

# How Deep Does JEEViKA's Reach Go Among Scheduled Caste Women?

Evidence from Three Districts in North Bihar

84%

of SC women are  
JEEViKA members

7-11pp

membership gap for  
most deprived jatis

2,305

SC women surveyed  
across 124 GPs

## Introduction

JEEViKA (BRLPS) is Bihar's flagship self-help group programme, reaching millions of women across the state. A central goal of the programme is universal coverage – ensuring that the most marginalised women are not left behind. Scheduled Caste (SC) women, who face the compounding disadvantages of caste and gender, are a critical test of this ambition.

But not all SC communities face the same degree of disadvantage. Within the SC category, jatis such as Musahars rank among the most socio-economically deprived groups in India, while other SC jatis are relatively better off. If

JEEViKA's reach is to be truly universal, it must extend equally across this spectrum.

In this brief, we use data from a survey of over 2,300 SC women across 124 gram panchayats in Muzaffarpur, Vaishali, and Samastipur to examine three questions: (1) Does JEEViKA membership reach the most deprived SC communities at the same rate as others? (2) Are JEEViKA members more engaged in civic life and better connected to government schemes? (3) Does membership extend beyond public engagement to empower women within their households?

## Data and Methods

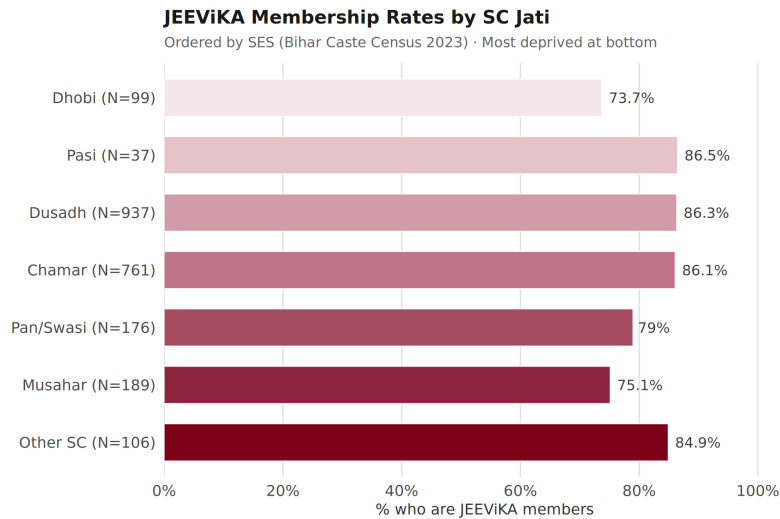
Our data come from a survey of 2,305 SC women randomly sampled from ration card lists across 124 gram panchayats in three districts of north Bihar: Muzaffarpur, Vaishali, and Samastipur. Because the sample is drawn from ration card holders, these are relatively disadvantaged households. We group respondents by their SC jati and order these groups using socio-economic status (SES) indices from the Bihar Caste Census (2023), placing the most deprived jatis (Musahars, with an SES index of -5.5) at one end and the least deprived (Dhobis, at +1.1) at the other. To examine correlates of JEEViKA membership, we compare members and non-members across five empowerment domains: political engagement, collective efficacy, mobility, decision-making autonomy, and self-efficacy. Each domain is a standardised index (mean zero, SD units) from multiple survey questions.

**An important caveat:** The comparisons between JEEViKA members and non-members in this brief are descriptive. Women who join JEEViKA may differ from those who do not in ways we cannot fully observe – in motivation, social networks, or economic circumstances. The differences we report should be read as associations, not causal effects.

**FINDING 1**

**JEEViKA's coverage is high – but the most deprived jatis lag behind**

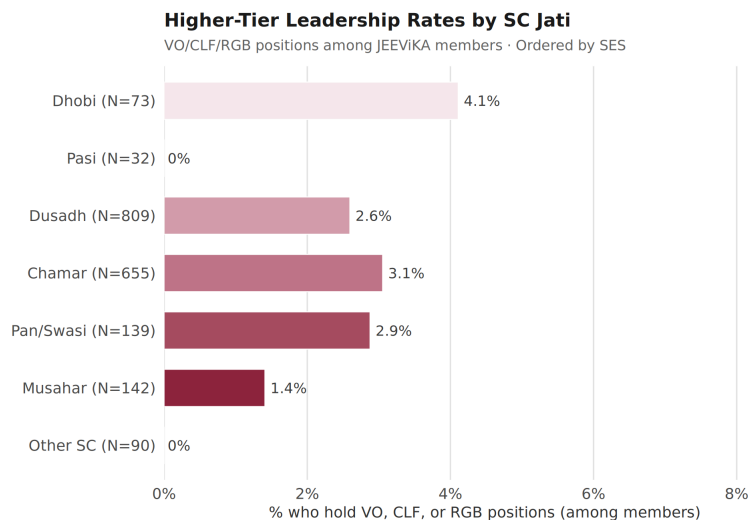
Overall, 84% of SC women in our sample are JEEViKA members – a remarkable level of coverage. But this average masks meaningful variation. Among Chamars (86%) and Dusadhs (86%), membership is highest. Among Musahars – the most socio-economically deprived SC jati in our data – it falls to 75%. Pan/Swas, another highly deprived group, stand at 79%.



*Figure 1. JEEViKA membership rates by SC jati, ordered by socio-economic deprivation (most deprived at bottom).*

Against JEEViKA's goal of universal coverage, this 7–11 percentage point gap at the bottom of the caste hierarchy deserves attention. The women least likely to be reached by the programme are precisely those who stand to benefit most.

A similar pattern emerges at higher tiers of the SHG structure. Only about 50 women in our sample (2.6% of members) hold positions at the VO, CLF, or RGB level. Among these, members from more deprived jatis are underrepresented: just 1.4% of Musahar members hold such roles, compared to 4.1% of Dhobis. The gap in access to top leadership mirrors the gap in membership itself.

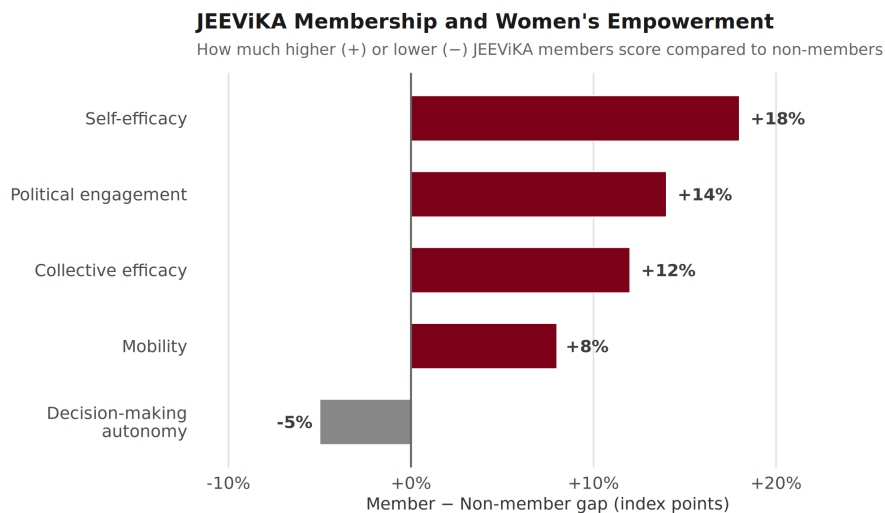


*Figure 2. VO/CLF/RGB leadership rates among JEEViKA members by SC jati, ordered by socio-economic deprivation.*

## FINDING 2

### Members are more civically engaged — but not more empowered at home

Across several public-facing domains, JEEViKA members consistently score higher than non-members on our empowerment indices. The largest differences are in self-efficacy (+18%), political engagement (+14%), and collective efficacy (+12%). Members are more likely to have voted, attended gram sabha or ward sabha meetings, contacted local officials, and expressed confidence in their ability to demand services. Members also report somewhat greater mobility (+8%).



**Figure 3.** Difference between JEEViKA members and non-members on five empowerment indices. See Technical Appendix for index construction.

However, one domain stands out for the absence of any difference: **decision-making autonomy**. On questions about who decides how a woman's earnings are spent, whether she can work outside the home, and whether she has a say in major household purchases, JEEViKA members score no higher than non-members — if anything, marginally lower (-5%). This suggests that while JEEViKA may strengthen women's public voice and civic confidence, its effects have not extended to the balance of power within the household.

“

*JEEViKA membership is associated with civic voice and public confidence — but not with household decision-making power.*

### FINDING 3

#### Members have better access to NREGA

JEEViKA members are more likely than non-members to possess a job card (71% vs 63%) and to have demanded NREGA work (16% vs 9%). This 7-percentage-point gap in job card possession and near-doubling of work demand suggests that JEEViKA's SHG network may serve as a conduit connecting women to government employment schemes.

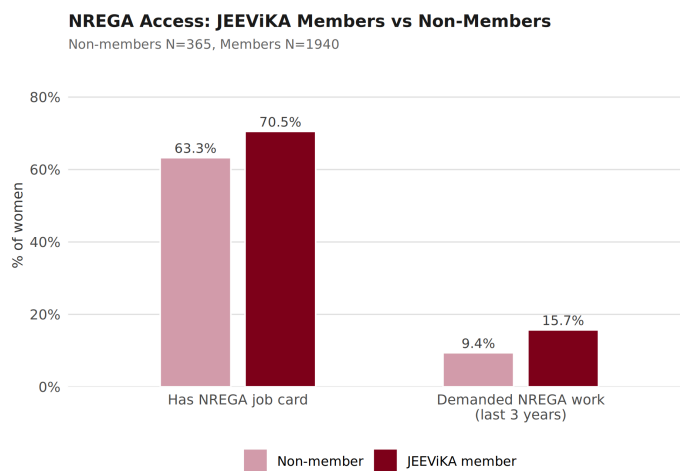


Figure 4. NREGA job card possession and work demand by JEEViKA membership status.

#### Policy Implications

- 1 Close the last-mile gap among the most deprived jatis — and track it**  
Musahars and Pan/Swasis — among the poorest communities in Bihar — have membership rates 7–11 percentage points below other SC groups. Targeted outreach to these communities, potentially through dedicated mobilisation drives or partnerships with community leaders, could help close this gap. Importantly, aggregate figures for “SC women” can obscure this variation. Tracking membership and programme outcomes by jati — not just by the SC/non-SC binary — can help identify which communities are being left behind.
- 2 Explore complementary programming for household-level empowerment**  
JEEViKA's association with stronger civic engagement and public confidence is encouraging. But the absence of any gain in household decision-making suggests that SHG participation alone may not shift intra-household power dynamics. Complementary interventions — such as joint household sessions, financial literacy for couples, or community dialogues on gender norms — may be needed to extend empowerment from the public sphere into the home.
- 3 Leverage the SHG platform for scheme access**  
The NREGA findings suggest that JEEViKA members are better connected to government programmes. This positions the SHG network as a potential delivery platform for other schemes — social protection, health services, or skills training — particularly for SC women who might otherwise be excluded.

**Suggested citation:** GRAMA (2026). “How Deep Does JEEViKA's Reach Go Among Scheduled Caste Women?” GRAMA Policy Brief. Patna, Bihar.



### **Acknowledgment**

We thank JEEVIKA (Bihar Rural Livelihoods Promotion Society) for their support in facilitating the survey on which this brief is based.



**GRAMA**

### **Governance Research and Accountability for Meaningful Advancement** - Patna, Bihar

GRAMA works to strengthen the accountability of governments to citizens and to themselves. We combine rigorous research on governance and development — with a focus on local issues — with partnerships that improve how states collect, use and disseminate data. Our goal is to make policy more informed, responsive, and grounded in everyday realities.