducting their book keeping activities for the week (Photo Credit: Shruti Majumdar)

The self-help group is the vital initial forum in which an egalitarian ethos is cultivated between the members – something that often takes time to achieve between women from different castes and backgrounds. But collective action can be effectively used to overcome traditional patterns of behavior and to develop a sense of common purpose. It begins with savings within the group, accumulated at regular meetings on a weekly basis, where the members each contribute 10 rupees. Once a sufficient amount has been accumulated, individual members may obtain loans from the pot and repay them with a small interest rate. This is called “interloaning,” and the pooling and use of the members’ own resources provides the fundamentals of collective financial planning and lending. It is the beginning of collective action, all of which takes place at the communal level, and its affects are more than just economic.

The women belonging to a self-help group effectively displace a major part of their

traditional caste and gender identity with a new one which is defined by activism and membership in a group of peers who are focused on mobilizing for purposes like gaining access to credit. The process of federation, through which groups of the 10 to 15 member self-help groups are themselves assembled into 10 to 15 group village organizations, and then into cluster level federations consisting of between 35 and 45 village organizations. The experience of participating at these levels of collective action and civic engagement broadens the perspectives of the women well beyond their own households and makes them active agents of social change. This is a fundamental change where traditions assign women’s gender identities firmly to the domestic sphere.

What do the women require in order to make this happen? First of course is the organization itself, principally the self-help group and the village organization. They also need what the Project’s planners and implementers refer to as “symbolic resources,” which enable them to identify with the mission and objectives of group membership and to define themselves in these terms alongside, and to a large extent, in place of caste, kinship, or religious identities. And they need access to physical and financial resources, including the identification cards and passbooks that participation in public life requires. Once they have these, they are in a position to network with others with different experiences who they otherwise never would have interacted with, including those who live and work in other villages and who are from different caste and religious backgrounds. These expanded horizons lead to some very real and practical results, including exposure to new knowledge systems that can challenge and overwhelm traditional belief systems, and the development of new competencies that



Project staff speaking to JEEViKA SHG women (Photo Credit: Shruti majumdar)

transcend the boundaries those old beliefs tend to define and reinforce. This is very much what ethnographers and other social scientists mean when they call a development process “transformative.”

Analyses of Jeevika outcomes as of 2014 corroborate roughly similar findings from the evaluation of an earlier project involving women’s self-help groups elsewhere in India which influenced the design of Jeevika – the Andhra Pradesh District Poverty Initiatives Project better known locally as the *Indira Kranthi Padham* or *IKP*. There too, participating self-help groups consisted of both those already existing and those established through the Project. Yet the social empowerment of women was not limited to those participating in the IKP, the benefits spread to non-members as well. Informed by that practical experience, *Jeevika* very purposefully targeted objectives entailing the mobilization and the empowerment of disadvantaged and vulnerable women. The women elected their presidents, treasurers, and secretaries from within the self-help group. Where there was insufficient financial literacy or numeracy, they could avail themselves of the services of a *Jeevika* project community mobilizer to monitor and maintain the collective pot and loans from it, and to teach basic accounting skills to the members. Once these accounting practices became internalized as a natural part of the self-help groups’ operations, the groups’ federation into village organization enabled them to join the formal sector, establishing bank accounts and procuring loans from local banks.

However deep the norms surrounding gender roles in rural Bihar may be, analysis of *Jeevika*’s impacts found that the project had indeed induced widespread cultural change that saw

both women and men see what women’s gender roles consist of differently. The nature and scale of that change point to the practical significance of broad social mobilization. The impacts were not a function of subtle changes to gender roles at an individual level, but rather the product of social activism and movements within participating villages and groups of villages. Gender equality became a social cause, the results of which directly challenged the patriarchal power structures characteristic of these communities, and which did so further as it was scaled up to cluster level federations of multiple village organizations. The definition of a woman’s “place” had expanded from the household, to the community, to society.



An SHG women creating a Madhubani painting, a tribal art-form traditional to Bihar (Photo Credit: Shruti Majumdar)

The empowerment of women participating in *Jeevika* was measured by a number of criteria, including escape from high interest debt and the ability to access and use credit for productive purposes once longstanding loans had been paid off. This debt relief did not just apply to the women themselves of course, but to their households, within which their central role in achieving this newfound financial freedom is likely to have greatly increased their voice in making decisions about how the families' resources should be spent. Investment spending in children's education is typically a strong indicator that women have assumed a greater role in this decision making, and the analyses found clear evidence of this even in the relatively limited three-year window of time examined. The results also pointed to increased mobility on the parts of the women concerned, which is a vital element of empowerment because it is a necessary condition to their civic engagement, and ultimately to their participation in political processes, which had been unthinkable before.



SHG women on the way to a meeting (Photo Credit: Shruti Majumdar)

Read the full report, **Recasting culture to undo gender: a sociological analysis of Jeevika in rural Bihar, India**

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