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A comprehensive review of agripreneurship among farm women in Bihar

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Abstract

Agripreneurship among farm women in Bihar is gaining importance due to its role in enhancing rural livelihoods and promoting economic development. Agriculture remains the backbone of rural India, and women play a vital yet often understated role in it. In Bihar, women contribute significantly to farming and related activities but face several challenges that restrict their full potential in agripreneurship. This review provides a thorough review of the agricultural entrepreneurship of farm women in Bihar, focusing on the key factors, challenges, opportunities, and institutional support for women engaged in agriculture. The review explores factors such as education, socio-cultural norms, access to resources, and psychological barriers that influence their involvement in agripreneurship. Drawing from case studies and empirical evidence, the paper presents recommendations for policies and interventions to empower farm women in Bihar and enhance their entrepreneurial potential.

Keywords: Agripreneurship, women empowerment, Bihar, gender equality, rural development, Policy Support

1. Introduction

Agriculture remains a primary source of livelihood for the majority of the rural population in India, with Bihar being one of the most agrarian states in the country. Agripreneurship provides a promising avenue for rural women to overcome socio-economic constraints and gain economic independence. Agripreneurial orientation refers to the inclination and capability of individuals to engage in agriculture-based entrepreneurial activities, fostering innovation, value addition, and economic sustainability. In Bihar, where agriculture accounts for 77% of rural employment (Government of Bihar, 2023), women's participation in agripreneurial activities could play a significant role in boosting agricultural productivity and rural development. Despite the pivotal role of farm women in agricultural production, their entrepreneurial potential often goes unnoticed.

In India, approximately 11% of entrepreneurs are women (Singh, 2014) ^[9], accounting for 8.05 million out of 58.5 million entrepreneurs, with 79% self-financed. India ranked 3rd globally in new firm creation (1.24 lakh in 2018) and saw a 12.2% growth rate from 2014 to 2018 with the most preferred sectors being tailoring (27%), dairy (19%), and others in animal husbandry (14%) among women (NSSO PLFS 2017-18). But as per recent figures, women comprise 14 per cent of the total entrepreneurs in India, which works out to 8 million (ABP Network, 2023).

According to National Sample Survey Office (NSSO) report, nearly 46.0% of the agricultural workforce is female in India. There is no specific data available on the

percentage of women entrepreneurs in rural areas involved in agriculture-related businesses such as farming, food processing, and handicrafts (Charitha *et al*, 2023) ^[11].

The GOI (Government of India) defines women entrepreneurs as those who own and control an enterprise, with women holding at least 51% of the capital investment and providing a number of 51% of the employment opportunities within the enterprise to women. The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the developed sector. Women entrepreneurs engaged in business due to push and pull factors encourage women to have an independent occupation and stand on their own legs.

Women entrepreneurs face a 26% greater impact than men when it comes to starting a business, securing funding, sustaining operations, overcoming challenges, managing work-life balance, and dealing with other stressors associated with running a business (Earth Web.com, 2025).

According to media reports, 39 per cent of micro, small and medium-sized enterprises registered with the MSME Ministry under the revised MSME definition of 2020 are women-owned.

As of July 25, 2024, 1.84 crore enterprises out of around 4.78 crore Udyam-registered units (since July 2020), including Udyam Assist Platform Units (since January 2023), were women-owned. (Financial Express, 2024).

As per Global Gender Gap Report, World Economic Forum, July 2022, it will take 132 years to fully bridge the gender gap globally. India ranks 135th out of 146 countries to close

only 62.9% of its Gender Gap.

It was found on analysis of the profile of the women farmers and entrepreneurs that majority of them were high school educated (53.00%), followed by illiterates (37.0%) and post-graduates (10.0%). (Charitha *et al*, 2023)^[2].

Women's involvement in agripreneurship is crucial for achieving rural development and food security. Studies indicate that women-led agribusinesses contribute to improved household income, employment generation, and resilience to climate change (FAO, 2011)^[4].

However, farm women face constraints such as lack of land ownership, restricted access to finance, and limited market linkages. Addressing these challenges through policy interventions, training, and technological support can enhance their agripreneurial participation (World Bank, 2022)^[11]. Women in Bihar also face numerous socio-cultural barriers, including limited access to education, financial resources, land, and markets, as well as prevailing patriarchal norms. Despite these challenges, some farm women in the region have ventured into agricultural entrepreneurship and have experienced notable success. This paper reviews existing literature, case studies, and institutional frameworks to assess the factors influencing the agripreneurship of farm women in Bihar and offers policy recommendations to support their entrepreneurial endeavors.

2. Methodology

This review paper has collected required information through the secondary sources. The data has been gathered from:

- Peer-reviewed journals focusing on agripreneurship, rural development, and gender studies.
- Government reports from institutions like NABARD, the Ministry of Agriculture, and the Government of Bihar.
- Case studies published by NGOs, SHGs, and FPOs working with rural women.
- Research papers published in journals.
- Web resources the analysis integrates findings from these sources to discuss key factors, challenges, and opportunities affecting women's participation in agripreneurship in Bihar.

3. Factors Influencing Agripreneurship among Farm Women

Several factors impact the agripreneurship among farm women in Bihar:

A. Socio-Economic Factors

The socio-economic environment plays a critical role in shaping women's entrepreneurial inclinations. Education, family income, landholding size, and social mobility significantly influence women's agripreneurial engagement. Women in Bihar often face financial limitations and lack access to formal education and training, which hinders their ability to engage in business activities. Family members do not encourage women entrepreneurs (Charitha *et al*, 2023)^[1].

Education and Training

Access to education significantly impacts the ability of farm

women to venture into agripreneurship. Women with higher education are more likely to acquire the necessary skills for business management, agri-processing, and value-added agricultural activities. Study revealed that population of women has increased by 25.13% from 2001 to 2011 as compared to a national increase of only 17.6%. Female literacy rate is still low (51.50%) as compared to male literacy (Census data for Bihar, 2010-11)^[5]. Study revealed that women farmers and entrepreneurs had studied till matriculation, but they are not well trained in managerial and other skills required to run an enterprise. Only 47% of them had been trained: remained had directly started their enterprise, out of own interest (53.0%)(Charitha *et al*, 2023)^[2]. Women are generally denied higher education, especially in rural areas and under developed countries. Women are not allowed to enrich their knowledge in technical and research areas to introduce new products. Women are not generally aware of the subsidies and incentives available for them. (Charitha *et al*, 2023)^[1]

Land Ownership

Land ownership of women is another issue confronting the agripreneurial success of women farmers in Bihar. Female land holdings accounted for 8.50 lakh ha in the state which constituted only 13.31% of the total land holdings 66.88 lakh ha of the state. Out of total marginal land holding accounted 14.55% followed by small 12.82%. Total share of male in landholdings in the state was recorded 86.27% which reflected dominancy of male in the society (Agricultural Census 2010-11)^[5].

B. Psychological and Behavioral Factors

Psychological factors such as risk-taking ability, self-confidence, and self-efficacy strongly influence agripreneurship. Women with higher levels of self-confidence and decision-making ability are more likely to initiate and sustain agripreneurial ventures.

Risk-Taking and Self-Confidence

Farm women's ability to take risks and make entrepreneurial decisions is critical. Studies indicate that women entrepreneurs' internal factors including self-confidence, risk taking and need for achievement enhance the competitive advantage; these capabilities help them to become a successful women entrepreneur (Srividhya *et al*, 2022)^[10].

C. Institutional Support

Government schemes such as Mahila Kisan Sashaktikaran Priyojana (MKSP), Pradhan Mantri Mudra Yojana (PMMY) and National Rural Livelihoods Mission (NRLM) provide training, market linkages and financial and infrastructural assistance to women entrepreneurs in rural areas (Charitha *et al*, 2023)^[2]. Despite these efforts, bureaucratic hurdles and limited awareness restrict access to institutional benefits.

D. Technological Adoption

Women who integrate mechanized farming and digital tools exhibit higher entrepreneurial tendencies (IRRI, 2024). Mobile-based advisory services and precision farming methods have improved efficiency and productivity.

4. Challenges Faced by Farm Women in Agripreneurship

A. Limited Access to Financial Resources

Access to financial resources remains a significant barrier to women's engagement in agripreneurship. While government initiatives like MUDRA loans and PMEGP exist, the lack of collateral, high interest rates, and gender biases in financial institutions limit women's access to credit. In many cases, women's financial needs are overlooked by the banking sector, which predominantly serves male entrepreneurs. Many women struggle to secure loans due to lack of collateral (OECD, 2022) [6]. But Government has announced a new loan scheme for women, SC/ST entrepreneurs in the Union Budget 2025-26. This will provide term loans up to Rs.2.00 crore during next 5 years (Ministry of Finance, 2025).

As per media reports of Economic Times (2022) 56% women are not allowed to take financial decisions.

Bank and other financial institutions often do not recognize middle-class women entrepreneurs as eligible applicants for establishing their ventures. They also hesitate to provide financial assistance to unmarried women, uncertain about whether their parents or future in-laws will be responsible for loan repayment after marriage. This humiliates unmarried women and they generally leave the idea of setting up their ventures (Charitha *et al*, 2023) [1].

B. Socio-Cultural Barriers

Women in rural Bihar face substantial socio-cultural barriers, including traditional gender roles and limited mobility. These barriers often prevent them from participating in market linkages, training programs, and business networking opportunities. Male dominant Indian Societies are reluctant to allow women entrepreneurs. They often face lack of support and less cooperation from the family members who demotivate them to become entrepreneur. Even in 21 century Indian Societies are stacked in primitive backward ideologies, caste, religion, culture is acting as strong barrier to women entrepreneurs (Dutta, 2021) [3].

C. Limited Market Access and Infrastructure

Farm women often lack access to markets and distribution networks for their products. Inadequate rural infrastructure, including poor roads and unreliable transportation, further hampers their ability to expand their agribusinesses. Women entrepreneurs encounter several challenges in marketing their products, including unfavorable transportation facilities, and intense competition from larger, well-established businesses (Sahoo, 2020) [8].

5. Opportunities for Agripreneurship

A. Government and NGO Support

Several government schemes and NGO programs have been implemented to support women's agripreneurship in Bihar. Programs like National Rural Livelihood Mission (NRLM) provide skill development, financial support, and market access to rural women. Such initiatives aim to break traditional barriers and enhance women's participation in agriculture and agribusiness (Govt. of Bihar, 2023).

Rashtriya Krishi Vikas Yojana (RKVY) Supports innovation and value-added agribusinesses and Start-Up

India encourages women-led agribusiness startups.

Self-help groups (SHGs) have emerged as key drivers of women's economic empowerment. The Bihar Rural Livelihoods Promotion Society (Jeevika) has successfully mobilized thousands of women into SHGs, providing them with microfinance, skill development, and marketing support (CIMMYT, 2019).

Study revealed that trained women entrepreneurs received training from KVKs (Krishi Vigyan Kendra) and ATMA (Agricultural Technology Management Agency) on technologies such as mushroom farming, sericulture, beekeeping, and value addition before starting their agripreneurship (Charitha *et al*, 2023) [2].

Case Studies of Successful Agripreneurs

• Rekha Kumari's Value-added Mushroom Products

After receiving proper training and guidance from the officials of Krishi Vigyan Kendra and RPCAU, Pusa, she experimented by selling value-added mushroom products in order to stretch the shelf life of her produce. She learned to make different value-added products like mushroom powder, pickles, biscuits, samosas, namkeen, ladoos, and so on. Now she is able to earn a steady income of Rs. 3-4 lakhs per year (The Better India, 2022).

• Anita Devi's Mushroom Cultivation

Anita Devi (The Mushroom Lady), from Nalanda, ventured into mushroom cultivation after receiving training from RPCAU, Pusa and GBPUAT, Uttarakhand. Devi launched Madhopur Farmers Producers Company Limited who is working with all the mushroom producers and sellers. She developed her own seed manufacturing lab with the help of the National Horticulture Mission with a subsidy of 15 lakhs. (Kisan of India, 2024)

B. Mechanization and Technological Adoption

Mechanization has revolutionized agripreneurship by reducing labor intensity and improving efficiency. A case study from Bandra Village of Muzaffarpur District, Bihar, found that 24 women farmers who acquired mechanical rice transplanters through SHG savings and government subsidies increased their productivity by 50% (IRRI, 2018).

C. Climate-Resilient Agricultural Practices

Climate change poses significant risks to agribusinesses. Women in Bihar have adopted sustainable practices such as zero tillage, drip irrigation, and organic farming to mitigate climate challenges (Ministry of Agriculture and Farmer's Welfare, 2025).

D. Women-Led Producer Companies

Women-led producer companies offer collective bargaining power, better market access, and improved business scalability. The Kamla Farmers Producer Company in Darbhanga, fully owned and managed by women, has successfully promoted goat rearing, increasing annual income of 52 villages of flood-prone areas of Darbhanga District (NABARD, 2023).

6. Recommendations for Enhancing Agripreneurship among Farm Women

A. Financial Inclusion and Credit Access

To encourage women's involvement in agripreneurship, it is

crucial to improve financial inclusion. The government must ensure that women have access to low-interest loans, microfinance, and collateral-free credit options. Special credit schemes for women should be designed to accommodate their specific needs and challenges (RBI, 2023)^[7].

B. Capacity Building and Training Programs

The government should invest in expanding capacity-building programs focused on value-added agricultural products, post-harvest management, and entrepreneurial skills.

C. Infrastructure Development and Market Linkages

Improving rural infrastructure (roads, transportation, electricity) and creating business hubs can provide farm women with the necessary tools to scale up their businesses. Public-private partnerships should be encouraged to develop market linkages for women-led agribusinesses.

7. Conclusion

Agripreneurship offers a powerful means for women in Bihar to escape poverty, gain economic independence, and contribute significantly to the agricultural sector. By leveraging institutional support, technology, and collective initiatives, women can play a crucial role in agricultural transformation. However, addressing barriers like limited access to finance, education, land ownership, and socio-cultural constraints is essential. By implementing targeted policies and interventions focused on continued investments in education, financial inclusion, capacity building, and infrastructure development, the agripreneurial potential of women in Bihar can be fully realized, leading to enhanced rural development and economic empowerment.

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