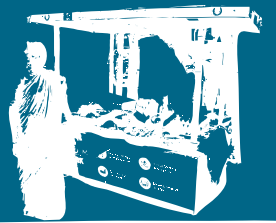
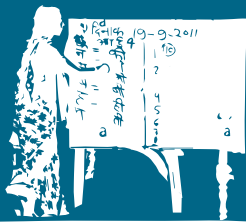


POLICIES AND PROGRAMMES FOR WOMEN AND GIRLS BIHAR





BIHAR

Bihar is one of the poorest states in India, and lags behind other states in crucial human development outcomes such as health and nutrition, education, food security as well as gender development indices. The sex ratio of Bihar is 916 per 1,000 males, which is lower than the all India figure of 940. In comparison to other states, it ranks sixth from the bottom with respect to urban literacy of females at 77.5 percent and ninth from the bottom in female (rural) literacy at 62.8 percent. It also has the lowest female workforce participation rate in the country at 2.8 percent. Gender disparities, although substantial, seem to have reduced as per the recently published Economic Survey of Bihar (2018-19), that reports a rising rate of growth of enrolment for girls, especially at upper primary levels of education and declining dropout rates.

The Government of Bihar in the last few years launched several novel schemes and policy initiatives directed towards empowering young girls and women. One of the popular schemes, 'Mukhyamantri Balika Cycle Yojana', commonly known as the Bicycle Yojana, achieved great success within the state and inspired other states to follow suit. The scheme received wide coverage and was able to improve attendance of girls in schools and reduce dropout rates by increasing their mobility. It is also known to have positively impacted the morale of young girls.

Most of the schemes in the state are found to be concentrated in the domains of *health, education, gender discriminatory norms/practices, social protection and*

household infrastructure. The focus of the schemes can be traced back to the government's commitment to improve women's development indicators and employment opportunities involving seven resolves (*Saat Nischay*) to empower women in the state. As part of these seven resolves, the state has become the first to ensure 35 percent reservation for women in all services of the state government from 2016 onwards.

The concerted efforts made by the state towards improving household and public infrastructure, both in rural and urban areas have been largely successful. A total of seven schemes can be identified to be working in the domain of *household infrastructure*. Some of these include schemes ensuring piped drinking water for houses, electrification, and development of toilets, drainage and sewerage facilities. This is particularly encouraging for women, since time-use surveys in India indicate that women spend a large part of their time collecting water and firewood in rural areas.

In Bihar, very few state schemes have been rigorously evaluated. There is an absence of evaluation studies in the domains of *gender-based violence, social protection, household infrastructure, and job quotas*, which makes it difficult to estimate the effectiveness of these schemes and suggest improvements. The state of Bihar may consider commissioning more such evaluations, to confirm if and how its *Saat Nischay* programme has helped improve outcomes for women in the state.

Policies and Programmes for Women and Girls: Bihar

Primary Domain	Scheme, Year	Intervention Type	Nodal Ministry/ Department	Target Group	Other Intended Outcomes	Budget Allocation	Expenditure	Implementation Scale
Social Protection	Laxmi Bai Social Security Pension, 2007	Direct Benefit Transfer (Pension)	Social Welfare Department	Widows above 18 years from Below Poverty Line (BPL) families or with annual family income less than Rs 60,000	Gender Discriminatory Norms/ Practices	Rs 260.47 crore (2017-18)	Rs 260.47 crore (2017-18)	State-wide
Social Justice	Nayee Pidhi Swasthya Guarantee Karyakram, 2011	Health Service	State Health Society, Bihar, Department of Health	All children upto 14 years of age and adolescent girls upto 18 years of age	Social Protection	Rs 125 crore (2012-14)	Not Available	State-wide
Health	Yukti Yojana, 2011	Health Service	State Health Society, Bihar, Department of Health	Pregnant women in rural areas and pregnant women from low income families in urban areas		Not Available	Not Available	State-wide
Education	Mukhyamantri Balika Cycle Yojana, 2006	Conditional Cash Transfer	Department of Human Resources and Development	Girls enrolled in government schools (those who have successfully passed class 8th)	Gender Discriminatory Norms/ Practices	Rs 15 crore (2018-19)	Rs 26 crore (2018-19)	State-wide
	Mukhyamantri Balika Poshak Yojana, 2008	Conditional Cash Transfer	Education Department	Girls enrolled in government schools		Rs 76.15 crore (2010-11)	Not Available	State-wide
	Mukhyamantri Akshar Aanchal Yojana, 2009	Education Service	Education Department	Adult illiterate women		Rs 52.6 crore (2009)	Not Available	State-wide
	Mukhyamantri Kanya Urthan Yojana, 2018	Conditional Cash Transfer	Education Department	Upto two girl children in every household	Gender Discriminatory Norms/ Practices	Not Available	Not Available	State-wide

Primary Domain	Scheme, Year	Intervention Type	Nodal Ministry/ Department	Target Group	Other Intended Outcomes	Budget Allocation	Expenditure	Implementation Scale
Skill Development								
Financial and Digital Inclusion								
Ownership of Property and Assets								
Job Quotas	Aarakshit Rozgaar Mahilaon ka Adhikaar, 2016	Reservation	Government of Bihar	All women in state government services	Social Protection, Gender Discriminatory Norms/ Practices	Not Available	Not Available	State-wide
Institutional Support								
Gender Discriminatory Norms/ Practices	Mukhyamantri Kanya Suraksha Yojana, 2012	Conditional Cash Transfer	Social Welfare Department	Girl child from BPL families who were born after 22 November 2007	Social Protection	Rs. 76.27 crore (2017-18)	Rs 76.27 crore (2017-18)	544 projects in 38 districts of the state
	Mukhyamantri Sanwasin Kanya Vivah Anudaan Yojana, 2009	Direct Benefit Transfer	Social Welfare Department	All girls who are residents of the state-run shelter homes.	Gender Discriminatory Norms/ Practices	Not Available	Not Available	State-wide
	Antarjatiya Vivah Yojana, 2017	Direct Benefit Transfer	Social Welfare Department	All women of economically weaker sections, who have married outside their caste, and the duration of the marriage is at least 3 years		Rs 7 crore (2017-18)	Rs 109.75 lakh (2017-18)	State-wide
	Mukhyamantri Kanya Vivah Yojana, 2012	Conditional Cash Transfer	Social Welfare Department	Girls from BPL families	Social Protection	Rs 48.01 crore (2018-19)	Rs 46.51 crore (2018-19)	State-wide

Primary Domain	Scheme, Year	Intervention Type	Nodal Ministry/ Department	Target Group	Other Intended Outcomes	Budget Allocation	Expenditure	Implementation Scale
Women's Empowerment Collectives	JEEVKA (Bihar Rural Livelihoods Project), 2006	Self Help Group (SHG) formation, Credit Scheme (SHG credit)	Bihar Rural Livelihoods Promotion Society, State Rural Livelihoods Mission	Rural poor, with a special emphasis on women	Financial and Digital Inclusion, Skill Development, Women's Empowerment Collectives	US \$ 70 million (2007). This was the amount allocated by the World Bank.	Approximately Rs 52 crore (2013-14)	In all rural blocks of the state
	Mukhyamantri Nari Jyothi Programme, 2012	Enterprise development	Bihar Mahadalit Vikas Mission	Women from Mahadalit communities	Social Justice	Not Available	Not Available	State-wide
Gender based Violence	Mukhyamantri Nari Shakti Yojana (MNSY), 2007	Skill Training, Legal Assistance, Formal Financial Assistance	Women Development Corporation	All girls/women from families whose annual income is less than Rs 60,000 or fall in the BPL category can avail the benefits of skill development training. Helplines, short stay homes, and protection homes are open for all women and adolescent girls who are victims of domestic abuse, sexual harassment and human trafficking	Skill Development, Women's Empowerment Collectives, Institutional Support	Not Available	Rs 61.52 crore (2017-18)	38 women helplines (one in each district) and one stop centers in 7 districts

Primary Domain	Scheme, Year	Intervention Type	Nodal Ministry/ Department	Target Group	Other Intended Outcomes	Budget Allocation	Expenditure	Implementation Scale
Household Infrastructure	Mukhyamantri Vidyut Sambadh Nishchay Yojana (Under Har Ghar Bijli Nishchay), 2016	Infrastructural support	Energy Department	All households of the state without electricity connections		Not Available	Not Available	39,703 inhabited villages of the state
	Lohiya Swachh Bihar Abhiyan, 2016	Infrastructural support	Rural Development Department	All households without toilets in rural areas and landless rural families	Health	Not Available	Not Available	8,386 Gram Panchayats of the state
	Shauchalay Nirman (Shahri Kshetra) Yojana, 2016	Infrastructural support	Urban Development and Housing Department	All households without toilets in urban areas and landless urban families	Health	Not Available	Not Available	3,386 urban wards of 143 urban local bodies
	Mukhyamantri Gramin Gali-Nali Pakkikaran Nishchay Yojana, 2016	Infrastructural support	Panchayati Raj Department	All 1,14,691 rural wards of 8,386 Gram Panchayats in the state	Health	Rs 3,053 crore (2018)	Not Available	1,14,691 rural wards of 8,386 Gram Panchayats in the state
	Mukhyamantri Shahri Naali-Gali Pakkikaran Nishchay Yojana, 2016	Infrastructural support	Urban Development and Housing Department	All 3,381 urban wards of 143 Urban Local Bodies in the state	Health	Not Available	Not Available	3,386 urban wards of 143 urban local bodies in the state
	Mukhyamantri Shahri Peyjal Nishchay Yojana (Under Har Ghar Nal Ka Jal Yojana), 2016	Infrastructural support	Urban Development and Housing Department	All 15,71,643 households in 3,381 urban wards of 143 Urban Local Bodies who have not yet got piped drinking water	Health	Not Available	Not Available	3,381 urban wards of 143 urban local bodies in the state
	Mukhyamantri Gramin Peyjal Nishchay Yojana (Under Har Ghar Nal Ka Jal Yojana), 2016	Infrastructural support	Panchayati Raj Department and Public Health Engineering Department	All households in 4,291 Gram Panchayats that do not have access to good quality drinking water		Rs 8,373 crore (2018-2022) and additionally Rs 7,830 crore (2018-2023) in quality affected areas.	Not Available	A selected 58,612 rural wards of 4,291 Gram Panchayats of the state, out of a total 1,14,691 rural wards in 8,386 Gram Panchayats in the state

■ **Social Justice**

There is only one state sponsored scheme which addresses this domain as part of its secondary outcome - the Mukhyamantri Nari Jyothi Programme. This scheme aims at empowering women from the Mahadalit communities by helping them form SHGs.

■ **Social Protection**

A total of five schemes operate in this domain. There is one scheme in the state whose primary outcome is to ensure social protection. Remaining four schemes address this domain as part of their secondary outcomes.

Laxmi Bai Social Security Pension: This scheme provides pension to all widows above 18 years, whose annual family income is less than Rs 60,000 or who belong to Below Poverty Line (BPL) families.

Existence of evaluation study: No

■ **Health**

A total of seven schemes operate in this domain. Two schemes exist whose primary outcome is health and another five schemes address health as a secondary outcome.

Nayee Pidhi Swasthya Guarantee Karyakram: Under this scheme, medical check-up of children and adolescent girls upto 18 years of age is conducted, and all beneficiaries are provided health cards.

Existence of evaluation study: No

Yukti Yojana: Under this scheme, women receive high quality, free-of-cost abortion care from accredited private clinics which are then reimbursed by the respective district health societies.

Existence of evaluation study: Yes

Major findings in evaluation studies:

The study by Banerjee et al. (2015) conducted client exit interviews with 569 women at the randomly selected subset of accredited facilities. Service quality was reported to be of high quality by 33 percent, moderate by 36 percent and low quality by 31 percent. Women were also asked to express their satisfaction levels in terms of providers' non-judgmental attitudes and behaviours. The client satisfaction index showed that slightly less than half the women coming for abortion services (46 percent) expressed very high levels of satisfaction compared to 44 percent moderate and 10 percent, who expressed low levels of satisfaction, respectively.

■ **Education**

There are four schemes in the state operating in the domain of education, all of which have education as a primary outcome.

Mukhyamantri Balika Cycle Yojana: The scheme offers cash transfers to provide bicycles for girl students and increase their enrolment and attendance.

Existence of evaluation study: Yes

Major findings in evaluation studies:

1. In a primary survey of 840 households from 36 villages, across 6 districts of Bihar, Ghatak and Kumar (2016) found that the programme performed well in terms of coverage; only 3 percent eligible beneficiaries reported that they did not benefit from the programme. Also, 93.3 percent beneficiaries reported that they received the actual amount, as was entitled to them. Thus, corruption was low. It was found that for households which did not receive the entire amount, the average difference in the amount was Rs 441. Incidences of corruption were concentrated around 2011-12, when the transfer amount was raised to Rs 2,500 per household.
2. Muralidharan and Prakash (2017) found that the scheme increased girls' age appropriate enrolment in secondary school by 32 percent and reduced the corresponding gender gap by 40 percent. They also found an 18 percent increase in the number of girls appearing for secondary school certificate exam, and a 12 percent increase in the number of girls who passed it. Their study was based on secondary data from IHDS-3, senior secondary school enrolment data, and board examination data.
3. The study by Sharma (2018) found that the bicycles helped the girls in gaining confidence and elevating their status within the society.

Mukhyamantri Balika Poshak Yojana: Under this scheme, 22 lakh girl students studying in classes 9 to 12 are being provided Rs 1,000 to purchase their school uniform and shoes. If funds remain after the purchase, they are to be utilised for purchasing stationary and other study material.

Existence of evaluation study: No

Mukhyamantri Akshar Aanchal Yojana: This adult literacy programme was launched to address high levels of illiteracy among women. It aimed to make 40 lakh illiterate women in the age group of 15-35 years literate within a period of 6 months.

Existence of evaluation study: No

Mukhyamantri Kanya Utthan Yojana: It is an incentive-based scheme to encourage girls to complete education, and delay marriage. Unmarried girls are paid Rs 10,000 for completing their intermediate course and an amount of Rs 25,000 for completing graduation.

Existence of evaluation study: No

■ **Gender Discriminatory Norms/Practices**

A total of eight schemes operate in this domain. Four schemes exist whose primary outcome is to address gender discriminatory norms/ practices, and another four exist which address this domain as part of their secondary outcomes.

Mukhyamantri Kanya Suraksha Yojana: It provides an investment of Rs 2,000 to all BPL girls at the time of their birth to improve the sex ratio, encourage birth registration

and stop female foeticide. The maturity amount is received at the age of 18. In 2017-18, more than 2,80,000 girls benefited from the programme (Government of Bihar, 2018).

Existence of evaluation study: Yes

Major findings in evaluation studies:

The study by Sekher (2012) found that the Anganwadi workers were not giving enough attention to register the beneficiaries having girl children and therefore the right to register under the Kanya Suraksha Yojana. There was a shortage of funds and more beneficiaries could not be enrolled, despite being eligible. It was also found that the amount disbursed to the beneficiaries needed to be increased substantially, since it was inadequate. Additionally, it was reported that anganwadi workers asked the beneficiaries for money to fill the application form. Many beneficiaries had no idea about the scheme and were solely dependent upon the anganwadi workers and block officials, who were collecting money to process the application.

Mukhyamantri Sanwasin Kanya Vivah Anudaan Yojana:

The scheme provides girls staying at state-run shelter homes with a financial support of Rs 20,000 on the event of their marriage.

Existence of evaluation study: No

Antarjatiya Vivah Yojana: Under this scheme, a fixed deposit of Rs 1 lakh is made in a nationalised bank in favour of the bride who marries a bridegroom of another caste.

Existence of evaluation study: No

Mukhyamantri Kanya Vivah Yojana: The scheme extends financial support of Rs 5,000 to girls of BPL families who get married at the age of 18.

Existence of evaluation study: Yes

Major findings in evaluation studies:

The study by Sekher (2012) found that local officials go in search of beneficiaries according to the budgetary allocation. The programme is not demand-driven so far. There was considerable delay in receiving the amount. Delays were also reported in opening an account in the bank. In a lot of cases, bribes were paid to the officials to avail the benefits of the scheme.

■ Women's Empowerment Collectives

A total of four schemes operate in this domain. Two schemes in the state support formation of women's empowerment collectives as a primary outcome and the remaining two schemes address this as a secondary outcome.

JEEViKA (Bihar Rural Livelihoods Project): JEEViKA is a community driven rural poverty reduction project in the state. Operating under the National Rural Livelihood Mission (NRLM), JEEViKA's mandate is to mobilise 12.5 million rural households into 1 million SHGs, 65,000 village organisations, and 1,600 cluster level federations.

Existence of evaluation study: Yes

Major findings in evaluation studies:

1. Datta (2015) conducted a primary survey in 200 project and 200 non-project villages, covering 4,000 households in 400 villages to determine the impact of JEEViKA on rural households. The study found that only 4 percent of surveyed households in project villages were not part of SHGs, indicating a broad coverage of the scheme. However, JEEViKA was unable to change the number of income-earning members within a household, despite being a livelihood programme. There was mixed and weak evidence of an increase in the ownership of productive assets like cattle amongst its beneficiaries, though there was a strong evidence of higher ownership of mobiles and watches. But, several positive outcomes were also observed; it freed people from high cost debt and reduced incidences of acute food shortage. The programme was especially beneficial for women; a higher percentage of women from project areas could read numbers, letters and signs; there was increased political participation of women. Women from JEEViKA SHGs demonstrated significantly higher empowerment; they displayed a higher say in self-employment, primary livelihoods, purchase of durables, etc.
2. Gangadharan et al. (2014) conducted two experiments in 40 villages in 3 districts of Bihar to assess the changes in behavior and attitude due to the implementation of JEEViKA. The study found that attitudes towards the next generation were different in JEEViKA villages. Parents were significantly more likely to report that they would like their daughters to have tertiary education and not employed in a traditional female occupation. Parents were also more willing to allow their daughters to choose their own occupation, though this result was not statistically significant. JEEViKA villagers were also seen to have different attitudes towards women, and particularly women leaders. There was acceptance for leadership roles and a greater respect. Residents of JEEViKA villages were also more likely to report that the villages in which women have more power perform better
3. In a study involving three years of ethnographic work, Sanyal et al. (2015) found that JEEViKA cultivated new cultural competencies and capabilities that defied traditional and conventional gender norms. Economically and socially disadvantaged women gained access to a well-defined network of people as well as access to knowledge which led to more women stepping out of the sphere of domestic work and increased participation in civic, political and financial institutions.

Mukhyamantri Nari Jyothi Programme: This scheme has been designed to empower the women of Mahadalit communities with the strategy of forming and nurturing their SHGs.

Existence of evaluation study: No

■ Gender based Violence

Only one scheme exists in this domain which addresses gender-based violence as its primary outcome.

Mukhyamantri Nari Shakti Yojana (MNSY): It is a holistic empowerment scheme which aims to empower women economically, socially and culturally. The programme offers helplines for victims of violence and trafficked women and adolescents, short stay homes, socio-psychological support and legal aid. It also runs programmes like service-oriented skill trainings and supports the creation of community-level SHGs. Until 2017-18, nearly 23,000 women had received training in employable trades under the programme.

Existence of evaluation study: No

■ Household Infrastructure

A total of seven schemes operate in this domain, all of which address household infrastructure as a primary outcome.

Mukhyamantri Vidyut Sambadh Nishchay Yojana (Under Har Ghar Bijli Nishchay): The scheme aims electrification of all interested households in the state.

Existence of evaluation study: No

Lohiya Swacch Bihar Abhiyan: To eliminate open defecation by facilitating the construction of 1.21 crore Individual Household Latrines (IHHL) by beneficiaries and construction of a community sanitation center for landless rural families.

Existence of evaluation study: No

Shauchalay Nirman (Shahri Kshetra) Yojana: To eliminate open defecation by facilitating construction of individual household latrines by beneficiaries themselves and construction of community sanitation center seats for landless urban families.

Existence of evaluation study: No

Mukhyamantri Gramin Gali -Nali Pakkikaran Nishchay Yojana: To provide all weather connectivity and drainage facilities in the rural wards of all Gram Panchayats in the state.

Existence of evaluation study: No

Mukhyamantri Shahri Naali - Gali Pakkikaran Nishchay Yojana: To provide all weather connectivity and drainage facilities in all 3,386 urban wards of 143 urban local bodies in the state.

Existence of evaluation study: No

Mukhyamantri Shahri Naali - Gali Pakkikaran Nishchay Yojana: To provide all weather connectivity and drainage facilities in all 3,386 urban wards of 143 urban local bodies in the state.

Existence of evaluation study: No

Mukhyamantri Shahri Peyjal Nishchay Yojana (Under Har Ghar Nal Ka Jal Yojana): It aims to provide clean drinking water through piped supply to every household in urban areas through community participation by 2019-2020.

Existence of evaluation study: No

Mukhyamantri Gramin Peyjal Nishchay Yojana (Under Har Ghar Nal Ka Jal Yojana): It aims to provide clean drinking water through piped supply to every household in rural areas through community participation by 2019-2020.

Existence of evaluation study: No

■ Job Quotas

There is one scheme operating in this domain, with job quota as a primary outcome.

Aarakshit Rozgaar Mahilaon ka Adhikaar: The scheme has been providing 35 percent reservation to women for all services of the state government from 2016.

Existence of evaluation study: No

■ Skill Development

There are two schemes in the state whose secondary outcome is to ensure skill development for women. These schemes are JEEViKA and Mukhyamantri Nari Shakti Yojana, which have primary outcomes in the domains of women's empowerment collectives and gender-based violence, respectively. No schemes exist with skill development of women as a primary outcome.

■ Financial and Digital Inclusion

There is only one scheme in the state which addresses financial and digital inclusion as a secondary outcome, JEEViKA. This scheme is geared towards generation of rural livelihoods, and supports formation of SHGs which can then seek formal financial assistance for their activities. No scheme addresses this as a primary outcome.

■ Ownership of Property and Assets

There are no schemes operating in this domain.

■ Institutional Support

There is only one scheme in the state which addresses institutional support as a secondary outcome, Mukhyamantri Nari Shakti Yojana, a holistic empowerment scheme for women and adolescent girls. There is no scheme with institutional support as a primary outcome.

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