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**Developmental Programs for Women in Bihar:
A Special Focus on Minority Women**

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Abstract: *This research paper examines developmental programs targeting women in Bihar, with particular emphasis on initiatives for minority women. The study analyzes government and non-governmental interventions across economic empowerment, healthcare, education, and skill development sectors. While Self-Help Groups (SHGs) and other initiatives have shown promise in improving socioeconomic indicators, significant gaps remain in accessibility and benefits for the most marginalized women. The paper concludes with policy recommendations to strengthen existing frameworks and develop more inclusive approaches to women's development in Bihar.*

Key words : Developmental programs, minority, women, Bihar

Bihar, one of India's most populous states, continues to face substantial development challenges, particularly in relation to gender equity and minority inclusion. The state has historically ranked low on human development indices, with women—especially those from minority communities—facing disproportionate barriers to education, healthcare, economic opportunities, and political participation (Sharma & Singh, 2020). This paper examines the evolution, implementation, and impact of developmental programs for women in Bihar, with special attention to their effectiveness for minority women.

Contextual Background

Socioeconomic Status of Women in Bihar-Bihar presents a challenging development context with persistent gender disparities. The state has one of India's lowest female literacy rates at 53.3% compared to the national average of 70.3% (Census of India, 2011). Female workforce participation in Bihar stands at merely 9.4%, significantly below the national average of 25.5% (Periodic Labour Force Survey, 2019-20). Women in Bihar face multidimensional poverty compounded by entrenched patriarchal norms that constrain their agency and mobility (Kumari & Jha, 2021).

Minority Women in Bihar: Additional Layers of Marginalization-Within this challenging landscape, minority women face compounded disadvantages. Bihar has significant Muslim and Scheduled Caste populations, comprising approximately 17% and 16% of the state population respectively (Census of India, 2011). Women from these communities experience what scholars term "intersectional marginalization"—discrimination based on both gender and religious or caste identity (Patel, 2022).

Research indicates that Muslim women in Bihar have particularly low educational attainment, with a literacy rate of 45.1%, lower than both the overall female literacy in the state and Muslim women nationally (Kumar et al., 2023). Similarly, women from Scheduled Castes in Bihar show higher rates of maternal mortality, malnutrition, and poverty compared to general category women (Mishra & Prasad, 2021).

Overview of Developmental Programs for Women in Bihar-**Economic Empowerment Initiatives:**

Self-Help Groups (SHGs): Self-Help Groups have emerged as a cornerstone of women's economic empowerment in Bihar. The JEEViKA program (Bihar Rural Livelihoods Promotion Society), launched in 2006 and expanded statewide in 2012, represents the largest SHG initiative in the state (World Bank, 2022). Operating under the National Rural Livelihoods Mission framework, JEEViKA has mobilized over 10 million women into approximately 950,000 SHGs across all 38 districts of Bihar (JEEViKA Annual Report, 2023).

Research indicates that SHG participation has increased women's income by an average of 30-40% and improved their decision-making authority within households (Ghosh & Roy, 2021). The program has particularly focused on including women from Scheduled Castes, Scheduled Tribes, and religious minorities, with targeted mobilization strategies in minority-concentrated areas.

Microfinance and Credit Linkages:The Bihar State Minority Finance Corporation provides low-interest loans specifically targeting minority women entrepreneurs with initial capital support ranging from ₹50,000 to ₹5 lakhs (Bihar State Minority Finance Corporation, 2023). Similarly, the Mudra Yojana scheme has seen significant uptake among women in Bihar, with approximately 65% of loans in the state being disbursed to women entrepreneurs (Ministry of Finance, 2022). However, research suggests that minority women face additional barriers in accessing these schemes, including documentation challenges, limited awareness, and bureaucratic hurdles (Ahmed & Kumar, 2022).

**Health and Nutrition Programs-**

Health-Layered Self-Help Groups:An innovative approach to improving women's health outcomes in Bihar has been the integration of health interventions with existing SHG platforms. "Health layering of SHGs was demonstrated by an NGO-led model (Parivartan), which was adapted and scaled up by a government model (JEEViKA+HL), and it was further associated with significant improvements in health compared to non-health-layered SHGs (JEEViKA)."

This model includes regular health education sessions integrated into SHG meetings, training of community health facilitators, linkages with frontline health workers, and behavior change communication on maternal and child health practices. Evaluations have shown positive outcomes in maternal healthcare utilization, newborn care practices, and nutrition indicators (Saggurti et al., 2020). However, "disparities were observed and persisted throughout the program implementation. The most significant disparities were observed amongst behaviours dependent upon access to care. Changes in disparities largely were due to improvements for the least marginalised women without improvements for the most marginalised."

Maternal and Child Health Initiatives

Bihar has implemented several targeted health schemes for women, including the Janani Suraksha Yojana (JSY), the Janani Shishu Suraksha Karyakram (JSSK), and the POSHAN Abhiyaan. Analysis of NFHS-5 data reveals improvements in key indicators, with institutional delivery rates increasing from 63.8% (NFHS-4) to 76.2% (NFHS-5) and antenatal care utilization rising from 34.6% to 58.7% over the same period (IIPS & ICF, 2021). However, disaggregated data shows persistent gaps, with Muslim women and those from Scheduled Castes showing lower utilization rates compared to other groups (Gupta & Sharma, 2022).

Educational Initiatives-

Scholarships and Financial Support: In the education sector, several scholarships have been introduced by both the center (Maulana Azad National Fellowship) and the state. The Maulana Azad National Fellowship, specifically designed for minority students pursuing higher education, has supported approximately 1,500 students from Bihar between 2019-2023, with 45% of recipients being women (Ministry of Minority Affairs, 2023).

At the state level, Bihar has introduced several girl-focused scholarships including the Mukhyamantri Kanya Utthan Yojana, the Bihar Single Girl Child Scholarship, and the Bihar Educational Incentive Scheme. These programs have contributed to improved educational enrollment and retention rates for girls in Bihar. Between 2015 and 2023, the female gross enrollment ratio in higher education increased from 13.9% to 19.8% (All India Survey on Higher Education, 2022-23). However, enrollment figures for minority women remain significantly lower.

Educational Infrastructure and Quality Improvements-Bihar has invested in improving educational infrastructure and quality, with special provisions for girls and minority communities. The Kasturba Gandhi Balika Vidyalayas (KGBVs) provide residential schooling facilities for girls from marginalized communities, the Bihar Minority Welfare Department has established model schools in minority-concentrated districts, and the Udaan scheme focuses on bridging the gap for out-of-school girls. While these initiatives have expanded access, persistent challenges remain in educational quality and learning outcomes, particularly in rural areas and minority-concentrated districts (Annual Status of Education Report, 2023).

Skill Development and Employment-

Skill Training Programs:Several schemes including "Nai Roshni, USTAD, PMJVK, Seekho or Kamao have been introduced in the recent past both at the central and the state level, however, its impact remains largely unknown." The Nai Roshni leadership development program specifically targets minority women, providing training in areas including financial literacy, legal rights, digital skills, and health awareness. Between 2018-2023, approximately 25,000 minority women in Bihar received training under this scheme (Ministry of Minority Affairs, 2023).

Similarly, the Upgrading Skills and Training in Traditional Arts/Crafts for Development (USTAD) program focuses on preserving traditional crafts while enhancing marketability. The Pradhan Mantri Jan Vikas Karyakram (PMJVK) has established skill development centers in minority-concentrated areas of Bihar, offering vocational training aligned with market demands. However, preliminary evaluations suggest challenges in placement rates and sustained employment outcomes (Ahmad & Mishra, 2022).

Employment Reservation and Support



Bihar's policy of 35% reservation for women in government jobs has led to increased female representation in public service. Between 2015 and 2023, female employment in state government services increased from 19% to 28% (Economic Survey of Bihar, 2022-23). However, disaggregated data on minority women's representation remains limited.

Additionally, Bihar has implemented several women-focused components within broader employment schemes. The Mahatma Gandhi National Rural Employment Guarantee Scheme (MGNREGS) has seen women's participation rates in Bihar rise to 42% in 2022-23, though below the national average of 55% (Ministry of Rural Development, 2023).

Program Outcomes and Impact on Minority Women-

Economic Empowerment Outcomes: Evidence suggests that economic empowerment programs have yielded positive results for women in Bihar broadly, though with significant variation across social groups. A longitudinal study found that SHG members experienced a 45% increase in household income over five years, alongside improvements in financial inclusion indicators (Pandey et al., 2023).

For minority women specifically, outcomes present a mixed picture. Muslim women in JEEViKA SHGs reported smaller income gains (average 22% increase) compared to general category women (average 38% increase) (Gupta & Sharma, 2022). Qualitative research suggests that minority women face additional constraints in translating group membership into economic advancement, including limited market linkages, mobility restrictions, and discrimination in business interactions (Ahmad & Rahman, 2021).

Health and Nutrition Outcomes

Health-layered SHGs have shown promising results in improving health indicators. However, "Changes in disparities largely were due to improvements for the least marginalised women without improvements for the most marginalised."

Analysis of NFHS-5 data confirms this pattern, with improvements in maternal and child health indicators showing uneven distribution. While institutional delivery rates among general category women in Bihar increased from 68.4% to 83.7% between NFHS-4 and NFHS-5, the corresponding increase for Muslim women was from 55.2% to 64.8% and for Scheduled Caste women from 61.5% to 71.9% (IIPS & ICF, 2021).

Educational Outcomes: Educational support programs have contributed to improved enrollment and retention rates for girls in Bihar, with the gender gap in school enrollment narrowing significantly at the primary level. However, disparities widen at higher education levels, particularly for minority women. Data from the All India Survey on Higher Education (2022-23) indicates that Muslim women constitute approximately 17% of the female population in Bihar but account for only 9.3% of women in higher education institutions. Similarly, Scheduled Caste women represent 16% of the female population but only 11.2% of women in higher education.

Skill Development and Employment Outcomes: The impact of skill development initiatives on minority women in Bihar remains "largely unknown" due to limited evaluation studies. An assessment of the Nai Roshni program in selected districts of Bihar found that while 92% of enrolled minority women completed the training, only 34% reported using these skills for income generation six months post-training (Kumari & Singh, 2023).

Employment reservation policies have increased women's representation in government jobs, though minority women remain underrepresented. In 2022-23, women held 28% of state government positions in Bihar, but Muslim women accounted for only 5.3% of female government employees despite constituting approximately 17% of the female population (Economic Survey of Bihar, 2022-23).

Challenges and Gaps in Current Programs

Implementation Challenges: Key challenges include inadequate last-mile delivery infrastructure, insufficient training and sensitivity among program implementers, administrative delays, limited coordination between departments, and weak monitoring and evaluation mechanisms.

Accessibility Barriers for Minority Women: For minority women in Bihar, several specific barriers limit program accessibility:

- Geographic concentration in underserved areas with limited program presence
- Language and literacy barriers affecting awareness and application processes
- Social norms restricting mobility and participation in public programs
- Documentation challenges, particularly for women from marginalized communities
- Religious and cultural considerations not adequately accommodated in program design



As highlighted regarding health programs, "the most significant disparities were observed amongst behaviours dependent upon access to care."

Lack of Intersectional Approach in Program Design-A fundamental limitation in many development initiatives is the absence of an intersectional lens that recognizes the compounded disadvantages faced by minority women. Programs often target either women broadly or minorities broadly, without specific provisions for addressing the unique challenges at this intersection.

Policy Recommendations and Conclusion-

Strengthening Inclusive Program Design: To better serve minority women in Bihar, development programs require more inclusive design approaches:

- Adopt explicit intersectional frameworks
- Involve minority women in program planning and evaluation
- Incorporate cultural competence requirements
- Develop targeted sub-components within broader programs
- Implement geographic targeting with enhanced resources allocated to minority-concentrated areas

Enhancing Implementation Quality:Improving program delivery for minority women requires addressing systemic implementation gaps through strengthened last-mile delivery mechanisms, simplified application requirements, robust monitoring systems with disaggregated data collection, accessible grievance redressal mechanisms, and cross-sectoral convergence of complementary schemes.

Building on Successful Models:The health-layered SHG approach offers a promising model for integrated development interventions. As noted, "these results strengthen the evidence base for further layering of health onto the SHG platform for scale-level health change." This approach could be expanded to create multi-dimensional platforms addressing interconnected needs.

Research and Evidence Building:As mentioned regarding skill development programs, "its impact remains largely unknown." This knowledge gap extends to many interventions targeting minority women, highlighting the need for enhanced research efforts through comprehensive impact evaluations, standardized indicators for measuring intersectional discrimination, qualitative research exploring minority women's lived experiences, and knowledge platforms for sharing evidence and best practices.

Conclusion-Bihar has made significant strides in implementing developmental programs for women, yet substantial challenges remain in ensuring these benefits reach minority women equitably. The evidence presented suggests that while universal programs show positive aggregate outcomes, they often fail to address the specific barriers faced by the most marginalized groups.

The promising models of health-layered SHGs and targeted educational scholarships demonstrate potential pathways for more inclusive development. However, realizing this potential requires deliberate efforts to incorporate intersectional perspectives into program design, strengthen implementation quality, and build robust evidence for continuous improvement.

As Bihar continues its development journey, centering the needs and voices of minority women will be essential not only for achieving gender equity goals but for the state's overall social and economic advancement.

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