

Focus Bihar



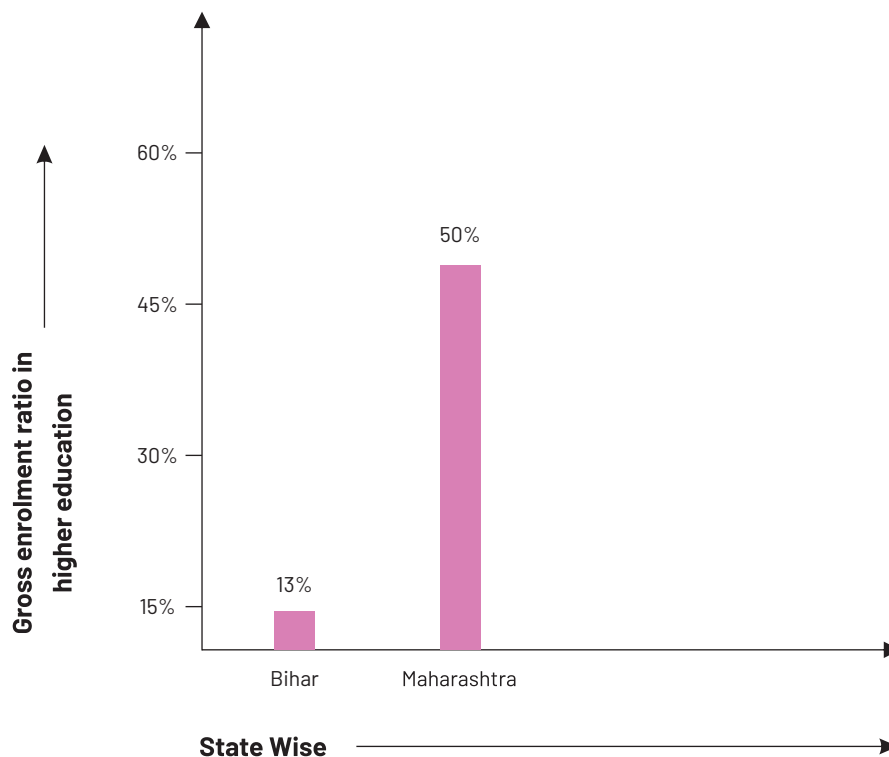
**KEY
TAKEAWAYS
REPORT**

Bihar- A Few Facts

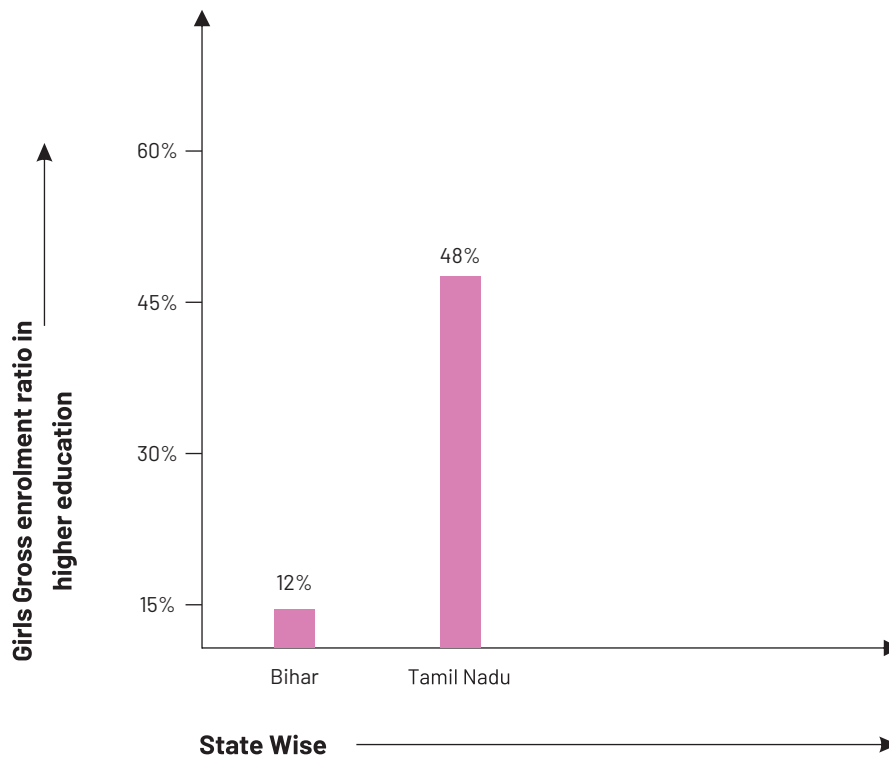
- Bihar 12.5 Cr population
- Poor per capita income – Rs. 45000 per annum (v. Rajasthan Rs. 120,000)
- Large Informal Economy
- Deep-rooted aspiration for government jobs – IAS

Education Yardsticks are poor:

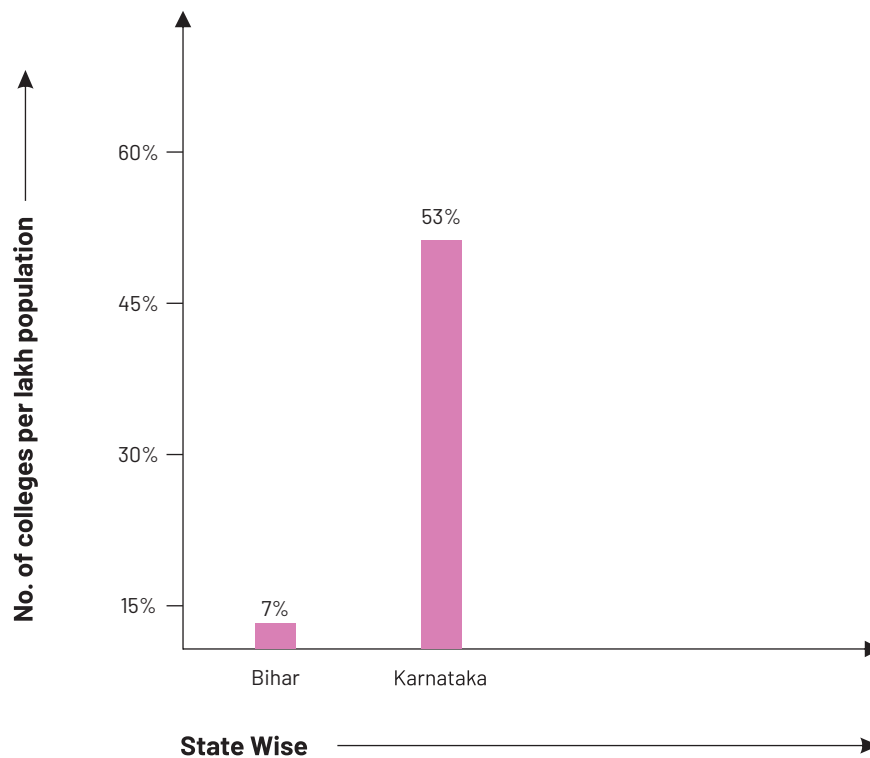
Gross enrolment ratio in higher education



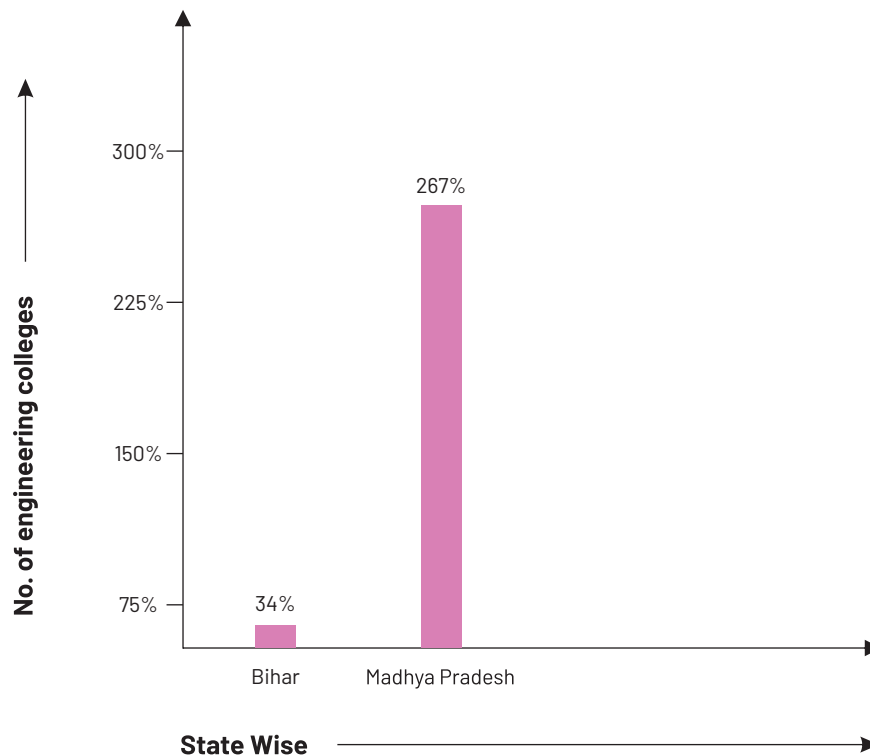
Girls Gross enrolment ratio in higher education



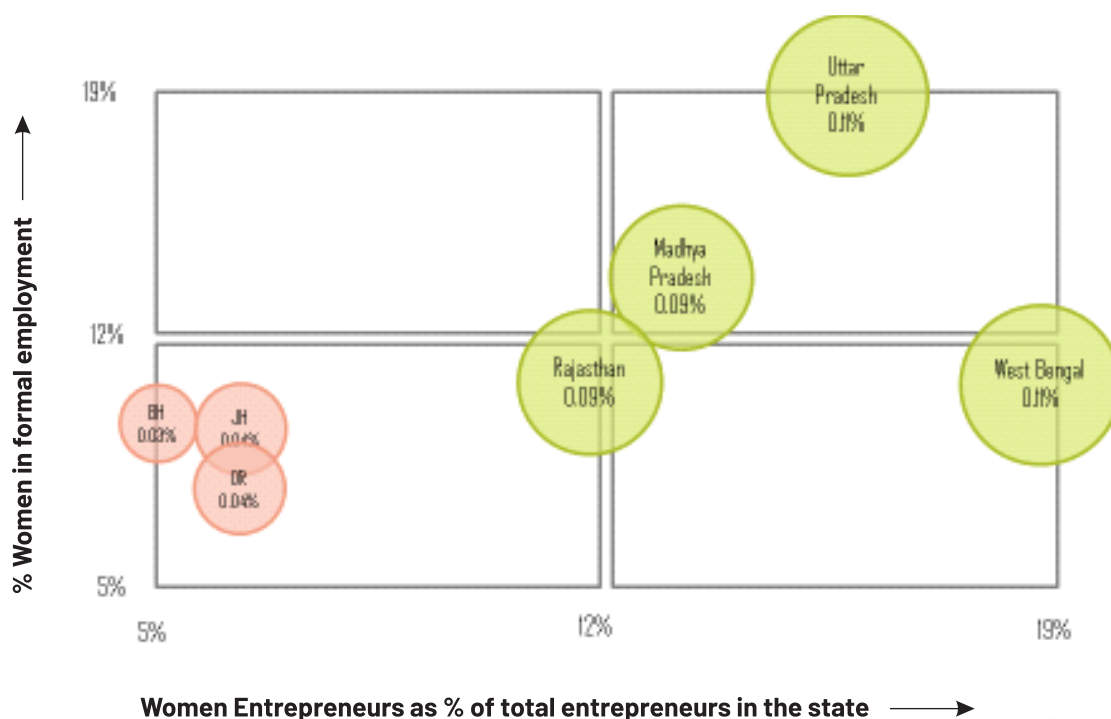
Number of colleges per lakh population



Number of engineering colleges

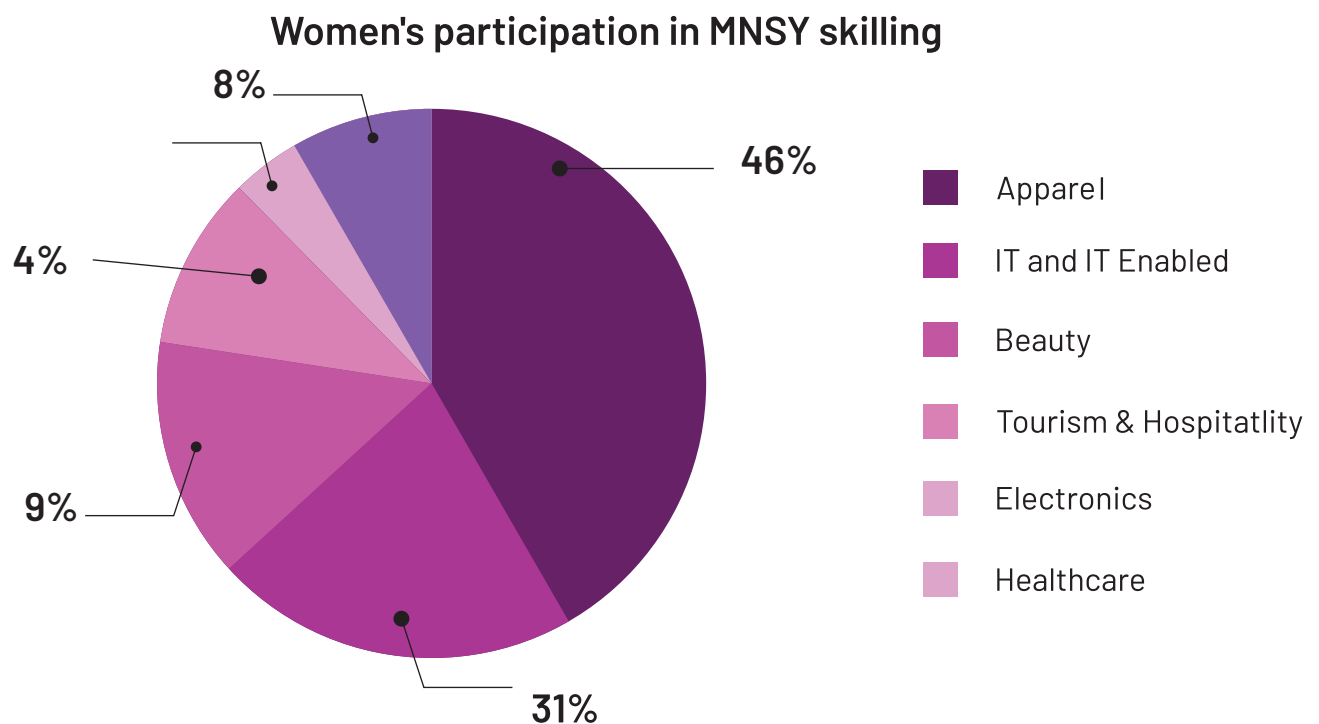


Women - Formal Employment & Entrepreneurship



Bihar- Women Empowerment – Facts & Figures

- Per Capita Development Expenditure (PCDE) has grown at a rate of 15.8% as a whole, between 2011-12 and 2017-18 compared to the national figure of 13.7%
- Expenditure on education has registering an annual increase of 14.4%, which is 1.9 percentage points higher than that of all-India average of 12.5%. (GoB Economic Survey, 2018-19)
- Schemes like Mukhya Mantri Balika Cycle Yojana, Mukhya Mantri Akshar Aanchal Yojana and Mukhya Mantri Kanya Uthan Yojana focus on schooling of girls
- Bihar Skills Development Mission is implementing several skilling initiatives for women
- At just 4.4%, Bihar has the lowest labour force participation rate among women (aged 15-59) in the country
- The state government is also trying to increase participation of women in the workforce through policies like 35% reservation for women in government jobs and women's collectives under JEEVIKA



The most preferred sectors are for women who are willing to work are:

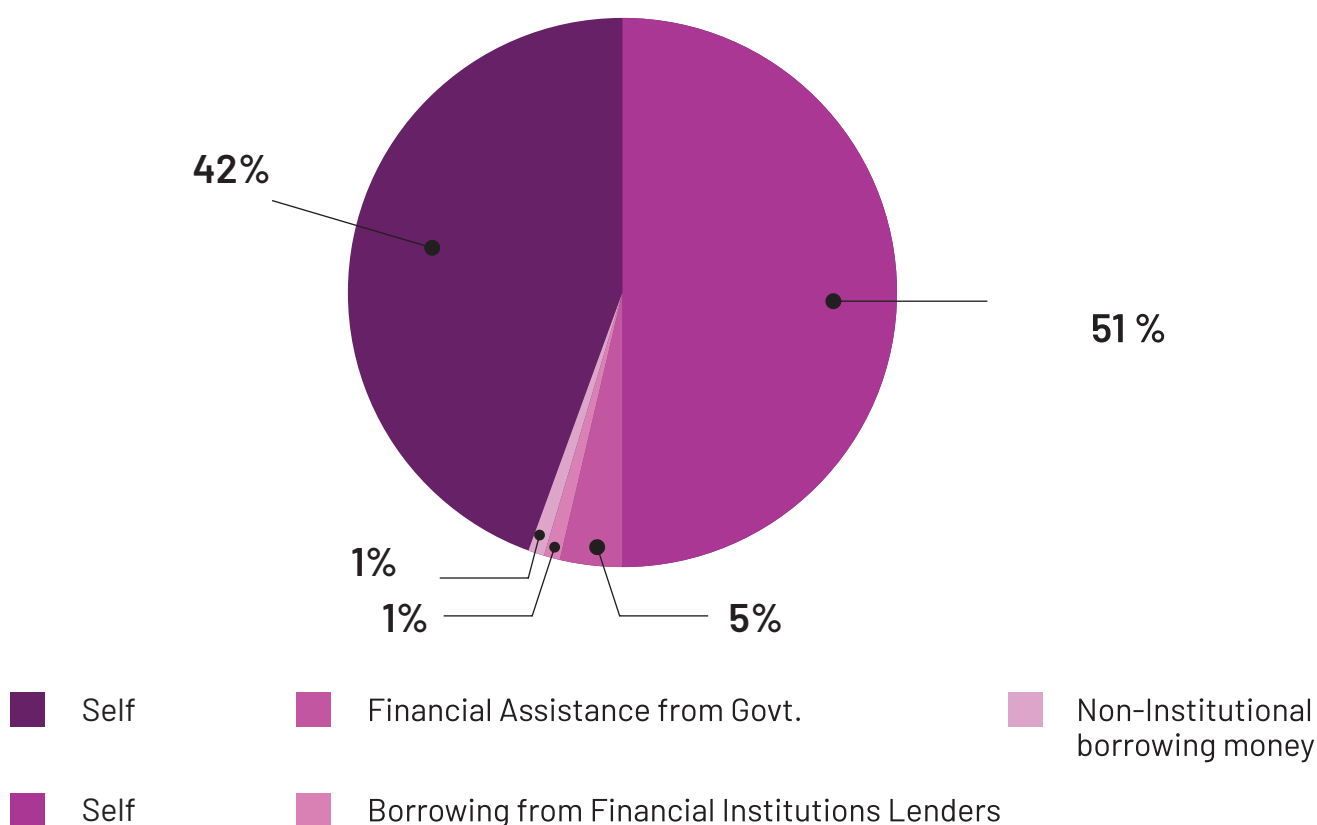
27%	Tailoring	9%	Food Processing
19%	Dairy	5%	Poultry
14%	Other	1%	Manufacture of Wood & Cane Products
14%	Other Animal Husbandary	1%	Leather Goods Manufacturer
10%	Spinning & Weaving		

Source: Bihar Gender Report Card- 2019

Bihar- Women Empowerment – Facts & Figures

- The majority women entrepreneur establishments in Bihar are self-financed
- Only 5% received financial assistance from the government, while just 1% borrowed from formal financial institutions
- Donations or Transfers from other agencies (including non-profits) constitute 42% of the financing for women entrepreneur businesses

Most women entrepreneur establishments in Bihar are self-financed; very few borrow from formal financial institutions



Women entrepreneur establishments by type of funding received

There are **1,53,610** women entrepreneur establishments in Bihar. Of these, **63,495** have at least one hired worker, while **90,115** are without any hired workers. These women entrepreneur establishments account for only **1.91%** of total establishments in the state.

Source: Bihar Gender Report Card- 2019

Initiatives by Bihar Govt. for Women Entrepreneurs

Bihar Industries Association

The main objective of the Association is to draw attention of State and Central Government towards various shortcomings in the Industrial sector so that they can implement various schemes to assist the labour force and entrepreneurs. It also helps in formulating of healthy legislation and State policies for development of Industries in Bihar.

<http://www.biabihar.com/>

Bihar Mahila Udyog Sangh

It's a registered organization and the only apex body for Women Entrepreneurs and works as a platform for the women entrepreneurs marketing their products. The prime objective of the Sangh is to bring all the Women entrepreneurs of Bihar under one roof for the collective and gainful utilization of their skills.

Sarkari Yojana, Bihar

One can apply for Modi Business Loan Scheme under the Sarkari Yojana scheme. The Government will grant a loan up to 15 lakh for starting new enterprise in the State.

<https://www.sarkariyojna.co.in/bihar/page/2/>

Women Development Corporation, Bihar

The body functions under Department of Social Welfare, Government of Bihar. It is a nodal agency. It works with association of Community Based Organizations and various NGOs. It aims at empowerment of women and girls.

<http://www.wdcbihar.org.in/>

Bihar State Financial Corporation (BSFC)

The corporation advocates for Small and Medium Scale Industries by providing financial assistance. Since then it is playing pivotal role in growth of tiny, small and medium industries

<http://www.techno-preneur.net/finance/funding-options/statefinancial-corp.html>

Mukhyamantri Nari Shakti Yojana

This scheme helps children and women against domestic violence and also has women's helpline, short stay and protection homes for women and children, capacity building workshops for women for setting up their own business and self-help groups

<http://www.newincept.com/bihar/mukhya-mantri-nari-shakti-yojana.html>

Bihar Startup Policy 2017

The Policy has been designed on following four pillars (YUVA). Start-up means an entity, incorporated or registered in Bihar not prior to five years with an annual turnover not exceeding INR 25 Cr. in any preceding financial year, working towards innovation, development, deployment or commercialization of new products, processes or services driven by technology or intellectual property.

- YES to Startups (Awareness, Networking and Mentoring Campaign)
- Unleash Regulatory Enablers for Supporting Startups
- Vibrancy in Education System to encourage and facilitate Startups
- Access to financing & incubation support

A funding of Rs 500 crore was announced in order to encourage and assist entrepreneurship activities in the State. A committee was also built for selection of start-up applications who require funding. The State Government will bear all costs associated with the filing of domestic patents and reimburse the filing fees for awarded foreign patents. Women Entrepreneurs can avail additional grant/exemption/subsidy other than the limit fixed under the above clauses of the policy. Online application by Entrepreneur through <http://www.startup.bihar.gov.in/>

http://www.startup.bihar.gov.in/Events_img/Guideline/Guidebook%20for%20startups.pdf

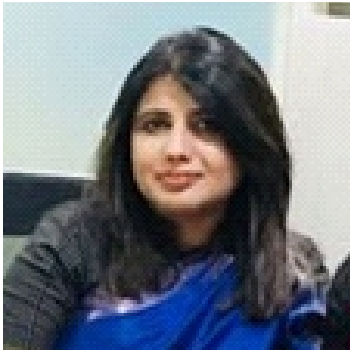
Seed Funding Support Under Start-up Policy

- A Seed Grant upto Rs 10 Lakhs per start-up as interest free loan for 10 years shall be provided to start-ups.
- An amount equal to 5% of the seed grant shall also be contributed by the Incubatee into the start-up.
- A funding of Rs 500 crore was announced in order to encourage and assist entrepreneurship activities in the State. A committee was also built for selection of start-up applications who require funding.

Heading	2017-18	2018-19	2019-20	Overall
No. of start-ups registered	4556	2756	3423	10735
Seed funded start-up	29	27	4	60
Venture funded start-up	0	0	0	0
Incubator Supported	867	175	339	1381
No. of Incubatees	41	29	0	70
Purchase Order Awarded	0	0	1	1

Source: <http://www.startup.bihar.gov.in/CurrentActivityNew.aspx>
<http://www.startup.bihar.gov.in/Document/Bihar-Startup-Policy-2017.pdf>

Industry Insights; September 02, 2020



Mrs. Ruby Sinha

Founder
sheatwork.com

- ✦ The inaugural AatmaNirbharShe webinar, with its Focus on Unlocking the Potential of Women Entrepreneurship in Bihar, is the first in a series of webinars wherein we will highlight the state of women entrepreneurship across various Indian states.
- ✦ The reason why we started sheatwork.com as a one stop knowledge hub for women entrepreneurs is because when I became an entrepreneur myself I realised that most of us were not aware of the various government policies/incentives for women entrepreneurs. We also lacked guidance on what are the legal formalities for starting a venture, funding opportunities etc.
- ✦ According to industry reports, majority of women entrepreneur establishments in Bihar are self-financed. Only 5% received financial assistance from the government, while just 1% have borrowed from formal financial institutions. This inspite of the government announcing a Rs 500 crore Bihar Startup policy in 2017 and trying to completely digitise the process through the startup.gov.in website. Through this series, we are trying to highlight the state of women entrepreneurship across various Indian states and bridge the information gap.
- ✦ Women entrepreneurs need to be less apologetic both for their success and failure.



Mrs. Usha Jha

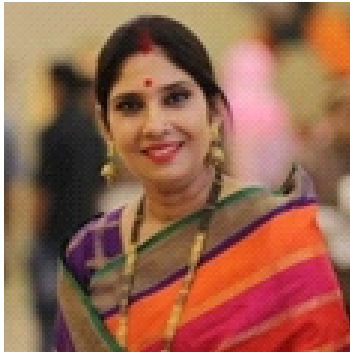
President- Bihar Mahila Udyog Sangh
Founder- Petals Craft

- ✦ Every era comes with its own challenges and opportunities. During my time, people did not have a business mindset, the Civil Services seemed to be the only profession which existed! However, for me the biggest challenge was within me - I had to learn to stop questioning my own abilities. Also, I did not have the required knowledge or exposure to roll out my business, but I did have the will to work hard and achieve.
- ✦ **'Men for women'** is a trend fast picking up pace. Once women are acknowledged for their efforts and successes, we feel motivated to outdo ourselves again and again. So it is important that women are encouraged to stride ahead.
- ✦ SMEs have suffered the most during the lockdown period. Women entrepreneurs who had overcome their apprehensions and rolled out small business ventures, took the hardest hit during the lockdown. These women were multitasking more than ever, balancing between complete home chores and business needs, yet they were not able to sustain due to lack of funds.
- ✦ Patience, perseverance, education is vital for aspiring entrepreneurs to be successful in their journey.
- ✦ People from Bihar have a presence in every sector globally.



Mrs. Himani Mishra
Co-Founder & CEO
Brand Radiator

- ✦ There have been challenges, but the biggest one was being doubted as a capable entrepreneur, time and again, because I am a woman.
- ✦ I have never availed any government or non-government financial aid. It is not that I was unaware about these schemes for women entrepreneurs; it is just that I am also aware that there is a gap at the policy making level and implementation level of these schemes. The real picture at the ground level as regards the implementation of these schemes is not very heartening.
- ✦ As women we put barriers of our own minds for ourselves and it is very important to break those barriers from our minds. Industry setup in Bihar, Entrepreneurial mindset and risk taking capacity is very low among people in Bihar.
- ✦ Among other problems, one of the biggest hurdles in the path of women entrepreneurs in Bihar is that entrepreneurship mindset is not there. Secondly, industry set up is not there and finally funding is a big problem. Therefore, it is imperative that we aim for self-sustainability.
- ✦ It fills me with a sense of satisfaction and motivation when I see myself having evolved from being a job-seeker to a job-creator. I feel I am not only helping women 'grow' but am also contributing to the larger aim of helping Indian women become **'Aatma Nirbhar'**.
- ✦ In an effort to create a 'Digital India', women should not be side-tracked. Women should adopt and accept the benefits of leveraging digital tools and markets in seeking to make their presence felt in the business world.



Mrs. Soniya Sanjay Sinha

Vice Chairman - Frontline Business Solutions

Vice President - BJP Purvanchal Morcha

- ✦ Major challenges that women entrepreneurs face include shouldering family values, responsibilities and moving in tandem with their upbringing and social and gender-based pressures. Owing to the cliché thought process of our society, I have had to prove that although I am a Woman from Bihar, I am empowered to rise up.
- ✦ When I met people regarding work issues, I was constantly judged based on my Indian attire, my abilities were not trusted immediately; this is only reflective of the generic mindset of our society.
- ✦ There is a lack of knowledge in people especially women about the various government policies and schemes. We have realised it and are working to educate women on various policies they can take advantage from.
- ✦ I have worked extensively for women and families hailing from Bihar. People, especially men, tend to comment and demoralise women who have created a place for themselves in their sectors.



Mr. Sanjeeva Shivesh
Founder & CEO
The Entrepreneurship School

- ✦ We have only 5% women entrepreneurs. The administration, policy makers and society at large need to initiate thinking on what is amiss.
- ✦ People need to introspect why are there so few entrepreneurs from Bihar and what is the state missing to encourage entrepreneurship amongst people in Bihar.
- ✦ One problem is that the youth, especially girls, do not have easy access to colleges, therefore the rate of girls pursuing higher education is very low. There are many problems which are preventing women in Bihar from progressing.
- ✦ Someone has to take up the task of spreading the message, to the remotest corner of India, of enabling women to let them rise and become entrepreneurs.
- ✦ Motivation should begin at home. Mothers, who are our role models, should encourage girls to become independent entrepreneurs.
- ✦ People who have moved out of their states should be the forebearers of their culture. Promote their states cuisine, culture etc.
- ✦ Opportunities now can be leveraged anywhere; technology has become the enabler.
- ✦ Changing the societal mindset to a pro-business mode is the need of the hour. And adopting local resources to go global should be the mantra for success. My only advice for women entrepreneurs is if you dream it, do it.
- ✦ It gives me a huge amount of self-respect to be doing what I want to. Dream it, Do it! Is the mantra I follow

