



---

## **Avenues of entrepreneurial ventures for SHGs in Bihar**

**Prashant Kumar**

Ph.D, (Commerce), L. N. Mithila University, Darbhanga, Bihar, India

---

### **Abstract**

We all know that entrepreneurship is a concerted effort at attempting to assemble resources including innovations, finance and business acumen in an effort to transform opportunities into economic goods. This may result in new organisations or may be part of revitalizing mature organisations in response to a perceived opportunity. The most obvious form of entrepreneurship is that of starting new business. Over the last few decades, women have come forward to establish their own enterprises. For making women self-sufficient and self-reliant, the Self-Help Groups (SHGs) play an important role. A good number of potential business ideas can be pursued by women SHGs in India in general and particularly in Bihar.

**Keywords:** Bihar, entrepreneurial avenue, rural women, self-help groups, women entrepreneurship

---

### **Introduction**

Entrepreneurship is an attitude of mind which calls for calculated risks and confidence to achieve a predetermined business objective. It is the risk taking ability of the individual combined with correct decision making. Entrepreneurship is an exercise or process undertaken by an entrepreneur to increase her business enterprise. It involves innovation and creativity. The concept of entrepreneurship involves risk bearing, innovating and thrill seeking.

The entrepreneur stands at the centre of the whole process of economic development who locates idea and puts them into practice. Thus, an entrepreneur is an economic leader who possesses the ability to recognize opportunities for the successful introduction of new commodities, new techniques, new sources of supply and to assemble the necessary plant and equipment, management and labour force and recognize them into a running concern.

Women entrepreneurs are similar to their male counterparts in terms of starting and running business ventures. An enterprise owned and controlled by a woman having a minimum financial interest of 51% of the capital and giving at least 51% of the employment generated in the enterprise to women is referred officially as women entrepreneurs.

The phenomenon of women entrepreneurship is largely confined to metropolitan cities and big towns in India. Most of the women entrepreneurs operate small scale units.

### **Rural Women Entrepreneurs: A new wave**

Entrepreneurs are found in rural areas also. A rural woman entrepreneur is a woman or group of woman who undertake to organize and run an enterprise in a rural area. The rural women entrepreneurs may be women who take to entrepreneurship because of dire economic needs, Women who take to entrepreneurship because they had the family background tradition in some skill or trade, hence they would like to have extra money for themselves and their families, women who take it up because they have certain personality characteristics such as need for achievement, need for power and influence and women who take it up as a leisure time activity on official advice and guidance.

There are around seven lakh villages in India and also that more than 70% of our population live in villages of half are women. Though rural women represent a sizeable percentage of labour force in our country yet, they have not been brought under the fold of main stream of development. The rural women in independent India occupy an important place and all efforts are being made to establish the significant role that they can play in their own upliftment and of the society at large. This enabled them to find ways of supplementing their family income. A section of rural women have emerged as potential entrepreneurs. This development is of significant importance in our traditional society.

The last decade has witnessed the emergence of rural women in the small business and they have achieved remarkable success too. Although, their task has been full of challenges, but they have overcome the prejudice. Ultimately they have established themselves as independent entrepreneurs. Realizing the importance of rural women entrepreneurs, the government and financial institutions are trying best for their development.

### **Governmental Initiative**

All over the world it is recognized that women should have a greater share in economic activity. In India the sixth five year plan committed itself to providing women's access to education, employment and health. The plan document also mentions the need for identifying those areas where women's employment is either low or needs corrective measures. The seventh five year plan aimed at raising the economic and social status of women through integrated development in order to bring women into the main stream of national development. Its basic approach was to inculcate confidence among women and bring about an awareness of their own potential for development. Central and State level schemes and programs for women continue to be in the nature of marginal additions plan rather than of the planning process.

After the encouraging results of initial efforts made by the pioneering NGO and entrepreneurs, Government of India of late has realised what rural women entrepreneurs can offer to the world. It has decided to promote the rural women entrepreneurship through different agencies like KVIC, Grameen Bank's micro-finance through SHGs, NABARD etc. The policy makers now accept that rural entrepreneurship is a major vehicle for generating employment and promoting sustainable livelihood. The Government has promoted various entrepreneurship programmes under different schemes like SGSY, SGRY, SJSRY, DWCRA and TRYSEM etc.

### **Self-Help Groups: Agent of Socio-economic Transformation**

Emergence of SHGs makes a great change in the life of women especially in the life of women especially in the rural areas. SHGs are considered as agents of socio economic transformation in rural areas. Many SHGs are formed by women through the country and supported by NGOs and they provide revolving credit to them. The micro credit facilities provided by the financial institutions help in the formation of more SHGs. The success role of SHGs gives a indication to the Government that it has to support SHGs at different levels. Bihar boasts of having over 10 lakh SHGs. The exact figure of Self Help Groups in the State at present stands at 10,03,245. This makes it the first State in the Country to have 10 lakh SHGs run by women. Here lie the true potentialities.

Entrepreneurial ability and skill are not the exclusive right to male alone. The success of SHGs in the development of women entrepreneurs are due to many obvious reasons. Sustainability is one of the primary goals of SHGs. Alternative business ideas provide the needed sustainability. Some of the potential business ideas which could be pursued by women SHGs are given hereunder:

#### **Home Based Business**

According to an international survey, 20% of small business ventures are home based. The Internet has been a great help to home based business entrepreneurs. Not only has the Internet allowed them to promote their business at national and international level, it has also provided lot of new job and new business opportunities. The following are some of the potential rural based business ventures suitable for adoption by women SHGs:

##### **1. Antique and Art Dealers**

These dealers can make a living by acquiring, displaying and selling antiques and art, old furniture, jewellery, old stamps, old currencies and many other collections can be exhibited for sale in homes, mall and exclusive shops.

##### **2. Catering**

Caterers plan, coordinate and supervise food service at parties and in social functions. Working with their clients they purchase appropriate supplies, plan menus, supervise food preparations, direct serving of food and refreshments and ensure the overall smooth functioning of the event. As women entrepreneurs, they are responsible for the budgeting, accounting and other administrative tasks.

##### **3. Child Care Service**

Providing care for the infants and the preschool aged children while parents are at work the child care providers can help them to develop skills through games and activities. The child care facility may be part of the owner's home, or it may be separate centre composed of classrooms, play areas and areas of infant care.

Similarly, starting of home for aged people is yet another workable business idea.

##### **4. Cleaning Service**

These service providers visit homes, offices, apartments to offer clearing services. Many cleaning services are owner operation, but some may hire 40 or more people to assist with corporate contractors in cities. One can offer both commercial and residential services. Hence, one can choose either of this or both. If contracted for commercial service i.e. cleaning an office building, a mall or some other public area the service provider has to enter into agreement in terms of number of months, predetermined cleaning per week and the like. Once you have established your own business you will have to work hard to maintain a customer base and promote your services to expand your clientele. Once a service provider gains experience and make connections she can expand her business into allied areas. Some of the cleaning service providers sell cleaning products and offer landscaping and maintenance services.

### **5. Greeting Card Designing and Printing**

The Green Card Association estimates that there are thousands, large and small publishers. There are few companies which use the talents of fulltime greening card writers and designers, while most of the others rely on freelancers to submit ideas, images and expressions. Consumers in India use crores of greeting cards annually on several occasions. The average educated households purchase greeting cards annually. A good number of retail outlets sell greeting cards. This is an evidence to highlight the potentials of this business. Even after introduction of e-cards, printed greeting cards are mostly liked because of the personal relationship between the sender and the receiver.

### **6. Supply of Processed Food Items**

Now-a-days most of the households go for jobs. With the result there is a vast demand for grinded flour for preparation of tiffen items like litti-chokha, samosa, namkeen, idly, dosa and ready to cook items such as chapattis, aalu-paratha, heeng-kachauri, sattu-paratha, daliya, masala chat, idiappam, pappadam etc. Selling of these items is not difficult today.

Apart from the above discussed business ventures there are several other avenues. Such avenues can be identified and potentials have to be explored by the SHGs in order to have continued survival. Certainly home based business is one of the potential business ventures for women entrepreneurs of SHG for sustained growth.

### **Challenges Faced by Rural Women Entrepreneurs**

There is a discrimination against rural women in all walks of life despite the provision of their constitutional guarantees. The traditional attitude of our society does not encourage women to utilize their human potentials fully. They are not ranked according to their capacity to do particular job due to sex, caste and kinship. The major challenges face by the rural women entrepreneurs are illiteracy, lack of vital information, fear to take risks, lack of experience and training, feeling of insecurity, rampant corruption, lack of infrastructure lack of finance etc. In addition, there are structural constrains in the form of inequality, limited purchasing power, condemnation by local elite, etc. they have also to face competition from the urban entrepreneurs who make more attractive and cheaper products due to modern technology and commercial production.

### **The Way Ahead**

In order to assist and develop rural women entrepreneurship, women at grass root level should be involved through the women's organizations. Such organizations can be instrumental in identifying women for income generating activities. The small industries service institute and voluntary organizations should organize special programmes for prospective women entrepreneurs in villages. Under the Integrated Rural Development Programme (IRDP), special sub-schemes can be undertaken for development of women entrepreneurs in rural areas.

Rural women adopt entrepreneurial career due to pull and push factors. In the former case, they take it as a challenge and an adventure with an urge to do something new and to take up an independent occupation. In the latter category, women establish business enterprises to overcome financial problems of self and family.

Rural women entrepreneurs depend on the environment and the direct action on the part of government or other agency. Women entrepreneurs in rural areas can best emerge out of the women folk, with an aptitude for an experience in entrepreneurship. There is ample evidence to show that the government efforts to promote entrepreneurship either by training or by granting loans to women without aptitude have failed miserably. While examining the factors that have been active in moulding entrepreneurship, it is, therefore, necessary to look into the two aspects of the issue viz, personal profile of women entrepreneurs and their socio-economic background, secondly the extent of contact at the higher social and government levels through her husband and other close relatives, extent of technical guidance and financial support received from government and other agencies.

### **Conclusion**

Women in India have always enjoyed an unenviable position. On one hand they have been defined and praised as being the corner stone of Indian society and depicted as the very personification of moral force that binds the family together, on the other hand, in real life, women have been denigrated and subjected to many hardships. Today women entrepreneurs are in non-traditional fields such as leading consultants, distributors, exporters of machinery, manufacturers of electric goods, publishers, exporters of garments, designer's interior decorators and the like. Small units are being run in the manufacture of readymade garments, handicrafts, textile printing, toys and dolls, plastic processing and preservation of fruits by enterprising ladies.

Women entrepreneurs are creative hardworking, persistent, take personal responsibility, success-oriented, competitive, logistic, and imaginative and flexible authority relationship. Self-Help Groups are accelerating the breed of women entrepreneurs especially in rural areas of Bihar. SHGs are transforming the socio-economic status of rural women and ultimately leads towards attainment of empowerment of women.

### **References**

1. Batra GS. Development of Entrepreneurship, Deep and Deep Publications Pvt. Ltd., New Delhi, 2000.
2. Dhameja SK. Women Entrepreneurs: Opportunities, Performance and Problems, Deep and Deep Publications Pvt. Ltd., New Delhi, 2004.

3. Dixit Preeti. Emerging Trends in Entrepreneurship, COMDEX Times- A Journal on Management Ideas,2012:3(13):7-8.
4. Kumar SA. Entrepreneurship in Small Industry, Discovery Publishing House, New Delhi, 1990.
5. Mansuri BB. Rural Women Entrepreneurs in India: Opportunities and Challenges, Kurukshetra,2011:59:(11):17-19.
6. McBennet, R. Starting up Your Own Business, Mercury Books, London, 1990.
7. Mohideen, Sulthan A. Self Help Groups and Women Empowerment, HRD Times,2011:10(13):45-46.
8. Suguna B. Empowerment of Rural Women Through Self Help Groups, Discovery Publishing House, New Delhi, 2006.
9. [www.slbcbihar.com](http://www.slbcbihar.com)