

# Microfinance, Self-Help Groups and Women Empowerment: Evidence from Jeevika in Bihta, Bihar

Aakriti Jha

S.G.T.B. Khalsa College, University of Delhi

## ABSTRACT

Women's entrepreneurship is emerging as a key driver of rural development and social transformation in India. This study explores the impact of the Bihar Rural Livelihoods Promotion Society (BRLPS), popularly known as Jeevika, on women entrepreneurs in rural Bihar. Using a qualitative research design, data were collected through semi-structured interviews, focus group discussions, and participant observation with 30 members of various self-help groups under Village Organisations in Bihta Block, Patna. Findings reveal that access to microfinance at minimal interest rates, peer support, and capacity-building interventions have significantly enhanced women's economic participation. Eight respondents successfully initiated or expanded enterprises such as tailoring, beauty parlours, kirana stores, fisheries, utensil shops, furniture units and electric shops — demonstrating a shift from domestic roles to income-generating activities. Beyond economic benefits, Jeevika has strengthened confidence, social mobility, and decision-making power among women. However, challenges like language barriers, societal norms, market access, and trust constraints remain. The study concludes that Jeevika is instrumental in fostering grassroots entrepreneurship and financial independence among rural women, although scaling efforts and policy support are required to widen outreach and impact.

**Keywords:** *Microfinance, Women Empowerment, Self-Help Groups, Jeevika, Bihar, Rural Entrepreneurship*

## INTRODUCTION

*"I measure the progress of a community by the degree of progress which women have achieved"*

**- B. R. AMBEDKAR**

A country's progress cannot be truly measured when only its male population is advancing. In India, where nearly 48.5% of the population comprises females, almost half of our citizens face significant challenges stemming from social and financial issues. Women, especially in rural households, often become victims of forced or early marriages, female genital mutilation, restricted access to education, and the denial of opportunities to work and earn. These circumstances lead to a high level of dependence on men, resulting in lowered self-confidence and feelings of worthlessness among women.

Financial independence plays a pivotal role in women's empowerment as it liberates them from reliance on men for financial support, housing, and basic necessities. A woman achieves true independence when she earns her own income, and Jeevika in Bihar is making this empowerment possible by enabling women to establish their businesses and attain financial autonomy.

The Government of Bihar's project under the Department of Rural Development is known as the Bihar Rural Livelihood Project, or "Jeevika." This initiative aims to promote the social and economic empowerment of the rural poor and operates under the National Rural Livelihood Mission. Microfinance is a financial service that, in the case of BRLPS, is provided to the poorest members of society.

An entrepreneur is an individual who assumes the risk of starting a new business venture. Entrepreneurs create firms to realize their ideas, a concept known as entrepreneurship, which combines capital and labour to produce goods or services for profit. Jeevika is assisting rural women by organizing them into self-help groups and providing loans, enabling them to launch their businesses. In Bihar, many women have initiated ventures in areas such as fish farming, tailoring, Madhubani art, and utensil manufacturing with the support of Jeevika.

From 2008 to 2020, the project has empowered over 12 million rural women, organizing them into 1.03 million self-help groups, granting them access to finance and markets, and improving their health and nutrition practices. This remarkable progress has also led to a significant increase in the number of women entrepreneurs in Bihar, with Jeevika playing a crucial role in this transformation.

### ABOUT THE ORGANISATION

In 2006, Bihar, one of India's poorest and most populous states, faced a multitude of challenges, including poor infrastructure and service delivery, within a complex political and social environment. The state grappled with limited inclusion of women in governance and local government institutions, and women had severely restricted access to economic opportunities, essential services, and financial resources. Given these pressing issues, the pursuit of inclusive rural development in Bihar became an urgent and formidable task.

Jeevika embarked on its mission by initiating the organization of self-help groups among women in six districts of Bihar, namely Purnia, Khagaria, Madhubani, Muzaffarpur, Nalanda, and Gaya. Over time, its reach has expanded significantly, and today it operates in all 38 districts of Bihar, establishing self-help groups across 534 blocks within the state. India's JEEViKA program (literally translating to livelihoods), **financed by the World Bank**, is the **country's largest state-level program** working exclusively with women from poor rural families across the State of Bihar.

The core strategy of the BRLP programme is to build vibrant and bankable women's community institutions in the form of self-help groups (SHGs), who through member savings, internal loaning and regular repayment become self-sustaining organizations. The groups formed would be based on self-savings and revolving fund and not on a single dose of community investment fund (CIF) funds for association given as a subsidy. The primary level SHGs would next be federated at the village, by forming village organizations (VOs), then at a cluster level, to become membership based, social service providers, business entities and valued clients of the formal banking system. Such community organizations would also partner a variety of organizations for provided back-end services for different market institutions such as correspondents for banks and insurance companies, procurement franchises for private sector corporations and delivery mechanisms for a variety of government programmes.

12-15

12-15

35-40

Member -----> S.H.G. -----> V.O. -----> C.L.F.

The BRLP objective is to **enhance social and economic empowerment of the rural poor in Bihar**. This objective is sought to be accomplished by:

- Improving rural livelihoods and enhancing social and economic empowerment of the rural poor.

- Developing organizations of the rural poor and producers to enable them to access and better negotiate services, credit and assets from public and private sector agencies and financial institutions.
- Investing in capacity building of public and private service providers.
- Playing a catalytic role in promoting development of microfinance and agribusiness sectors.

## REVIEW OF LITERATURE

Cheston and Kuhn conducted a study in 2004, exploring the impact of extending microfinance opportunities to women in disadvantaged communities. Their research revealed compelling advantages in empowering women through microfinance initiatives compared to their male counterparts. Women, they found, displayed a heightened sense of responsibility and commitment towards repaying borrowed funds. Additionally, their investigation indicated that families with employed women experienced not only economic but also social growth. A noteworthy observation was that women actively contributing to their families' financial well-being received greater respect and fair treatment within their households. They enjoyed opportunities for active involvement in family decision-making processes, a privilege less frequently extended to non-working women in the same context.

“Group effectiveness ”refers to an assessment of a set of dynamic functions carried out by group members through the support of promoting agencies with the aim of achieving the group’s goals (Baninajarian and Abdullah 2009). The normative approach suggests three major criteria for the assessment of group effectiveness: (1) group performance as actual output from a group, (2) the group’s self-reliance, and (3) the impact of group activities on members ’satisfaction (Hackman and Morris 1975). This approach examines the effectiveness of groups engaging in multiple tasks within a formal organizational context.

An SHG is similar to a group made up of members from similar socio-economic backgrounds and which performs various financial and non-financial activities within and outside the group. SHGs are usually nurtured by promoting institutions and supported by banks and federations. The effectiveness of SHGs represents the stage of attaining institutional and financial autonomy, such as managing savings, internal lending, financial linkages, and book-keeping, without any external support (Shetty 2009). Traditionally, the effectiveness of an SHG has been assessed by its financial performance (Karmakar 2009; Marr 2002), which is associated with members ’repayment of loans made by the group, SHGs ’loan repayments to the bank, SHGs ’credit rotation behaviour, and their members ’ informal debt liabilities.

About SHG, Rego (2006) states “The SHG movement in India, has come of age and though men can also form themselves into SHGs, the term has become synonym with women groups. Today SHG movement has acquired more than one objective to alleviate poverty in rural areas and also to empower women particularly the rural and semi-urban folks.” According to Raj (2006), “SHGs are the powerful media to solve many of the problems of rural India such as removal of poverty, improvement of standard of living, the development of rural economy, empowerment of women and building democratic way of living.”

Microfinance refers to small interest-free loans for low-income and needy people who cannot access commercial banks. Microfinance comprises savings, insurance, loans, and other financial products of minimum value provided to low-income customers (Thorp et al., 2016). However, for poverty alleviation and improvement of under-served societies, the combination of microfinance financial and non-financial services such as marketing, training, and knowledge is found to be more effective (Taylor & Pereznieta, 2014). Therefore, Micro-credit plus program is considered not only a way for

enhancing economic and social growth, but it also is a useful tool for women to achieve social development that is a significant aspect of improving their status and lifestyle. Moreover, having access to credit is recognized as a substantial component of empowerment because it plays a vital role in enhancing livelihood opportunities for women and enables them to fulfill the responsibility of playing both economic and social functions in society (Lippman et al. 2016; Chopra, & Muller, 2016).

Empowerment of women involves many things such as economic opportunity, social equality and personal right. Without freedom to work and earn a good income the goal of empowerment is difficult (Grishma M. Khobragade 2013). Therefore, women empowerment through entrepreneurship is an important tool for socio-economic development. This can be achieved when the society recognizes women as one among the social partner, provides them equal right, facilitates them with equal education, health and allows them to participate equally and effectively (Rathindra Nath, et al. 2006). Thus, supporting women to earn income through self-employment or entrepreneurship is an important tool of empowerment. (Anita Chaudhary 2012).

Women are very important segment in development at local to global levels. Their role in work productivity, employment generation and income-oriented activities are hindered by many socio-economic constraints (Babita Agrawal, et al. 2007). Thus, mobilizing the potential productivity of rural people and particularly of women is indispensable to achieve the resilient economic growth that will pull people above the poverty line (Mukesh Upadhyay 2011, Sanjeeb K. Jena 2013).

### RATIONALE OF THE STUDY

The rationale of this study lies in the critical need to comprehensively assess the influence of Jeevika, a rural development initiative, on women entrepreneurs in Bihar. By employing a combination of research tools such as semi-structured interviews, focus group discussions, and participant observation, this study seeks to unveil the multifaceted impact of Jeevika on the entrepreneurial endeavours of rural women. The chosen population of women associated with Village Organizations within the Bihta Block is of particular significance due to their vulnerability to socioeconomic challenges. The geographical focus on Bihta Block is intentional, given its relevance to the study's context, being an area where Jeevika actively operates. With a sample size of 30 women, representing various self-help groups, this research balances depth and practicality, allowing for an in-depth exploration of women's entrepreneurial experiences within the Jeevika framework.

### OBJECTIVE OF THE STUDY

- **Assess the Extent of Women's Entrepreneurship:**

Determine the number and types of businesses initiated by women who are members of Jeevika's self-help groups, evaluating the diversity and scale of their entrepreneurial endeavours.

- **Evaluate Economic Empowerment:**

Measure the economic impact of Jeevika's support on women entrepreneurs, including changes in income levels, financial independence, and access to resources.

- **Examine Social and Psychological Empowerment:**

Investigate how participation in Jeevika's programs influences the self-esteem, confidence, and social status of women entrepreneurs, considering factors such as leadership roles and community influence.

- **Analyse Challenges and Barriers:**

Identify and analyse the obstacles and challenges faced by women entrepreneurs in Bihar, exploring issues such as access to markets, financial resources, and social acceptance.

- **Assess the Role of Jeevika:**

Examine the specific contributions of Jeevika in facilitating women's entrepreneurship, including the effectiveness of training, access to microfinance, and the creation of a supportive network.

## RESEARCH QUESTION

What is the extent of Jeevika's impact on the entrepreneurial empowerment of women in Bihar, and how do various factors, such as financial inclusion, community support, and self-help group dynamics, contribute to this impact?

## METHODOLOGY

Methodology in research is defined as the systematic method to resolve a research problem through data gathering using various techniques, providing an interpretation of data gathered and drawing conclusions about the research data. In this study, qualitative research has been used.

Qualitative research involves collecting and analysing non-numerical data (e.g., text, video, or audio) to understand concepts, opinions, or experiences. It can be used to gather in-depth insights into a problem or generate new ideas for research.

Qualitative research is the opposite of quantitative research, which involves collecting and analysing numerical data for statistical analysis.

Qualitative methods:

1. **Focus groups:** Focus groups involve asking questions and generating discussions among a group of people to gather different opinions and insights on a particular topic.

**Group interviews can be advantageous when:**

- **Limited resources:** Group interviews are practical when there are constraints such as limited manpower, financial resources, or time that make conducting multiple individual interviews unfeasible.
  - **Gain more opinions and understanding:** Group interviews are valuable for gaining multiple opinions and achieving a deeper understanding of a topic. The dynamics within a group often stimulate extensive discussions and diverse perspectives, enriching the research findings.
2. **Participant observation:** Participant observation involves actively participating in or observing a group or community to understand their behaviour, culture, and practices. It can provide valuable qualitative data in research.

**Participant observation can be advantageous when:**

- **Contextual insights:** Researchers can uncover context-specific information that might not be apparent through other research methods.
- **Behaviour and culture:** It is particularly effective for studying social interactions, cultural practices, and behaviours within a natural setting.
- **Tools of study:**

Semi structured interview schedules, Focus Group Discussions and Participant Observation.

- **Population of study:**  
Women of village organisation of Bihta block
- **Location of study:**  
Bihta Block in Patna district of Bihar

### BLOCK MAP - PATNA



- **Sample size:**  
30 women, all members of different self-help groups.

### OVERVIEW OF THE STUDY

The study was conducted in the Patna district's Bihta Block, which comprises fifteen clusters. It took place during a Village Organization meeting, where women from various self-help groups were in attendance. Among the self-help groups represented were Saraswat, Khushi, Rounak, Rakhi, and Tulsī. The room buzzed with the presence of over 30 women who had gathered for the meeting, accompanied by a bookkeeper.

Initially, during the introductions, the women displayed a bit of hesitation in sharing their stories. However, with the gradual encouragement and guidance of the village resource persons, these women began to actively participate and express their eagerness to share their own experiences and listen to the success stories of others.

What stood out was the tremendous support and camaraderie among these women. When one woman courageously shared her story, she inspired her friends to follow suit. This sense of solidarity and encouragement is a fundamental aspect of Jeevika's mission, which aims to create a safe and empowering community for women, where they can exercise their true freedom.

Beyond discussions related to finance and business, the meeting delved into various women's rights and issues. It was remarkable to see these women, many of whom had not received a formal college education, actively participating in these discussions.

It's noteworthy that most of these women had initiated their businesses using funds borrowed from their self-help groups. Despite encountering numerous hurdles along the way, they persevered and achieved their goals. Their determination and resilience serve as a testament to the transformative power of initiatives like Jeevika in enabling women to overcome obstacles and achieve economic independence.

## CASE STUDIES

### 1. Mamta Devi

Mamta Devi was the first person who volunteered to tell us about herself. She raised her hand and very confidently stood up in a crowd of about 30 women. She belongs to the "Saraswat Samooh," the name of her self-help group, which has 12 women in it.

When asked about the amount of the loan she had borrowed from the self-help group, she said that she had borrowed a total of Rs. 70,000 to date. She also mentioned that she had successfully repaid almost all of the money she had borrowed. The interest rate on the loan for the self-help groups is only 1%, making it very possible for these women to return the money.

With the money that she borrowed; she started a tailoring business. Initially, she bought one tailoring machine and began sewing and mending clothes in her house. Slowly, her customer base grew, and she took another loan to buy another machine and even hired a lady to help her. Through her hard work and the helpful loans she received from her self-help group, she expanded her business. Today, she has two ladies working for her tailoring business

She was very proud to share this success story of hers and thanked Jeevika and the team for changing her life in this way. When asked what she used to do before, she said, laughing, "Nothing." To this, the Jeevika team told her that housework and being a housewife are very important jobs, and one should never equate them to doing nothing. This is another aspect that the Bihar Rural Livelihood Promotion Society focuses on: not just the financial independence of women but also women's empowerment, teaching them about their rights, and lifting them up not only financially but also socially and emotionally. In response, all the women in the room cheered and agreed that being a homemaker is of great importance.

This is the story of Mamta Devi, who, from being a homemaker, now owns a successful business and has truly become an entrepreneur.

### 2. Poonam Devi

Poonam Devi belongs to the "Khushi Samooh," the name of her self-help group, which has a total of 12 women members. She mentioned that she has borrowed a loan of Rs. 87,000 to expand a beauty parlour that she started on her own. She even mentioned that she has successfully repaid Rs. 30,000 out of the given amount and will soon be returning all of it without any financial trouble.

She had started a beauty parlour at her house, where she used to style and cut hair herself. The money was enough to cover the everyday costs but not enough to expand her business. When she joined the self-help group, she was able to borrow money and hire more women to work for her. She even rented

a place for her parlour and today runs it successfully with a number of women working for her. She has not only become financially independent but has also provided jobs to more women, making them financially empowered.

She mentioned that her husband passed away years ago, and hence there was no choice for her but to become financially independent, which was made possible with the help of Jeevika.

She has a 25-year-old son named Ankit, who works at a mobile store, and a daughter named Preeti Kumari who is currently pursuing a B.Com. Honors degree. She also has another son who is 18 years old and is studying in 12th grade. The fact that she is able to afford the fees for her children and cover the living costs all alone is proof that she has become financially independent and a truly successful woman entrepreneur.

Poonam Devi is a woman who, despite the hardships in her life, is able to provide for her family, run a successful business, and give other women an opportunity to work for her. She is a fierce, independent, and resilient entrepreneur.

### 3. Leela

Devi

Leela Devi belongs to the “Saraswat Samooh,” the name of her self-help group. She borrowed a loan amount of Rs. 48,000, out of which she has already repaid Rs. 37,000. With the money borrowed, she started a fish shop. In Bihar, fish is a very popular dish, especially due to the frequent flooding here.

She began the fish shop initially by selling fish on the streets, and with the help of loans from her self-help group, she expanded her fish-selling business. Today, she has a well-built store and no longer has to roam around to sell the fish.

Her husband also supported her throughout, as he did not have a job. The fish-selling business has made them financially independent and has completely transformed their lives. She attributes all of this to Jeevika, considering it a blessing that she was able to join the “Saraswat Samooh.”

From struggling to afford three meals a day to running her own fish business, entrepreneur Leela Devi has persevered through hardships and emerged as a successful businesswoman who is resilient, hardworking, and financially independent. She expresses deep gratitude towards Jeevika.

### 4. Sushma Kumari

Sushma Kumari belongs to the “Rounak Samooh,” the name of her self-help group. She has borrowed a total of Rs. 65,000 to start a Kirana store. Before joining the self-help group, she used to be a homemaker. It was difficult to afford basic necessities, and thinking about working was not even an option in a household where women were not allowed to work outside of the house, no matter what.

In 2022, she learned about self-help groups through friends, family, and other 'didis,' and she joined the “Rounak Samooh,” which has a total of 12 women members. Upon joining the self-help group, she observed that women in that group were starting businesses and earning money on their own. She got inspired by them and, with determination, convinced her family to allow her to start a business and earn her own income. Her persistence paid off, and she opened a Kirana store.

When asked about her daily income, she mentioned that she earns around Rs. 1,500 to Rs. 2,000 daily, and she considers her earnings to be good. There was a time when her family didn't speak to her because she was a working woman, and now she earns more than any man in the house.

She has already repaid half of the borrowed amount and plans to return the rest soon, without facing any financial difficulties. She gives Jeevika significant credit for changing her life and rescuing her from poverty. She is even planning to take more loans from the self-help group to expand her Kirana store and further grow her business.

#### 5. Rinki Devi

Rinki Devi belongs to the “Khushi” self-help group. She started a furniture shop with the loan money that she borrowed from the self-help group. First, she took a loan of Rs. 12,500 to start the furniture store, rent a place, and sell basic wooden equipment. Then, she took another loan of Rs. 25,000 to expand her business and begin selling chairs and tables. Recently, she borrowed a loan of Rs. 50,000, allowing her to sell sofas and even beds.

She was able to easily repay the first two loans she borrowed. Her husband helps her in the furniture store, and with their two children also assisting, it has become a family business. This family venture was initiated by an ambitious woman, Rinki Devi.

The idea of starting the furniture store was her husband's, but they lacked the necessary funds. It was only because of Rinku Devi's involvement in the “Khushi” self-help group that she was able to secure the required money. They approached some moneylenders, but the interest rates they offered were not less than 10%, compared to the 1% interest rate provided by Jeevika.

Rinku Devi attributes all her success to Jeevika, acknowledging that her business and financial well-being have greatly benefited from their support. She has also gained social and emotional support from the women members of her self-help group, which has empowered and motivated her to pursue her business. She took the calculated risk of borrowing from her self-help group and is now running a thriving business.

#### 6. Shweta Devi

Shweta Devi is a member of the “Khushi Samooh,” her self-help group. She owns an electric shop named “Balaji Electric Shop.” Her husband manages the shop daily, and she occasionally steps in when her husband is unavailable, even though the shop is under her ownership. The idea of starting an electric shop was a joint decision with her husband, and they initiated their venture by borrowing an initial loan of Rs. 12,000. Over time, she obtained various loans from her self-help group, including amounts of Rs. 25,000, Rs. 50,000, and most recently, after repaying all her previous loans, she secured a loan of Rs. 1 lakh.

She was only able to gather the necessary funds and establish her business thanks to Jeevika and her self-help group, as traditional banks did not grant her loans due to her lack of collateral. However, due to the trust of the women in her self-help group in her entrepreneurial abilities and her consistent repayment of loans, she easily obtained loans from her self-help group.

#### 7. Shernaaz Banu

Shernaaz Banu is a member of the “Rakhi Samooh,” a self-help group consisting of 12 women members. While she is a homemaker, she borrowed Rs. 60,000 from the group to help her husband start a Kirana shop. When asked why she did not start her own business but used the money for her husband, she explained that she has very young children and cannot work and leave them at home.

Jeevika has played a crucial role in helping her family become financially independent, even though she is not currently working. Her husband used her borrowed funds to start the shop, reducing her

financial dependence. To expand the business further, she even borrowed an additional loan of Rs. 60,000. After repaying these two loans, she has now taken a loan of Rs. 30,000.

She expresses her intention to start working in the shop once her children grow a little older and can attend school. Thanks to Jeevika, she now has the option to work, which was not available to her before. The members of her self-help group also motivate her to work and expand her business. Her husband is also grateful to both Jeevika and her, as her trustworthiness and credibility in obtaining loans played a pivotal role in the success of their business. They are now living a comfortable life that wouldn't have been possible otherwise.

#### 8. Kiran Devi

Kiran Devi is a member of the "Tulsi" self-help group, and her journey is truly inspiring. She embarked on her entrepreneurial journey with the support of the Jeevika program, which helped her secure a total loan amount of Rs. 1,28,000 up to this point.

With determination and hard work, Kiran Devi was able to transform her life. Initially, her business was quite modest, focusing on selling basic items such as spoons and glasses. However, she didn't stop there; she gradually expanded her inventory to include decorative plates, cookers, and pans.

Kiran Devi's story, along with that of so many other women, is a testament to the power of self-help groups and microfinance initiatives like Jeevika. Through these programs, individuals like her can access the financial resources and support needed to start small businesses and improve their livelihoods. Kiran Devi's journey from a small utensil shop to a thriving business demonstrates the potential for growth and success when given the opportunity and support.

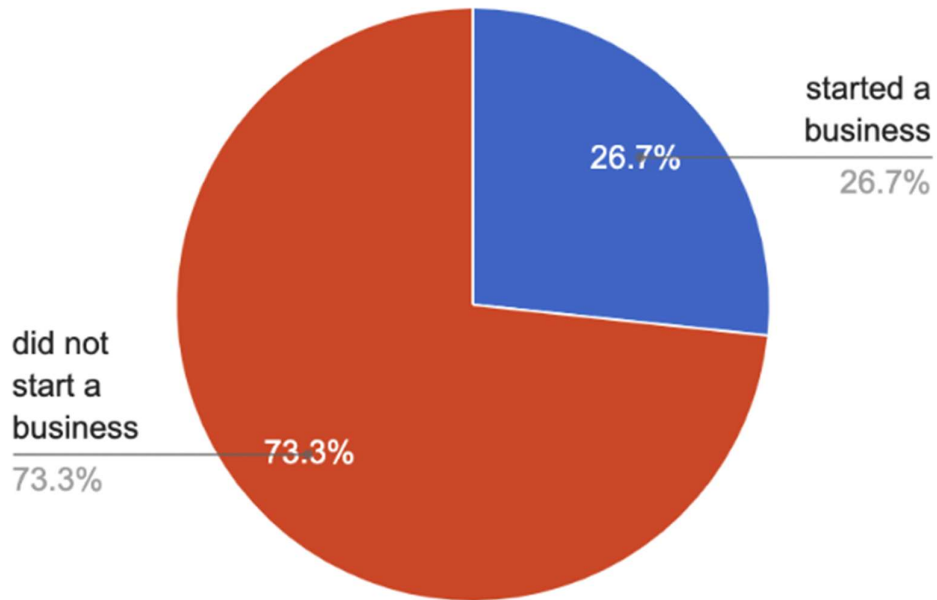
### FINDINGS AND OBSERVATIONS

**Jeevika has ushered in a significant and positive transformation in the lives of most of these women.** There has been a remarkable shift in the financial circumstances of these women from before they were introduced to and became a part of Jeevika.

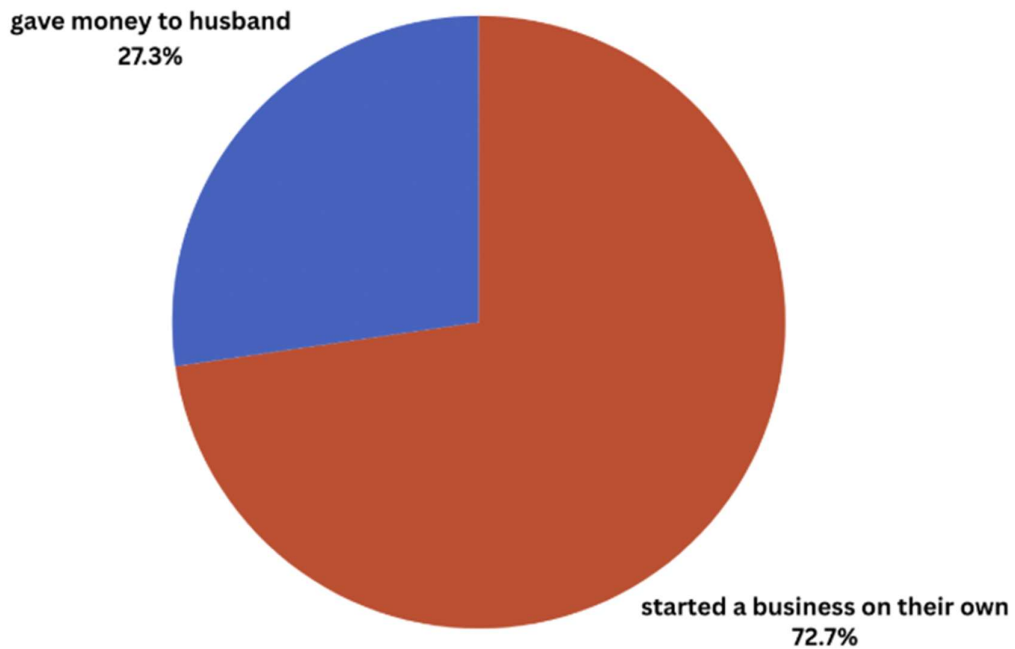
Before their association with Jeevika, many of these women primarily occupied the role of homemakers in rural areas. They hesitated to pursue work outside the home unless their husband's income was insufficient. Often, when presented with the opportunity to start a business, they showed interest, but a lack of knowledge and resources held them back.

Out of the 30 women present, eight have taken the bold step to either launch their businesses or expand existing ones with the support of borrowed funds. This indicates that the **concept of entrepreneurship, especially among women, is relatively new.** Some women have entrusted the money to their husbands to initiate business ventures since the notion of women working and earning is not widely accepted in many places. However, those who have taken the initiative to start their own businesses are now financially independent and radiate confidence, inspiring other women to do the same.

### Women starting a business



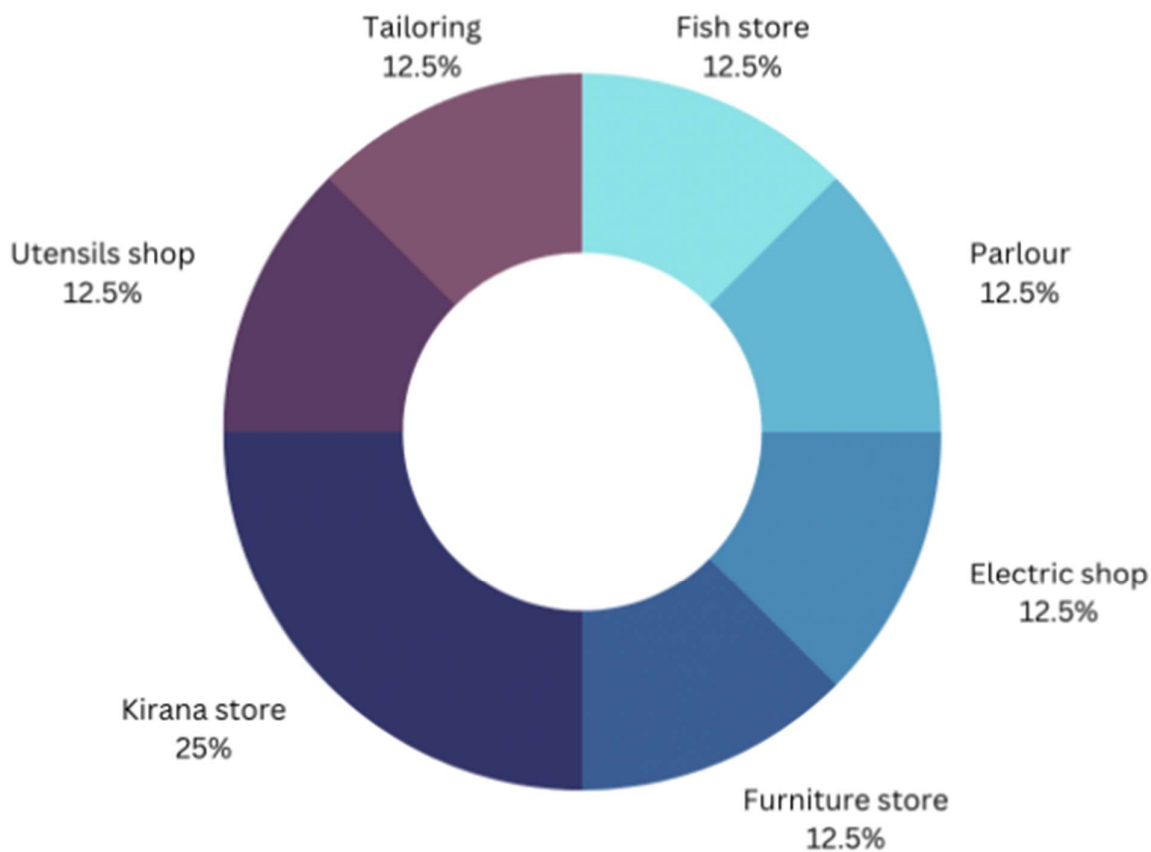
### Women Starting a Business on Their Own vs. Giving Money to Their Husband



The preference for borrowing loans from self-help groups over moneylenders is unanimous among these women. Moneylenders often charge exorbitant interest rates, usually not less than 10%, while the self-help groups levy a modest 1% interest rate. This low interest rate has motivated more women to seek financial assistance from these groups, and most of the women who initiated their businesses successfully repaid almost the entire borrowed amount without facing financial difficulties.

Being part of a community of women is incredibly empowering, as women motivate each other to achieve financial independence and reduce their dependence on men for money and basic necessities. Although women's entrepreneurship is less common compared to men, **Jeevika is actively accelerating the process of cultivating more women entrepreneurs.**

The different types of businesses that these women have started include tailoring, parlours, fish stores, electric shops, furniture stores, Kirana stores, and utensil shops.



When asked about the impact of Jeevika on their lives, many of them expressed that Jeevika is the reason they now live with confidence and empowerment. While only eight women have taken the step to start their own businesses, many more have been inspired, and the number is expected to continue growing as Jeevika and its dedicated team persist in supporting these women both financially and socially.

LIMITATIONS OF THE STUDY

The study is based on primary data collected directly from the members of self-help groups. During the discussions, many facial expressions, actions, and responses provided valuable insights into what was on everyone's minds. However, there were a few limitations, as mentioned below:

**1. Language Barrier:**

One notable challenge was the language barrier. Many women were not proficient in Hindi or English and had difficulty understanding these languages. Bihar is a region with a multitude of mother tongues spoken, making effective communication somewhat challenging.

**2. Trust Issues:**

Another limitation stemmed from trust issues. Being an outsider asking about their financial situations and the amount of loans they had taken, some women displayed a degree of hesitation, as many people prefer to keep such financial information private.

**3. Non-Participation:**

It was observed that some women remained silent throughout the meeting. This could be attributed to a lack of trust or simply disinterest in sharing their stories. In any case, some women did not actively participate in the discussions.

Despite these limitations, the study provides valuable insights into the lives of these women and their experiences with self-help groups. It underscores the importance of effective communication, trust-building, and sensitivity when conducting research in diverse and culturally rich regions like Bihar.

### POLICY IMPLICATIONS AND SUGGESTIONS FOR FUTURE RESEARCH

The findings indicate that Jeevika has played a pivotal role in fostering entrepreneurship and financial independence among rural women. However, to maximise its long-term impact, policy efforts must focus on improving market linkages, branding support, digital literacy training, and capacity-building programs for women-led enterprises. Strengthening access to formal credit beyond self-help groups, along with mentorship, bookkeeping support, and business expansion guidance, can further accelerate the growth of micro-enterprises.

Future research can adopt a comparative multi-district study, quantitative assessment of income change over time, or longitudinal tracking of entrepreneurial outcomes. Examining factors such as digital adoption, supply chain integration, repayment behaviour, and inter-generational impact on education and social mobility will offer deeper insights. A larger sample size and mixed-method approach can improve generalisability and provide a more holistic evaluation of women's empowerment under Jeevika.

### CONCLUSION

Jeevika has had a profound and positive impact on entrepreneurship among rural women in Bihar. While the number of women entrepreneurs may not be exceedingly high, Jeevika is instrumental in introducing them to new business opportunities, providing financial support, and fostering financial independence. Just 15 years ago, such progress would have been unimaginable without the empowering assistance of Jeevika.

Through Jeevika, women have come to understand the empowerment that comes with financial independence. The sense of community formed through self-help groups and village organizations serves as a source of motivation and inspiration for these women to venture into independent

initiatives. Moreover, the availability of loans through these groups ensures they have the financial resources to get started.

The timely repayment of loans by these women has enhanced their credibility in the eyes of banks, leading to increased trust. Consequently, banks are more willing to provide larger loan amounts to these women, further boosting their confidence.

Entrepreneurship is not confined to pioneering groundbreaking, technical ventures. It begins with the courage and determination to establish something of one's own, whether it's a utensil shop or a tailoring business. Entrepreneurship in rural Bihar, particularly among women, still has a long journey ahead, but Jeevika has sown the seeds of entrepreneurship in these women. In the near future, the women of Bihar will undoubtedly showcase their entrepreneurial spirit to the world.

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