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## Women empowerment through entrepreneurship in tourism sector of Bihar

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### Abstract

Empowerment is defined as a critical aspect of gender equality implies a society in which women and men enjoy the same opportunities, outcomes, rights and obligations in all spheres of life. A critical aspect of promoting gender equality is the empowerment of women, with a focus on identifying and redressing power imbalances and giving women more autonomy to manage their own lives. Women's empowerment is vital to sustainable development and the realization of human right for all. Tourism is a tool to empower women from various aspects. Tourism could assist women to increase power and control over natural resources; economic empowerment; educational empowerment and political empowerment. Tourism development can be a great incentive for development and thus for the empowerment of women, which makes the plan of the WTO a reasonable motivation to empower women through this sector. Despite many international agreements that were organized to evaluate and improve the rights of women UNFPA (United Nations Population Fund) claims 'they are still much more likely than men to be poor, malnourished and illiterate. They usually have less access than men to medical care, property ownership, credit, training and employment. They are far less likely than men to be politically active and far more likely to be victims of domestic violence' (UNFPA, 2008). The empowerment of women could therefore significantly contribute to reaching gender equality.

**Keywords:** Financial assistance, motivational factors, socio-cultural barriers, women entrepreneur

### Introduction

Women empowerment and issues related to it have attracted the attention of the academicians, political thinkers and social scientists both in the developed and developing countries of the world. The concept of women empowerment is generated by the women movement throughout the world and it is that outcome of several important critique and debates which the feminist raised across the world. Empowerment means process of acquiring rights, personality development and deciding by self independently. The term women empowerment is used to describe a process whereby the powerless women or disempowered women gain a greater share of control over their own lives, resources and decision making. Empowerment of women involves many things e.g. economic opportunity, social equality, political power and personal rights.

In India, for instance, the female labour force participation rate is estimated at just 27%. Generally, Indian women either do not participate in paid work, or they are employed only in roles that allow them to return home to their families at the end of the day.

Because of the belief that women are not as capable as men to work in such a demanding role, the female tour leaders in India are exceptionally rare. This stereotype deprives women of their professional endeavour and confines them in the gender identity of mother and wife.

The Government of Bihar recognizes the vital role that achieving women's economic empowerment has in attaining its larger development goals. This is demonstrated by the fact that the Per Capita Development Expenditure (PCDE) of the state government has grown steadily. Compared to the national figure of 13.7%, the PCDE in Bihar has grown at a rate of 15.8%, as a whole, between 2011-12 and 2017-18. The expenditure on education in the state increased from `10,214 crore in 2011-12 to `26,394 crore in 2017-18, registering an annual increase of 14.4%, which is 1.9 percentage points higher than that of all-India average of 12.5%. In this same period, expenditure on education at all-India level has increased from `2,20,648 crore (2011-12) to `4,49,201 crore (2017-18).

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Likewise, the rate of growth in health expenditure in Bihar during these seven years has also been significant at 22% (GoB Economic Survey, 2018-19). The state government envisions girls' education as a strategic pathway for women's economic empowerment and it has invested heavily in education programs. Girls' access to quality formal schooling is being enhanced through several schemes such as the Mukhya Mantri Balika Cycle Yojana, Mukhya Mantri Akshar Aanchal Yojana and the Mukhya Mantri Kanya Uthan Yojana. Further, a plethora of skilling initiatives under the Bihar Skills Development Mission are being implemented to prepare young women to enter the workplace. The state government has also taken on the mantle to increase women's work participation in Bihar.

### **Status of Women's Entrepreneurship in Bihar**

Bihar is a state rich in resources but poor in performances. Predominantly agrarian economy of Bihar is poor in industrial sphere requires creation of an industrial society in a big way and that requires maximum number of entrepreneurial activities. Bihar, the land of legendary ladies Maa Sita, Bharati and many others speaks about the endurance capacity and intelligential of the ladies of this land. Ladies of Mithila In these days are internationally known for their arts and crafts indeed women of every part of this state are endowed with imaginative art and craftsmanship quality. They are contributing substantially in farm activities, and sizeable numbers of them are interested in taking up risky ventures, but proper support, training, guidance and assistance are not available to them in sufficient number. Therefore, women entrepreneurship is not gaining ground in this state. There are some government schemes (dealt previously) available in the state to give support and encourage the women entrepreneurs. Many NGOs are also making their presence in this field. But after considering the activities of women's wing of Bihar Industries Association and of the programmes of assistance of Entrepreneurship Development, Bihar could be considered up to the mark in the field of women entrepreneurship development work in this State. Recently on exhibition of products made by women entrepreneurs was organized at Patna by the Women's Wing of Bihar Industries Association. 115 entrepreneurs had participated in this exhibition to display and sell their products. In four days they sold goods of about Rs. 30 lakh and generated interest in the products manufactured by women entrepreneurs. This was a big support to the entrepreneurs concerned. Institute of Entrepreneurship Development, in Bihar came into being in 1987 to create a new generation of entrepreneurs and in the last two year it has organized many EDPs with the help of different agencies and schemes which included some EDPs especially for women section.

Women constitute half of the population of the country and to sustain and maintain the expected economic boom, the country needs to fully mobilize and utilize all its resources including human resources. The participation of women in the economic activities is necessary not only from a human resource point of view but is essential even from the objective of raising the status of women in the society. The economic status of the women is now accepted as an indicator of a society's stage of development and therefore it becomes imperative for the government to frame policies for

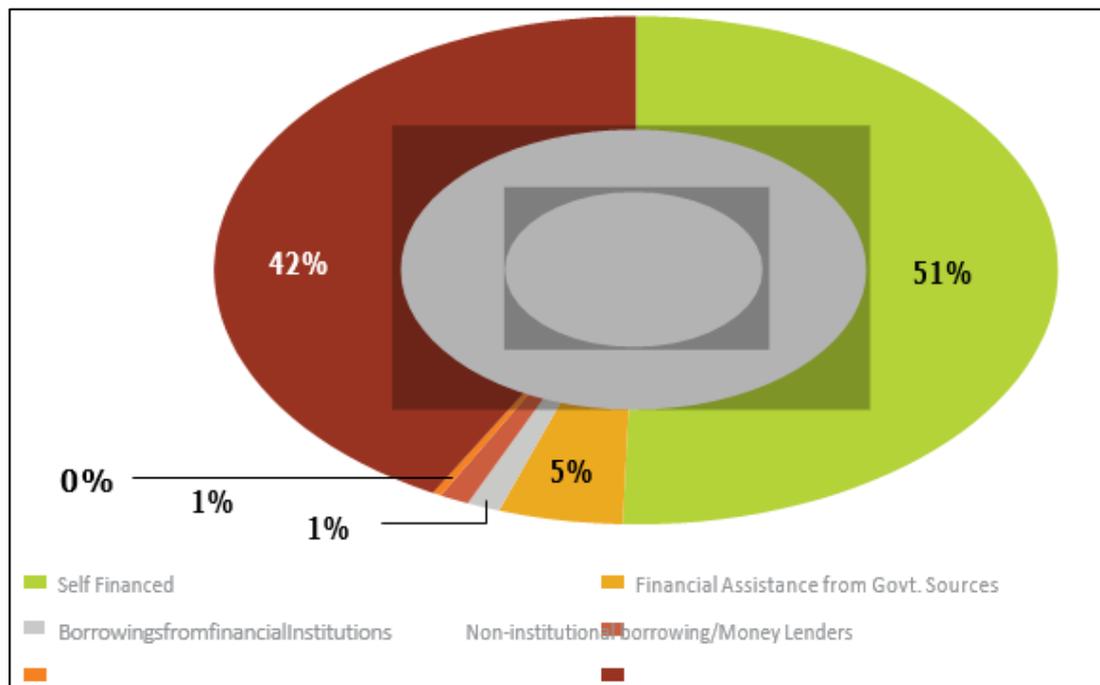
development of entrepreneurship among women in particular. Development of entrepreneurial skill among women is essential for the economic growth of a country. Entrepreneurs initiate, increase and sustain the process of economic development. Entrepreneurial competence makes all the difference in achieving the economic growth. The need of a broad-based entrepreneurial class in India arises from the need to speed up the process of achieving the factors of production, leading to a higher rate of economic growth, dispersal of economic activities, development of backward and tribal areas, creation of employment opportunities, improvement in the standard of living of the weaker sections of the society and so on. Women entrepreneurs are making significant impact in all segments of the country. The position and status of women in any society is an 56 index of its civilization. Women in business is a recent phenomenon in India. Emergence of women entrepreneurs in the economy is an indicator of women's economic independence and their improved social status. "When woman moves forward the family moves, the village moves and the nation moves." These words of Pandit Jawaharlal Nehru are often repeated because it is an accepted truth. Employment gives economic status to women. Economic status paves the way of social status.

Entrepreneurship is a promising area for growing women's work participation, as it can offer opportunities for women from diverse contexts and with different capacities, within prevailing social norms. According to the Global Entrepreneurship Monitor Report (2018-19). India ranks 5th in the world in terms of having a suitable environment for entrepreneurship. While this is promising, the status women's entrepreneurship in the country remains worrying. The Mastercard Index of Women Entrepreneurs ranked India a low 52nd out of 57 countries when it came to women entrepreneurs' ability to capitalise on opportunities offered by their local environments. Through landmark policies like 35% reservation for women in government jobs, and the focus on women's collectives under JEEVIKA, it is hoped that women and girls in Bihar will be able to achieve their potential and fulfill their aspirations.

In 2018, the Government of Bihar released the first edition of the Gender Report Card, which provided an overall snapshot of the progress Bihar has made with reference to women's empowerment. The 2019 edition of the Bihar Gender Report Card is more focused in its scope, highlighting women's work preparedness and work participation in the state. This edition also underscores certain enabling conditions that are essential for women's economic empowerment.

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.

Given this, there is ample scope to improve women's access to formal financing methods, through platforms like the Micro Unit Development and Refinance Agency (MUDRA), for instance. Further, addressing gendered barriers like social norms and discriminatory property and inheritance laws is also crucial.



Most woman entrepreneur establishments in Bihar are

### Reasons for Women Becoming Entrepreneurs

The following are the reasons for women becoming entrepreneurs:

- Innovative thinking
- New challenges and opportunities for self fulfillment
- Employment generation
- Freedom to take own decision and be independent
- Government policies and procedures
- Family occupation
- Need for additional income
- Bright future of their wards
- Success stories of friends and relatives
- Role model to others support of family members
- Education and qualification self identity and social status
- They want to assume new and fresh challenges and opportunities for self-fulfillment.
- They want to prove their personalities in an innovative, daring and competitive jobs.
- They want to undertake changes to control the balance between their families responsibility and business obligations.
- Government introduction attractive incentives, subsidies & various schemes
- Increasing standard of living
- Increasing socio-economic awareness

### Major Challenges before the Women Entrepreneurship

#### Socio-cultural barriers

Women often face gender discrimination and have a hard time balancing work and childrearing. Women's family and personal obligations are sometimes a great barrier for succeeding in a business career. Only a few women are able to manage both home and business efficiently, devoting enough time to perform all their responsibilities in priority.

#### Lack of confidence

In general, women lack confidence in their strength and competence. The family members and the society are

reluctant to stand beside their entrepreneurial growth. To a certain extent, this situation is changing among Indian women and yet to face a tremendous change to increase the rate of growth in entrepreneurship.

#### Motivational factors

Self-motivation can be realized through a mindset for a successful business, attitude to take up risk and behaviour towards the business society by shouldering the social responsibilities. Other factors are family support, Government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.

#### Exposed to the training programs

Training programs and workshops for every type of entrepreneur is available through the social and welfare associations, based on duration, skill and the purpose of the training program. Such programs are really useful to new, rural and young entrepreneurs who want to set up a small and medium scale unit on their own.

#### Market-oriented risks

Stiff competition in the market and lack of mobility of women make the dependence of women entrepreneurs on middleman indispensable. Many business women find it difficult to capture the market and make their packages popular. They are not fully aware of the changing market conditions and hence can effectively utilize the services of media and internet.

#### Awareness of financial assistance

Various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then every woman entrepreneur may not be aware of all the assistance provided by the institutions. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas.

### Major Opportunities for Women Entrepreneurship

Bihar has immense potential for various tourism activities, first and foremost being religious tourism. The history of Bihar indicates a rich heritage inherited from various dynasties & great personalities. The archeological & historical value of this heritage still remains to be explored & recognized in the international scenario although there is an influx of foreign tourists in the present situation. The wildlife, birds & sanctuaries hold vast potential for nature-based eco-tourism. The river Ganga, all along its stretch offers potential for water based sports & riverfront activities. But, the tourism potential of the state for generating much needed income & employment remains under utilized. Though the state has high tourism potential, owing to lack of infrastructure facilities such as, transport, communication facilities, accommodation and other tourism supported facilities, most part of it remains unexplored by the tourist.

Bihar has enormous potential for development of new product ideas, some of which are the latest craze in the western world today.

**Heritage Tourism:** The state has an abundance of historical places, Religious Places, Archeological Sites and forts, which can be suitably renovated and opened up for tourism.

**Health Tourism:** Spring sites have tremendous potential for health tourism due to their medical values.

**Entertainment Tourism:** Bihar have a great potential for features like; entertainment complexes such as amusement parks, water parks, cable car rides, aquariums, casinos, sound and light shows, etc

**Waterfront Tourism:** Bihar has significant potential for water-based tourism.

**Cultural Tourism:** Bihar has rich cultural heritage which is exhibited through the various fairs, festivals and dances.

### Conclusion

Entrepreneurship is not a "bed of roses" to women. The task of women has become more tedious and full of challenges since they have to encounter public prejudices and criticism from society. In male dominated society women entrepreneurs are confronted with many socio personal problems like lack of family support, male domination, lack of education and information etc. The proportion of women entrepreneurs in Bihar economy is gradually increasing. In Bihar there is now better support systems are working by the Government of Bihar to encourage women entrepreneurship.

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