Beyond Self-Help Groups: Drivers and Barriers of Micro-Entrepreneurship Transition Among Jeevika Women in Patna District

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Abstract

Self-Help Groups (SHGs) promoted under the Bihar Rural Livelihoods Promotion Society (Jeevika) have emerged as one of the largest state-sponsored interventions for rural poverty alleviation in India, with a particular emphasis on women's economic participation. While the savings-and-credit function of these groups is well documented, relatively limited attention has been paid to the extent to which SHG membership translates into sustained micro-entrepreneurial activity. This study examines the transition of women from passive SHG participation to active micro-enterprise ownership among Jeevika-linked groups in Patna District, Bihar. The research seeks to identify the proportion of members who have moved beyond routine savings and credit cycles to establish income-generating enterprises, and to examine the factors that facilitate or constrain this transition, including access to adequate credit, quality of skill training, market linkages, household support, and mobility. The study also assesses enterprise survival and profitability over a two-to-three-year period, comparing outcomes across production-based, trading-based, and service-based enterprises. A mixed-methods design is adopted, combining a structured survey of SHG members across selected blocks of Patna District with in-depth interviews and focus group discussions to capture the lived experiences of women who successfully established enterprises as well as those whose ventures did not sustain. Preliminary observations suggest that while access to credit through Jeevika is fairly consistent, the transition to entrepreneurship is uneven and heavily influenced by non-financial factors such as market access and family dynamics. The findings are expected to offer practical insights for policymakers and programme implementers on strengthening the entrepreneurial pathway within SHG-based livelihood models, and to contribute to the broader academic discourse on microfinance-led women's entrepreneurship in rural India. This study builds on and extends earlier research on Jeevika's role in poverty alleviation by focusing specifically on the entrepreneurial outcomes of SHG participation.

Keywords

Jeevika, Self-Help Groups, Women Entrepreneurship, Micro-Enterprise, Poverty Alleviation, Rural Livelihoods, Financial Inclusion, Bihar, SHG-Bank Linkage, Sustainable Income Generation.