Does a program working exclusively with women also have to justify its impact on gender and women's empowerment outcomes? What constitutes women's empowerment focus in a livelihood program context? How do social empowerment and political empowerment enable economic empowerment of women? This note uses findings from qualitative assessments on key empowerment outcomes and elaborates by using women's testimonies on the changes they have experienced and the remaining challenges that need to be addressed.

The Bihar Rural Livelihoods Project (BRLP), popularly known as JEEViKA in Bihar, has had a transformative impact on women's lives. It was launched in 2006 to reach 4,000 villages in 42 blocks in six high poverty districts (Gaya, Khagaria, Madhubani, Muzaffarpur, Nalanda and Purnia) benefiting 590,000 households. The main objective was to ‘enhance social and economic empowerment of the rural poor in Bihar’. In 2012 it received additional financing and was expanded to 60 blocks to reach a total of 102 blocks in these six districts and to mobilize 1.5 million rural women from poor households into more than 150,000 Self-Help Groups (SHGs) and 10,000 village organisations (VOs). This large-scale mobilisation of over 1.8 million women has given a big push to women's empowerment.

1. Status of Women in Bihar

Bihar is one of the poorest and most patriarchal parts of India, placing women at a significant disadvantage, affecting their overall status and well-being, while also denying them the opportunity to fully contribute to the development of their communities. This is reflected in a skewed sex ratio of 935, a less than favorable literacy rate of 51.5 percent amongst women, and only 9 percent are participating formally in economic activity, the lowest for any state and also way below the male labor force participation rate of 79 percent for men in the State. The role of gender discrimination becomes clear when we compare the data with those of men. The 2011 Census survey recorded male literacy at 71.2 percent and female literacy at 51.5 percent, recording a gender disparity of 19.7 percentage points. According to the National Family Health Survey IV, 53.1% of women are anemic and 22.9% women are underweight. According to National Family Health Survey 4, the violence against women continues to be high in Bihar. It highlights that the women who have ever been married and have ever experienced spousal violence are 43.7 percent in rural areas. Due to the physical, mental and economic costs of gender-based violence, its impact is...
felt on women’s work participation, health and overall well-being, and therefore begs greater attention than it receives from development programs that work with women.

Each of the indicators highlighted above are more severe for women from Scheduled Castes, Scheduled Tribes and the Muslim community. The state of Bihar has created a ‘Mahadalit’ category to include the weakest and most vulnerable groups amongst the already poor Scheduled Castes. Women belonging to the Mahadalit community are the most vulnerable and have poorer health indicators than their counterparts from other caste groups.

However, there have been some important shifts, such as in literacy rates, reduced maternal mortality and improved agency due to participation in development programs. Some changes have occurred due to necessity, such as increased role of women in agriculture, often described as feminization of agriculture. The high rate of migration of men from Bihar over the last five decades has resulted in women taking on more of the responsibility for family farms. The Institute for Human Development survey found that 70 percent of all women engaged in cultivation are from households with migration. These shifts have presented JEEViKA an opportunity to support the voice and agency of the poorest women from the state.

2. Understanding Gender Equity and Women’s Empowerment in JEEViKA

Defining Gender Equity and Women’s Empowerment

The World Bank has identified empowerment as one of the key constituent elements of poverty reduction, and as a primary development assistance goal. The promotion of women’s empowerment as a development goal is based on a dual argument: that social justice is an important aspect of human welfare and is intrinsically worth pursuing; and that women’s empowerment is a means to other ends. Empowerment is the expansion of assets and capabilities of poor people to participate in, negotiate with, influence, control, and hold accountable institutions that affect their lives. Women, by having the least control over assets and having been denied the opportunity to realize their capabilities to their fullest potential, have several constraints to overcome to achieve empowerment.

Projects often use the terms “women’s empowerment,” “gender equity” and “gender equality” to describe the impact of interventions on women. These are separate, but closely related concepts. In a policy research report by the World Bank (2001), the term “gender equality” was defined in terms of equality under the law, equality of opportunity, and equality of voice. Gender equity “recognizes that women and men have different needs,
preferences, and interests and that equality of outcomes may necessitate different treatment of men and women.” While gender equality becomes a larger goal, requiring much more advocacy work with policy makers, gender equity and women’s empowerment, while relying on equality as a principle, has received more attention.

Key Efforts and Initiatives under JEEViKA to strengthen Women’s Empowerment

As will be discussed more below, the whole project has been premised on targeting poorer women, building their institutions, financial systems and assets; strengthening livelihoods important to women; and enhancing their social capacities and engagement with the wider society and institutions. Lessons from JEEViKA contribute significantly to the growing reflection on practical interventions and strategies in livelihood programs that help empower women. Findings from some of the studies and qualitative assessments² show that the social and gender impacts complement and can even outweigh the targeted economic impacts that are intended. Findings also point out that by giving economically and socially disadvantaged women access to a well-defined network of people and new systems of ‘knowledge’, it helped break down long-standing normative restrictions and significantly shifted gender boundaries in these villages.

Having said that it should be noted that the project also reflected and implemented some more specific key activities on gender related aspects, noting challenges for deeper gender sensitive approaches, important even where a whole project is focused on women:

1. Gender trainings for project staff were held during orientation and annually at the state level. Selected staff from state and district levels have gone through half-day or daylong sessions on basic gender concepts and specific issues such as violence against women. These trainings have had mixed impacts—some staff have ensured a greater attention to action by Village Organisations on gender issues, whereas others have felt that these trainings have not been very useful and do not equip them with ‘how to’ knowledge on addressing gender issues. There was also a strong perception that by working only with women, there is no additional need for gender discussion.

2. The project hired two gender consultants who would focus on gender training and resolution of gender issues at the project and community levels on a full-time basis. This, according to project staff, has been a very successful strategy. These gender consultants moved from district to district to provide gender training to staff as well as identify gender issues at the community level. This was done both to understand what particular gender issues women face as well as identify if VOs are evolving effective strategies to address these. The specific tasks undertaken have been trainings for district and field staff, and identification and resolution of gender issues and complaints of project staff on gender harassment and sexual harassment in consultation with the JEEViKA gender and grievance committee.

3. JEEViKA joined with UN Women and initiated a pilot on Gender Sensitization, in collaboration with the latter’s technical-resource agency ANANDI. The pilot covered 47 Village Organisations (VO) in Bihar. A total of 9 Master Trainers from Mahila Samakhya, a women’s organisation, and 18 Community Resource Persons (CRPs) were selected for the same. The tools for training were innovative and linked key gender issues women face in society and how it affects their participation in livelihood programs and how various components of JEEViKA can be strengthened once women are more aware of their rights. Under the pilot, a total of 450 training sessions were conducted for 6,610 women from 661 Self-Help Groups (SHGs) in 3 blocks across 2 districts of the state. A set of five key participatory tools were used for discussion, debate and strategizing (see box on following page). The effort resulted in positive outcomes and striking effects could be seen, as community institutions are becoming more gender-responsive. Perhaps the most significant change is the feeling...

² Majumdar, Shrutii, Rao Vijendra, and Sanyal, Paromita: How JEEViKA, a CDD project in Bihar, India was able to change cultural norms and empower women: A policy note.
of entitlement over services, rather than being at the mercy of their families, community and government. Such intense training requires nevertheless further rollout for scaling up.

3. Key Gender and Empowerment Outcomes

This note organizes the key findings around three dimensions of empowerment—social, economic and political. This may be a somewhat simplified approach, but it captures the key changes observed through JEEViKA's work on women's empowerment and creates a strong link between each of these dimensions reinforcing each other.

3.1 Social Empowerment

Social empowerment is understood as the process of developing a sense of autonomy and self-confidence, and acting individually and collectively to change social relationships and the institutions that exclude poor people and keep them in poverty. Thus in this section the attempt is to highlight changes that are seen in the social and gender norms that have an important bearing on women's lives. These include changes in self-esteem and wider social capacity of women, changes women have seen in social norms such as mobility, decision making at the household level and also collective action at the community level. Such changes are evident at the personal, household and community levels.

Improved identity and influence. Through their participation in BRLP, SHG women have gained a voice in their communities. Creation of an identity beyond the gender roles has been empowering. The feeling of belonging to a women’s development program has also increased their influence, or agency. Amongst the women members, the impact is most evident on the Community Resource Persons (CRPs), a cadre created from the community to mobilise women into SHGs and implement and oversee other strategies of the project. Around 40,000 women from the community work as CRPs. Tasked with mobilization, mentoring and handholding responsibilities, the CRPs have emerged as a strong workforce from amongst the rural poor. They are engaged in work of other Government departments and programs as they are seen as a professional cadre capable of mobilizing and delivering specialized services to rural poor women at scale. Traveling to other states for SHG formation under National Rural Livelihoods Mission is a source of economic and social empowerment. Interactions and focus group discussions with CRPs show the tremendous potential for leadership amongst the poorest rural women with little facilitation and support by the project.

Improved mobility. The retrospective impact evaluation study to understand the socioeconomic effects of JEEViKA done earlier in the project showed increased women’s mobility as a key indicator of women’s empowerment. There is evidence of expansion of mobility of women not only for meeting needs and interests of the family, such as visits to health centres for sick children, but also for attending Panchayat meetings. The assessment found that 5 percent more women in treatment villages than in control villages went to health centres,
3 percent more women visited neighbors and relatives and 5 percent more women in treatment villages than in control villages attended local Panchayat meetings.

“If you want to empower a woman, expand her mobility to as far as you can from her village. When she comes back from trainings and exposure visits, you will see she will never be the same again. It widens their horizon and the impact is well beyond just physical mobility.”
—Archana Tiwari, State Program Manager, Social Development

**Greater participation in household decision making.** Earlier assessments showed SHG women also experienced greater participation in household-level decision making, particularly women from indebted households. Eight percent more women from indebted households in treatment villages were more likely to participate in household-level decisions. Five percent more women in treatment villages were likely to participate in decisions about livelihood activities and nine-and-a-half percent on decisions about education. Seven-and-a-half percent more women were likely to speak up about self-employment and three and a half percent more women were likely to discuss health expenditure. Twenty-three percent more women in treatment villages took part in decisions on credit access. These women were also more likely to express their political views within their households. Observations from end of project evaluations indicated further expanded roles in households and socially.

**Emergence of strong social networks and support systems for women.** Through their participation in BRLP, SHG women have developed social networks of their own both within their communities and beyond—this is significant social capital, particularly for economically and socially disadvantaged women. JEEViKA cultivated new cultural competencies and capabilities that defied the traditional conventions of gender, as well as more formal federated institutions. Combined, they give economically and socially disadvantaged women access to a well-defined network of people (women cutting across caste and religious boundaries, and both within and outside the village), new leadership roles and access to new systems of ‘knowledge’ with which they can challenge old generationally transmitted cultural systems that are more concerned with preserving boundaries rather than disrupting them.

This has been the most critical in cases of single, deserted and widowed women. These women normally face hostility, scorn and ridicule as they are seen as having no male protection or backing. These networks have been critical in helping them with the necessary support mechanisms.

**Greater courage and ability to deal with domestic violence.** In VOs and SHG meetings, women were able to raise domestic concerns alongside financial and economic ones. Domestic violence was an issue on which SHG members organized and acted together. As per the 2015 study, after only a few intervention years, the likelihood of domestic violence in treatment villages reduced by three percentage points. In addition, women SHG members were 15 percent more likely to organize together on issues of domestic violence than their counterparts who were not part of the BRLP. Among indebted households, 6.4 to 7.8% more women from project villages claimed that they would act if a woman was beaten up in her village in 2011. Around 5% would act by themselves and 13% said that they would act in sync with other women.

Discussions with women show that VOs have evolved their own strategies to help women who face violence. In places where women had undergone gender training through the gender pilot, there was even more response. Some important strategies involved a three-member team constituted by the VO to visit the women affected by domestic violence, promote counseling for the husband and the family and monitor visits to check if there was improvement in the women’s situation. An important precaution was to choose a team that did not belong to the same hamlet, as women from the same hamlet are likely to be awkward and reluctant to let immediate neighbours know family matters. There are various forms and manifestations of gender-based violence. Women highlighted other commonly found examples such as women who have been deserted by their husbands, or continuously are threatened by desertion and divorce, or widows who are harassed by their in-laws over property, as also requiring support and assistance. These are more difficult to trace compared to physical domestic violence which in severe cases can be identified. It is easier to confront the culprits in these cases.
In other highlighted examples, the very first challenge is identification, then making women aware of questioning acts they themselves may not identify as violence.

**Collective action on alcoholism and other social issues.** There is strong evidence of collective action against social issues such as alcoholism, child marriage, dowry and poor attention to both boy and girl child education. The issue of alcoholism received the strongest attention from women. In the context of rural households, there is a close relation between alcoholism and poverty, indebtedness and violence against women and children.

JEEViKA has been committed to supporting women-led anti-alcoholism campaigns at the community level. This included motivating women engaged in making country liquor to adopt other livelihood activities, prohibiting drunk men from entering their houses, especially as this triggered violence, and routine campaigns highlighting the financial and emotional costs of alcoholism. The SHG women formed wider collectives and acted as a pressure group for the State to make a policy decision to ban consumption of alcohol in the State, a case that got international publicity. Sensing victory, the VOs and SHGs played a critical role in preparing to protect poor households and women members engaged in the liquor business, while at same time contributing to the objective of the alcohol ban. The activities included: preparing the list of households involved in the liquor business, discussion with the households offering them options for alternative livelihoods, and submission of the list to VO leaders and the Social Action Committee, and further to CLF leaders. In 2015, the Government of Bihar made a bold decision and announced the decision to ban liquor in the entire state. From prevention and campaign oriented work, the activities of the VOs and SHGs shifted to vigilance and reporting on violations to the law. Further, the list of affected households was submitted by CLFs to local police in charge and to district administrations; women's groups provided support to addicted persons through hospitalization or admission into de-addiction centers and contributions to ensure the ban is upheld.

### 3.2 Economic Empowerment

Economic empowerment is one of the most powerful dimensions of women’s empowerment. Women who are economically empowered are able to negotiate better
social and economic outcomes for themselves, their families, and local and national economies. Under economic empowerment, the project’s efforts to increase women’s access to credit, create livelihood opportunities to increase their incomes and to promote employment in the formal sector are included. There is some evidence of women’s control over their incomes and access to and control of family resources. There is emerging data to show that women invest extra income in their children’s education and on health issues.

**Women’s contribution to increased household incomes and reduced debts.** Through a range of livelihood interventions under JEEViKA, women have been able to improve the economic situation of their families. The SHGs and federations and their members built up vast savings, own loan funds and built up their capital, as well as accessed significant bank loans in the State. This financial capital helped accelerate their income earning capacity. Not only this but the project facilitated access to key entitlements and safety nets such as pensions and life insurance. The end of project impact assessment survey showed that 65 percent of surveyed households that accessed the project’s Community Investment Fund had a final income greater than 30 percent of that at baseline, increasing from an average income of Rs 35,968 per year, to Rs 46,758 per year. Women undertook various livelihood activities such as backyard poultry (almost 60,000 households) and dairy interventions (partly through over 400 dairy cooperatives), and as a result of their group efforts, productivity enhancement interventions, especially Systematic Rice Intensification and Systematic Wheat Intensification (with over 60% increase in productivity for over 200,000 small farmers). There was also considerable land leasing and sharecropping, and new micro-enterprises.

In addition, women were also able to use loans taken for reducing the debts of their households, given their easy access to SHG/VO credit and bank linkages, reducing dependency on high-cost debt from money-lenders. The SHG debt roster analyses showed that 11 percent of total SHG funds were used by members to repay such high-cost debts. Reducing debt pressure also included the widespread implementation of the low cost Food Security Fund and Health Risk Fund through community institutions (accessed by around 1 million members each, which helped members avoid desperate use of high-cost loans for food and health emergencies). The women’s direct role in financial inclusion changed their household situation, which was often noted by their husbands as well, and their standing in the household. Their aspirations for the empowerment and opportunities of their daughters has increased.

**Women’s ownership over assets and property.** Women’s land and asset ownership is associated with their economic participation, household bargaining power and management of household income. Lack of property is one of the key reasons women may be living in violent and abusive relationships as most women abused by an intimate partner are also economically dependent upon that same partner. Property ownership also opens women’s access to financial institutions such as banks. There is encouraging evidence on this, especially for the cadre of CRPs who have an avenue for increased regular earnings, especially when they travel to other states for SHG mobilization. In a short qualitative study with 40 CRPs in the oldest block, Damdaha in Purnea, it was found that 20 of them had invested their earnings in purchasing land and assets in their name. This was a huge shift from the previous practice of seeking loans essentially for the male members to invest and use for purchase of property or take land on lease under their names.

**Women’s entry into farmer producer companies.** To graduate women’s income-generating activities from survival level into strong and viable businesses, women need access to the full range of credit, banking and financial services and facilities, essential to fully develop their productive assets, their land and their businesses. With support from technical partners, JEEViKA formed four women farmer producer companies (WFPCs) working on agriculture value chains: in Maize (Purina), Seed production (Khagaria), Vegetables (Nalanda and Muzaffarpur). More than 6,000 SHG members were mobilized by the project to become the shareholders in these WFPCs. These producer companies are owned and

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1 Total 6,360 SHG members were mobilized as Shareholders of WFPCs—2,601 in Purnia, 760 in Khagaria, 1,057 in Nalanda and 1,942 in Muzaffarpur.
managed by women farmers who have been provided training and technical support for productivity enhancement, aggregation and primary processing, resource management and business planning, and accessing commodity markets. The producer company in Purnea district has achieved a turnover of nearly Rs 1.5 crores and a net profit of nearly Rs 11 lakhs annually, with an average 20 percent higher return to the farmers. Similar approaches are being scaled up across multiple commodities including vegetables and fruits in many other districts.

3.3 Political Empowerment

Women's empowerment in the political sphere is critical for their advancement. It upholds women's rights to self-representation and self-determination and therefore changing the nature of politics which has been male dominated. In India, and particularly Bihar women's presence has been very poor in national, regional and state politics. However, the local governance structure, called the Panchayati Raj, provides tremendous potential for women's participation and representation. There is 33 percent reservation of women at all levels of the local governance institutions and in Bihar this is 50 percent. However, the truth of women's numbers hides the actual practice of women being proxy candidates with real power and decisions being taken by men. However, there is a gradual but steady shift from mere participation, to women under JEEViKA now influencing the agenda of the local governance institutions as well as holding them accountable. Another aspect highlighted here is SHG women holding accountable institutions that provide key services and entitlements, as a strong proof of the women's growing political presence and voice.

Women's participation in and influence over local governance. The women members of the VOIs and SHGs have emerged as an important political constituency in the state. The percentage of women voting has been increasing over the years. In general elections held for the country (to elect their national government), the voting percentage increased by 12%, from 44% total turnout in 2009 to 56% in year 2014. The recent local government elections, for the Panchayat Raj Institutions (PRI), in 2016 saw a large number of SHG members participate in and win elections. Out of the 1,860 women who contested for the position of Gram Mukhiya, the financial head of the Panchayat (village council), 222 women were elected. For the position of Sarpanch, the Panchayat president, 1,372 had filed their candidacy and 420 won. This is a huge victory and a loud statement on women's informed entry into the local political scene.

While some women were occupying these positions before due to the mandatory reserved seats for women, what changed as a result of JEEViKA was the type of candidates, the campaigning issues and strategies and the focus on key development issues. Thus from offering bribes, the focus of the candidates was on transparency, oversight over key public services, linking of entitlements to rightful beneficiaries, and regular conduct of gram sabhas (village council meetings). Examples of women convening special meetings to identify
candidates, encouraging and mentoring these candidates, evolving a campaigning strategy and going from village to village conducting speeches and rallies are proof of the solidarity that is now beyond a psychological enabling factor, to a more strategic factor that can transform politics.

**Holding institutions accountable.** Women encounter specific problems when dealing with public services that make it especially difficult for them to hold service providers or authorities accountable. These problems concern women's access to services, the extent to which women are visible and esteemed, and providers' knowledge of and conduct toward women. Successful service delivery for poor people, and especially poor women, can only emerge from institutional relationships in which actors are accountable to each other; whether by the empowerment of poor people, or by the social inclusion of poor people by service providers. According to the World Bank's World Development Report, 'successful services for poor people emerge from institutional relationships in which the actors are accountable to each other'.

Membership into SHGs has fostered women's collective action at the village level and deepened their participation in public institutions. Earlier assessments showed, for example, women from BRLP villages were found to be more likely to work with other women in their village in responding to problems with local schools (7 percent more), and Public Distribution System (8 percent more), than control villages. A large number of SHG women from Village Organisations have taken on the responsibility of running public distribution system (PDS) shops for subsidized grains and essentials—they have ensured transparent and efficient supply of PDS services, where previously there was unfair and often corrupt practices (see more below).

**School Monitoring by Community Members.** In June 2016, Government of Bihar, under the direction of the Chief Minister, announced that all Government run schools (up to class 8 standard) were to be monitored by a Social Action Committee (SAC) of Village Organisations. The main reason for making this decision was on the fact that, as per the education department report, almost 95% of children have enrolled in schools on paper but in fact only 55–60% are going to school on a regular basis. The committee members would have to monitor six activities as actual opening and closing times of schools, attendance of posted and working teachers, admission of students and their attendance, daily routine classes as per time table, sanitation and cleanliness of schools and midday meals for students. Training cum orientation programs were scheduled in all blocks covering around 31,000 VO s and SAC members. To date around 40,000 schools are being monitored through the 35,000 VO's SACs and a total of 1,00,000 visits have been done. More than 80,000 forms/reports have been submitted to Block and District Education officers in each district and more than 3,000 administrative actions have been taken like suspensions, terminations, salary deductions, transfers and also police complaints in some cases. Though the school monitoring by SAC members has resulted in positive effects such as increase in teachers and student's attendance, for the regularity in school midday meals, however, the community members have faced several difficulties. Women have faced resistance and hostility from school principals in the form of rude and abusive language, non-entry in school by closing doors, using influence and pressure from local people to threaten if women complained, offering of bribes, etc. The community members have not stepped back, but rather have taken action collectively by reporting complaints to relevant government authorities. This type of social audit work has not only resulted in empowerment but also allows women to play a key role in addressing key development challenges of their communities.

**Ensuring transparency and efficient functioning of the Public Distribution System.** Essential food commodities are provided to ensure food security of the poorest sections of the society under the Public Distribution System (PDS). The PDS functions through a network of Fair Price Shops for distributing ration items to ration cardholders. The focus of VO s with regards to the PDS has been two-fold: to ensure transparency and effective functioning of the system through its fair-price ration shops, and to demonstrate community models to make the system more responsive to food security issues of the households. With increased awareness and knowledge women have been monitoring the opening of the shops on time, availability of supplies, sale of commodities at uniform price and reporting incidents of corruption.
and malpractices to the concerned authorities. Care is taken to ensure opening of Fair Price Shops at locations which are convenient for ration cardholders.

JEEViKA at present is running a welfare scheme through its 102 Fair-Price Shops (FPS) spread across six districts of Bihar. JEEViKA, through its community institutions has been actively involved in running the operations of Public Distribution System via their VO fair price shops to try to improve the service-delivery mechanism of the system. The PDS related activity created an avenue for community-based enterprise. In order to make it an accessible and sustainable system for the community, it was ensured that all the beneficiaries should have timely access to food grains through these community-led PDSs. Encouraged from positive outcomes of the initial 102 Village Organisations other Village Organisations have also decided to get a license issued. So far, 839 Village Organisations have applied for PDS licenses in different blocks of 15 districts of Bihar.

**Influence over State Policy.** Recognizing the success of these women-led institutions, the Government of Bihar has made it their central strategy for partnering with and leveraging these women's institutions in tackling Bihar's rural poverty, as noted above. The Government laid down policy to support women-managed PDS shops, and SHG women's participation in School Management Committees, which review the quality of education in government schools. In response to SHGs, women's widespread and vocal community campaigns against alcoholism, liquor abuse, and the negative effects of such behavior on women in households, the Government also put in place a ban on liquor consumption and sale in the State and introduced a new Excise Policy in 2015. The Government of Bihar's emerging priorities prominently include women's socioeconomic empowerment, improved access to health, nutrition and sanitation services, and skill development and job placement for youth.

**4. Key Challenges**

Despite the unprecedented advances on women's empowerment in the State by the project, there are still challenges on a number of fronts and levels.

**Difficulty to establish women's use of and control over loans, incomes and assets.** An important household challenge highlighted by the CRPs and staff is that of difficulty in establishing to what extent women exercise decisions to seek loans, decide the actual loan amount and then finally its use. Though there is encouraging data on an increased role of women's decision making on livelihood matters at the household level, this is not uniform. Field anecdotes and observations show that where women have undergone gender sensitization and have undergone exposure visits, they are more likely to be assertive and influence these decisions. In these cases, the loan use is better, as is the repayment. Where women have taken loans under pressure from their families, there are often concerns and irregularities between purpose for which the loan was sought and its actual use. Moreover, there is also less evidence as to how many of these loans actually are used for women-centric livelihood activities or for creating assets and property under women's names. There is some encouraging emerging findings, but due to lack of a methodology or indicators to gather relevant data, the project cannot be certain of impact on women's ownership of land and assets. For staff and community, this is the most critical gender indicator and challenge for the project.

**Backlash to women's voice and agency.** The newfound confidence and assertion women experience resistance and hostility from traditional power structures in the community and those outside it. While there are also considerable positive responses by husbands and other community members, often women's empowerment is seen as threatening the very core of the feudal and patriarchal system of the state. In focus group discussion undertaken to understand positive outcomes and challenges to women's empowerment, several instances of backlash emerged. A nexus between old generation men and service providers from various institutions seems to operate to threaten and weaken efforts by women to question and challenge wrongdoings and injustices. Holding service providers to account in the PDS, health, and school systems has made women unpopular. Women have raised voice against corruption and malpractices and this has not gone down too well. From the project point of view, there is no system of supporting women during these times. VOs have acted with strong solidarity and courage but this has not been an easy process.
Women look forward to learning how to confront the powerful, how to negotiate, and how to win allies.

There is no specific strategy to working with the poorest, most vulnerable women. The project field cadre and the VOs often felt poorly equipped to provide targeted and customized assistance to the most vulnerable women. Single women, widows, deserted women and landless women have peculiar needs and therefore may require a more intensive handholding approach. JEEViKA is keen to explore an ultra poor strategy. This strategy will need to incorporate the needs of these vulnerable women. For instance, a widow who is being threatened by her husband’s family to give up her share of property to other male members from the family, also requires some legal advise on how to safeguard her and her children’s rights. Perhaps a more routine project dilemma is that a landless and assetless woman may not be able to use loans productively without a targeted livelihood intervention.

Certain gender norms and traditional practices are extremely difficult to change. The women admit to facing difficulties and failures to address deep-seated practices such as dowry. The poor borrow a lot of money to be able to arrange for dowries and spend on marriage rituals. This pushes them into indebtedness and yet, without a dowry they cannot ensure their daughter will be treated with dignity and is secure from any violence. The other practice is that of insensitive treatment of widows. A woman without a man is seen as weak and is targeted by her marital and parental families. She is seen as a burden and no one is willing to offer her any moral and psychological support.

5. Lessons and Recommendations

The impact on women’s empowerment through JEEViKA has been compelling. As the Bihar Transformative Development Project will expand its outreach from 150,000 SHGs to 450,000, covering 5 million households, there is scope to enhance the impact on some of the most difficult areas, such as women’s increased control over incomes, women-centric livelihood opportunities and ownership over assets and property.

1. Strong organisational strategy on gender is required.

We face backlash for raising our voice and being assertive. The first attack men use is to malign a woman and call her characterless. Their families are told their women are now out of control and will hijack property and assets. If everything fails, they resort to attacking their children. We had a case of a woman who’s son was falsely accused of theft. The whole issue is that of power.”

—Lakshmi, Gender Community Resource Person, Muzzafarpur.
process with staff, community and other civil society partners. The key components of this strategy should include gender sensitisation for project staff across state, district and block levels, inclusion of responsibilities on gender and women’s empowerment in job descriptions of staff, select gender/women’s empowerment indicators and a mechanism for review and evaluation.

2. **A robust and responsive model at the community level on gender.** A clear strategy and indicators for community institutions will also be useful, as well as setting some guidelines for enabling community institutions to act on gender issues, especially gender-based violence. Learning from other livelihood programs and other organisations such as Pradan and Udyogini will be insightful. Both these organisations, in ensuring increased entrepreneurship of women, have created mechanisms at the community level to help address gender issues, including violence, to remove key barriers to their economic empowerment. Given that health and nutrition will be important components of the project, organisations such as Population Foundation of India also offer lessons on use of social media and communication strategies that help change attitudes on gender issues and women’s health issues.

3. **Monitoring and learning on women’s empowerment and gender indicators.** Measuring women’s empowerment is important because it provides a regular reminder of its importance to staff and programs. Engaging program staff, program beneficiaries, and communities more broadly on questions of empowerment raises awareness on these issues and thereby helps to encourage more nuanced strategies to promote change. Reflection on JEEViKA’s experience shows two specific areas where women’s control can be tracked: i) women’s control over loans to strengthen their own livelihood activity and how many loans are used to support livelihood activities of women and ii) whether women’s ownership over land and other assets increases.

4. **Partnerships and alliances.** JEEViKA has had rich and relevant experience of working with partner organisations and technical resource organisations. In strengthening its gender and women’s empowerment agenda, it will benefit greatly from gender-focused partnerships for some specific identified areas.

- Models and strategies to address gender-based violence.
- Increasing women’s economic efficiency and enterprise through leadership training, business development and management skills.
- Advocacy and working with government on women’s land rights.
- Increasing political voice and influence through greater capacity building on governance issues of elected representatives.
- Encouraging productive employment and decent work conditions for young women through partnership with the corporate sector.

In conclusion, JEEViKA responded with great attention and commitment to the need for women’s empowerment. There is every possibility for deepening this impact and need of innovative thinking, pooling of expertise and resources, both technical and financial, to create responsive models for women from 5 million households. As women are learning to raise their voice to seek their rights and entitlements, they are also shifting the unequal power relations in their households and communities. This has not happened without its fair share of backlash and struggles. Today, women have new aspirations for themselves and their daughters. They dream of the day when they don’t have to worry about their daughter’s safety and when they can see their daughters in well paying jobs, traveling around the country bringing about a change in other poor women’s lives. “They must carry forward the work of JEEViKA,” says a woman with a young daughter. JEEViKA needs to stand with its women members; without them there is no JEEViKA.