



Barriers Faced by Rural Women Entrepreneurs in Bihar: A Study of Voice, Mobility, and Market Constraints (With Special Reference to Saran District)

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Abstract

Women's entrepreneurship is increasingly recognized as a cornerstone of inclusive development, particularly in rural India, where it serves as both an economic and social catalyst. Despite numerous government schemes and microfinance initiatives such as JEEViKA and NRLM, women in Bihar especially in rural areas like Saran District face persistent challenges in establishing and scaling entrepreneurial ventures. This study explores the qualitative dimensions of the barriers experienced by rural women entrepreneurs, focusing on three interrelated domains: voice (agency and decision-making power), mobility (physical and social movement), and market constraints (access to inputs, finance, and networks). Data were collected through semi-structured interviews with 40 women entrepreneurs across six blocks of Saran District, supplemented by focus group discussions with SHG leaders and local NGO representatives. Thematic analysis revealed that male-controlled social structures, limited transport access, and market marginalization collectively constrain women's entrepreneurial cognition and participation. The study concludes with policy recommendations emphasizing local market integration, mobility-enhancing infrastructure, and gender-sensitive capacity-building.

Keywords: Rural Entrepreneurship, Women Empowerment, Mobility, Market Access, Gender Barriers, Saran District, Bihar.

1. Introduction

Entrepreneurship has emerged as a vital driver of socio-economic transformation in India. Within this context, women's entrepreneurship has gained prominence as a mechanism for empowering women, reducing poverty, and enhancing social equity. However, in states such as Bihar marked by low literacy, entrenched patriarchy, and limited industrial development the participation of women in entrepreneurial activity remains significantly below the national average (NITI Aayog, 2023). The Saran District, located in northwestern Bihar, is mainly agrarian, with small-scale, informal, and home-based businesses constituting the backbone of rural business. Despite the

presence of JEEViKA, NRLM, and microcredit programs, women's economic engagement is controlled by social and infrastructural barriers. Most rural women entrepreneurs operate in low-value activities such as tailoring, food processing, or handicrafts, often within domestic boundaries.

Three interrelated constraints define the gendered entrepreneurial experience in rural Bihar:

1. Voice: Women's agency in decision-making is limited, both within households and in community or market interactions.
2. Mobility: Physical movement outside the home remains restricted due to social norms, inadequate transport, and safety concerns.
3. Market Constraints: Women entrepreneurs face difficulties in accessing finance, supply chains, and market information, which curtails scalability.

Understanding these dimensions qualitatively provides insights into the socio-cultural ecosystem that shapes women's entrepreneurial cognition and behavior. This study aims to uncover the lived realities of rural women entrepreneurs in Saran District, exploring how voice, mobility, and market constraints intersect to impede their business development.

2. Review of Literature

Entrepreneurship has emerged as a catalyst for socio-economic development, especially in rural India, where women-led enterprises play a transformative role in alleviating poverty and promoting gender equity (Deshpande & Sethi, 2021). Despite significant progress in policy frameworks, rural women continue to face structural, cultural, and institutional barriers that restrict their entrepreneurial agency (Kantor, 2009). In Bihar, one of India's least industrialized states, the barriers are more deeply entrenched due to patriarchal norms, inadequate infrastructure, and limited market access (Singh & Pandey, 2018). This literature review synthesizes findings from 15 scholarly works addressing the barriers encountered by rural women entrepreneurs in India, with an emphasis on voice, mobility, and market constraints as critical dimensions influencing their entrepreneurial journey.

Several studies underscore how gender norms and patriarchal structures restrict women's agency and participation in entrepreneurship. According to Duflo (2012), empowerment through economic participation remains hindered by entrenched gender hierarchies that limit women's decision-making power. Similarly, Panda (2018) found that rural women entrepreneurs often face dual discrimination—both as women and as members of economically marginalized communities. Social expectations surrounding household duties and moral conduct limit women's freedom to pursue business opportunities (Mehrotra & Verma, 2020).

In Bihar's context, Singh and Kumar (2020) highlighted that local governance structures often fail to recognize women's entrepreneurial potential, focusing instead on male-dominated ventures. This institutional neglect reduces women's access to credit, training, and technical assistance. Das (2016) emphasized that without targeted interventions to address gender bias in policy implementation, rural women entrepreneurs remain at the periphery of economic growth.

The concept of "voice" refers to the ability of women to articulate their needs, influence decisions, and negotiate within social and institutional frameworks (Cornwall, 2016). Research indicates that rural women in patriarchal societies often experience voicelessness due to limited representation in entrepreneurial networks and local governance institutions (Kabeer, 2012).

In an empirical study conducted in northern India, Sinha (2019) found that women

entrepreneurs lacked representation in market committees and trade associations, resulting in lower bargaining power and limited access to business information. Similarly, Chakraborty and Agarwal (2021) observed that women-led enterprises often operate informally, outside institutional networks, restricting their ability to influence local market regulations.

In Bihar, social norms discourage women from public speaking or interacting with male stakeholders in markets, further curtailing their entrepreneurial voice (Jha & Mishra, 2020). The absence of peer support and mentorship networks exacerbates this silence, preventing women from mobilizing collective bargaining mechanisms (Rao & Kumar, 2017).

Mobility remains one of the most critical barriers for rural women entrepreneurs. Studies consistently report that restrictions on women's physical movement—imposed by family or societal expectations—limit their access to markets, training centers, and banks (Goetz, 2013; Sharma & Gupta, 2019). According to Klasen and Pieters (2015), cultural norms surrounding women's mobility directly affect their participation in income-generating activities.

In Bihar, infrastructural deficits—such as poor road connectivity and lack of public transport—compound gender-based restrictions (Nayak, 2020). Women often depend on male relatives for travel to urban markets, suppliers, or banks, resulting in delayed decision-making and loss of autonomy (Roy & Singh, 2021). A field-based study by Kumari and Sharma (2022) in Gaya and Saran districts found that limited mobility was not merely a logistical issue but a deeply cultural one, tied to notions of honor and family reputation.

These findings suggest that enhancing women's mobility through targeted interventions—such as women-only transport schemes, decentralized markets, and mobile-based business platforms—could significantly reduce barriers to entrepreneurship.

Market access is a central challenge for rural women entrepreneurs. Research by Dhillon and Sharma (2018) demonstrated that women in rural India face discrimination from suppliers and buyers, often being paid less for the same goods. Lack of information about pricing, consumer preferences, and distribution channels limits their ability to compete in formal markets (Gupta & Malhotra, 2019).

According to Iyer (2020), rural women often operate in low-value sectors—such as handicrafts, food processing, and livestock—where profit margins are small and market saturation is high. Limited access to e-commerce platforms and digital literacy further excludes them from expanding their market reach (Rani & Srivastava, 2021).

In Bihar, particularly in Saran district, traditional markets are male-dominated spaces where women hesitate to negotiate prices or advertise their products (Singh & Jha, 2021). Even microfinance-supported entrepreneurs under government programs like JEEViKA face difficulties in scaling up due to inadequate marketing infrastructure (Tripathi & Thakur, 2022).

The convergence of limited market information, weak networks, and gendered discrimination perpetuates women's dependence on intermediaries, thereby restricting their entrepreneurial growth and economic independence.

The literature reveals a strong intersection among the three dimensions—voice, mobility, and market access. As Kabeer (2016) argues, empowerment is multidimensional and interlinked; when women lack voice, they cannot challenge restrictions on mobility or negotiate market opportunities. Conversely, restricted mobility reduces their exposure to business networks, which further silences their

voices in economic decision-making.

A comparative study by Patel and Bansal (2020) across Bihar, Uttar Pradesh, and Jharkhand confirmed that mobility and market access significantly predict women's entrepreneurial success. The study emphasized that collective action—through women's self-help groups (SHGs)—enhances voice and market participation simultaneously. Similarly, Jain (2021) concluded that training programs that integrate mobility support (such as digital tools and local market linkages) yield better outcomes than isolated financial interventions.

In India, despite rising literacy and digital inclusion, women constitute only about 14% of total entrepreneurs (MSME Report, 2023). Schemes such as Stand-Up India, PMEGP, and MUDRA Yojana have improved financial inclusion but often fail to address deep-seated socio-cultural barriers. Bihar remains one of India's least industrialized states. According to the Economic Survey of Bihar (2023–24), women's workforce participation is around 7%, compared to the national average of 25%. The rural economy relies heavily on agriculture and informal self-employment, with most women engaged in unpaid family work.

Research by Singh & Jha (2022) highlights that women entrepreneurs in Bihar face institutional inertia, lack of collateral, and poor market connectivity. JEEViKA (Bihar Rural Livelihoods Project) has enhanced financial inclusion through Self-Help Groups (SHGs), but translating this into sustainable entrepreneurship remains a challenge (Kumar & Priya, 2021).

Barriers to Women Entrepreneurship

Social Barriers: Patriarchal family structures limit decision-making and exposure (Deshpande, 2021).

Mobility Restrictions: Limited access to public spaces and unsafe travel conditions reduces entrepreneurial participation (Chaudhary, 2020).

Market Barriers: Lack of market linkages, low digital literacy, and poor value-chain integration (Pandey & Kaur, 2022).

Psychological Constraints: Low self-efficacy, fear of failure, and limited role models (Gupta et al., 2019).

The study draws upon Entrepreneurial Cognition Theory (Mitchell et al., 2002), which suggests that entrepreneurs interpret opportunities through socially constructed experiences. Here, gender norms shape cognition—how women perceive, evaluate, and act upon opportunities. Additionally, Capability Approach (Sen, 1999) provides a lens to analyze “voice” and “mobility” as capabilities essential for agency and empowerment.

Research Gap

While many studies examine barriers to women entrepreneurship in India, few offer in-depth qualitative insights into rural districts like Saran, where social, infrastructural, and cognitive barriers intersect. This study fills that gap by focusing specifically on the interrelation of voice, mobility, and market constraints within the local context.

3. Objectives and Methodology

Objectives:

1. To identify and analyse the major barriers faced by rural women entrepreneurs in Saran District.
2. To explore how voice, mobility, and market constraints influence their entrepreneurial experiences.
3. To suggest policy and institutional measures for improving women's

entrepreneurial ecosystem in rural Bihar.

Research Methodology: The study adopts a qualitative research design, emphasizing interpretive understanding of lived experiences. Saran District comprises 20 administrative blocks. The study selected six representative blocks—Chapra, Garkha, Jalalpur, Maker, Amnour, and Parsa—based on variations in infrastructure and women's SHG activity. A purposive sampling method was used to select 40 women entrepreneurs engaged in small-scale businesses (tailoring, papad-making, dairy, handicraft, beauty services, etc.). Respondents were aged between 25–55 years.

Data Collection: In this study primary data were collected from 40 respondents using semi-structured interviews, Focus Group Discussions (FGDs) with 3 groups of SHG members and Key Informant Interviews (KIIs) with NGO staff and JEEViKA officials. Further, secondary data were obtained from government official reports, academic research papers, and policy documents. Thematic analysis (Braun & Clarke, 2006) was used to identify recurring patterns and themes across interviews. Three dominant themes emerged “voice, mobility, and market access” each further categorized into subthemes. NVivo software was used for coding and interpretation.

4. Findings and Discussion

Theme 1: Voice and Decision-Making Power

Most respondents reported that business decisions were influenced by male family members. Women often required permission for expenditures, travel, and market participation. Social expectations confined them to household-based production, reducing exposure and confidence. “Even if I earn, I have to ask my husband where to spend. He says business is for men; women should only help.” - (Respondent, Jalalpur Block)

Such narratives show the absence of entrepreneurial voice- the ability to articulate and follow independent business choices. Lack of voice also affected participation in SHG meetings and market negotiations. However, women engaged with SHGs for over five years shown improved self-confidence. Regular training and exposure visits organized by JEEViKA helped them articulate business ideas publicly.

Theme 2: Mobility Constraints

Mobility emerged as a significant determinant of entrepreneurial capacity. Many women expressed hesitation to travel alone to markets or banks due to societal disapproval or safety concerns. Public transport availability was poor, especially in interior villages. “I cannot go to Chapra market alone. People gossip if a woman travels often.” — (Respondent, Maker Block)

Limited mobility resulted in dependency on male intermediaries for procurement and sales, reducing profit margins. Women who owned bicycles or scooters (often through government schemes) demonstrated greater participation in market activities. Mobility constraints were also psychological- adopted norms prevented women from observing public mobility as genuine or safe.

Theme 3: Market Constraints

Market-related barriers: This barrier included firstly the lack of information where many were unaware of demand patterns, pricing, or digital marketing tools. The second one is limited access to finance where formal credit access was minimal due to absence of collateral or documentation, The next one is dependence on local markets where most sales occurred within village boundaries or local haats which limiting scale.

“We make pickles and papads but we sell only in our village. We don't know how to

reach big markets.” (Respondent, Amnour Block)

Government and NGO involvements provided micro-loans and training but market linkage programs were not regular. Due to lack of supply chain integration, entrepreneurship remained subsistence-oriented rather than growth-driven.

Intersectionality of Barriers: Voice, mobility, and market constraints are interdependent. Limited mobility reduces market exposure which in turn declines business voice and bargaining power. This inter-sectionality continues a cycle of dependency and low profitability.

Institutional and Policy Factors: While JEEViKA and NRLM have improved financial inclusion and their entrepreneurial outcomes are modest. Training modules often focus on group formation and book-keeping rather than market expansion or digital marketing. However, rural infrastructure—roads, transport, internet connectivity—remains inadequate.

Emerging Signs of Change

Despite barriers, the study found gradual shifts among younger women entrepreneurs. Access to mobile phones, digital payments (UPI), and social media exposure are enabling a new form of “digital mobility.” Women who used WhatsApp or Facebook to market their products achieved broader customer reach and greater confidence.

5. Conclusion and Recommendations

The study reveals that rural women entrepreneurs in Saran District face deep-rooted structural barriers that transcend economics. Voice, mobility, and market constraints collectively form a web that limits their entrepreneurial cognition and participation. These barriers are not isolated but embedded within social norms and institutional inadequacies.

Nevertheless, the growth of SHGs, microfinance access, and digital platforms provide emerging opportunities for transformation. The empowerment process is gradual, requiring sustained institutional and infrastructural support.

Policy Recommendations

1. Strengthening Market Linkages: Establish district-level marketing hubs and online platforms connecting rural women producers with urban consumers.
2. Mobility Enhancement: Improve rural transport and safety infrastructure; promote government-sponsored mobility schemes (like free bicycles, scooters).
3. Capacity Building: Conduct advanced training in branding, digital marketing, and e-commerce tailored to rural women’s literacy levels.
4. Voice Empowerment Programs: Integrate gender-sensitization and leadership training within SHG and JEEViKA frameworks to enhance decision-making capacity.
5. Financial Inclusion Beyond Microcredit: Facilitate access to formal credit institutions through simplified documentation and group collateral models.
6. Monitoring and Evaluation: Develop gender-sensitive indicators for entrepreneurship success beyond income—measuring confidence, mobility, and autonomy.

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