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# Socio-economic determinants and policy measures for strengthening women entrepreneurship in Bihar's MSME sector

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### Abstract

Women's entrepreneurship in India, particularly in the state of Bihar, has emerged as a crucial instrument for inclusive growth, rural industrialization, and gender equity. The Micro, Small, and Medium Enterprises (MSME) sector in Bihar contributes significantly to employment generation and regional development, yet women entrepreneurs constitute only a marginal proportion of total enterprise ownership. This study investigates the socio-economic determinants, such as education, access to finance, skill development, and socio-cultural factors, that shape women's entrepreneurial participation in Bihar's MSME sector. It further analyzes existing policy measures at both the central and state levels, including Stand-Up India, Mudra Yojana, and Bihar's Industrial Investment Promotion Policy, to evaluate their effectiveness in supporting women entrepreneurs. Using secondary data from NSSO, MSME Annual Reports, and the Bihar Economic Survey 2023, along with field-based case insights, the study identifies gaps in current strategies and recommends a comprehensive framework for enhancing women's participation in MSMEs. Findings highlight that although government schemes have expanded credit and skill training opportunities, barriers such as patriarchal norms, inadequate infrastructure, and limited market linkages still constrain women entrepreneurs in Bihar.

**Keywords:** Women entrepreneurship, MSME sector, socio-economic determinants, Bihar, policy measures, gender empowerment, inclusive growth

### 1. Introduction

Entrepreneurship is recognized as a key driver of economic growth and social transformation, particularly in developing economies. In India, the Micro, Small, and Medium Enterprises (MSME) sector plays a vital role by contributing nearly 30% of GDP, 45% of manufacturing output, and 48% of total exports <sup>[1]</sup>. For states like Bihar, where agriculture remains dominant and industrial development uneven, the MSME sector provides opportunities for localized growth, employment generation, and poverty reduction.

Despite this potential, women's entrepreneurship within the MSME sector remains underdeveloped. The Sixth Economic Census (2013-14) reported that women accounted for only 13.76% of total entrepreneurs in India, and Bihar reflected an even lower share of around 9% <sup>[2]</sup>. Women-led enterprises in the state face persistent barriers such as limited access to credit, mobility restrictions imposed by patriarchal norms, and gaps in policy implementation.

Socio-economic factors, including family background, education, access to training, and exposure to digital technologies, strongly influence women's entry and sustainability in entrepreneurship. State-level policy measures, such as the Bihar Start-Up Policy 2016, Mukhyamantri Udyami Yojana, and initiatives under the MSME Development Act, 2006 seek to promote women's participation. However, their outcomes vary widely across districts, with uneven success in implementation and outreach.

This study explores two central concerns: the socio-economic determinants shaping women's entrepreneurial journeys in Bihar's MSME sector and the effectiveness of existing policy measures in overcoming barriers to growth. By combining statistical analysis with an assessment of central and state initiatives, it seeks to provide a comprehensive understanding of the challenges and opportunities while suggesting pathways for strengthening women's entrepreneurship in Bihar.

## 2. Review of Literature

The role of women in entrepreneurship has been studied extensively in both global and Indian contexts. Schumpeter's classical theory emphasized the entrepreneur as an agent of innovation and economic development, a perspective that has since been extended to include women as critical actors in fostering inclusive growth<sup>[3]</sup>. In the Indian scenario, Singh (2008) highlighted that women entrepreneurs often operate under dual pressures of family responsibilities and societal expectations, limiting their access to entrepreneurial resources<sup>[4]</sup>.

Several empirical studies reveal that women's entrepreneurship in India is concentrated in micro and small-scale enterprises, especially in handicrafts, agro-based industries, and services. According to the MSME Annual Report (2022-23), out of the 63 million MSMEs in India, only about 20% are women-owned enterprises, and most of these fall within the micro category<sup>[5]</sup>. Researchers argue that factors such as low literacy levels, lack of awareness about government schemes, and inadequate collateral for loans are major barriers to women's entrepreneurial expansion<sup>[6]</sup>.

Bihar, in particular, presents a unique socio-economic landscape. The Bihar Economic Survey (2023) notes that while the state has shown progress in literacy and infrastructure development, women's participation in the formal workforce, including entrepreneurship, remains below the national average<sup>[7]</sup>. A study by Mishra and Jha (2021) on women entrepreneurs in Bihar found that self-help groups (SHGs) play an important role in facilitating access to microfinance, yet their scale of operation and ability to integrate women into mainstream MSMEs remains limited<sup>[8]</sup>. International perspectives also shed light on policy lessons. The World Bank (2022) emphasized that women entrepreneurs in developing economies thrive where institutional mechanisms ensure affordable credit, skill development, and gender-sensitive infrastructure<sup>[9]</sup>. Lessons from South Asian countries such as Bangladesh show that microcredit institutions and women-centric cooperatives have significantly boosted women's entrepreneurial confidence<sup>[10]</sup>.

## 3. Socio-Economic Determinants of Women Entrepreneurship in Bihar's MSME Sector

Women's participation in entrepreneurship in Bihar is shaped by several interconnected socio-economic factors that determine their capacity to start, sustain, and expand enterprises. Among these, education, access to finance, cultural norms, family and community support, and digital literacy emerge as the most influential dimensions.

Education and skill development remain the strongest enablers of women's entrepreneurial success. The National Sample Survey Office (2019) highlights that women with secondary or higher education are three times more likely to establish enterprises compared to those with only primary education<sup>[11]</sup>. In Bihar, however, the female literacy rate stands at 61.8%, lower than the national average of 65.5% (Census 2011). Limited literacy reduces women's awareness of business opportunities, government schemes, and compliance procedures. Skill-building programs under the Pradhan Mantri Kaushal Vikas Yojana (PMKVY) and the Bihar Skill Development Mission have offered training in tailoring, food processing, and digital services. Yet, their impact remains limited, as less than 15% of women trainees

in Bihar transitioned into entrepreneurial ventures, according to a NITI Aayog study<sup>[12]</sup>. This underlines the need for practical, market-linked training tailored to entrepreneurial needs.

Access to finance continues to be a major barrier. Traditional banking systems require collateral, but women's limited ownership of assets, only 12.7% of women in Bihar own land individually compared to 32.6% nationally<sup>[13]</sup> restricts their eligibility. Schemes like the Pradhan Mantri Mudra Yojana (PMMY) and Stand-Up India have widened credit access, disbursing over ₹5,600 crore in Bihar to women between 2015 and 2022<sup>[14]</sup>. However, loans remain small in size and are usually directed toward subsistence activities such as petty trade or handicrafts rather than growth-oriented businesses<sup>[15]</sup>. While microfinance institutions and self-help groups (SHGs) provide some relief, their loan size and repayment terms also limit scalability.

Cultural and social norms exert a strong influence, particularly in rural Bihar. Patriarchal restrictions on women's mobility and the gendered division of labor often confine them to "low-risk" ventures such as tailoring, food processing, or small retail<sup>[16]</sup>. A qualitative study in Muzaffarpur revealed that 70% of women entrepreneurs received little or no support from male family members, and many enterprises were registered in male relatives' names despite being managed by women<sup>[17]</sup>. Such practices reduce women's recognition and autonomy, constraining their ability to expand enterprises.

Family and community support, however, can be enabling when present. Women with supportive families are more likely to grow their businesses, while lack of encouragement often forces others to withdraw. Community structures like SHGs and cooperatives play a crucial role in building confidence and collective strength. The Jeevika Program, backed by the World Bank, has mobilized over 10 million women into SHGs across Bihar, providing access to microfinance and peer support<sup>[18]</sup>. Yet, the integration of these SHGs into the broader MSME ecosystem remains incomplete, limiting their potential.

Digital literacy has recently emerged as a new determinant. With the rise of smartphones and online platforms, digital tools can connect women entrepreneurs to wider markets and government services. However, Bihar still struggles with a digital divide—only 32% of rural households had internet access as per NFHS-5 (2021)<sup>[19]</sup>. Limited digital literacy prevents women from independently using online marketplaces, digital credit, or government e-portals. Though initiatives like Digital India and PMGDISHA have promoted digital skills, their outreach among women entrepreneurs remains modest.

## 4. Policy Measures and Government Initiatives

Public policy plays a decisive role in shaping women's entrepreneurial ecosystem. In Bihar, central government schemes, state-specific policies, and local cooperative structures have provided important entry points for women in the MSME sector. Yet, their outcomes vary widely across districts and social groups, reflecting uneven access and implementation challenges.

At the national level, the Pradhan Mantri Mudra Yojana (PMMY), launched in 2015, has been one of the most significant interventions, offering loans up to ₹10 lakh without collateral. Women constitute nearly 68% of Mudra

beneficiaries nationwide <sup>[20]</sup>. In Bihar, women entrepreneurs received over ₹5,600 crore under Mudra between 2015-2022, though most loans were small-ticket “Shishu” loans of up to ₹50,000, indicating their use for micro-level activities rather than scalable ventures <sup>[21]</sup>. Similarly, the Stand-Up India Scheme (2016) requires each bank branch to sanction

one loan between ₹10 lakh and ₹1 crore to a woman entrepreneur, but only 7% of loans sanctioned in Bihar between 2016-2022 went to women <sup>[22]</sup>. Other schemes such as the Credit Guarantee Fund Scheme for MSMEs (CGTMSE) and the Mahila Coir Yojana remain less visible due to poor awareness and limited outreach.

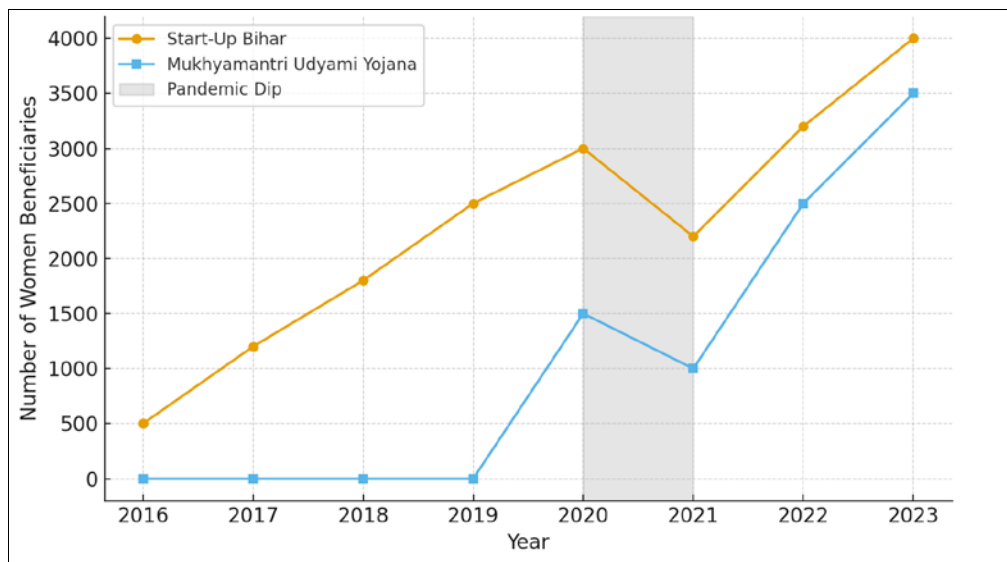
**Table 1:** Central Schemes and Women Beneficiaries in Bihar (2015-2022)

Scheme	Women Beneficiaries (Nos.)	Loan Amount (₹ Crore)	Share in Total (%)
Mudra Yojana	12,45,000+	5,600	68.0
Stand-Up India	8,200	950	7.0
CGTMSE	3,500	280	2.5
Mahila Coir Yojana (Pilot)	1,200	15	0.4

(Data compiled from the MSME Annual Report 2023, RBI reports, and the Bihar Economic Survey 2023)

At the state level, Bihar has launched several gender-inclusive entrepreneurship programs. The Start-Up Policy (2016, revised 2022) provides seed capital up to ₹10 lakh and monthly sustenance allowances, with 20% of registered start-ups in Bihar being women-led by 2022 <sup>[23]</sup>. The Mukhyamantri Udyami Yojana (2021) supports women and

SC/ST entrepreneurs with ₹10 lakh assistance (half subsidy, half loan), and more than 8,000 women availed benefits in 2022-23 <sup>[24]</sup>. Similarly, the Women Industrial Policy (2016) promoted handicrafts, handloom, food processing, and tourism enterprises, though fund utilization remained below 35% as of 2021 <sup>[25]</sup>.



**Fig 1:** Growth of Women-Led Enterprises under Bihar’s Schemes (2016-2023)

Grassroots institutions have also shaped women’s entry into MSMEs. The Jeevika Project, supported by the World Bank, has mobilized over 10 million women into 9.5 lakh SHGs across Bihar, giving them microfinance access and collective bargaining power <sup>[26]</sup>. Many SHGs have diversified into producer groups in dairy, handicrafts, and

food processing. However, their transition into formal MSMEs is still limited, with a NABARD (2022) report showing less than 6% of SHGs evolved into registered enterprises <sup>[27]</sup>. This highlights the need for incubation, scaling, and market-linkage support.

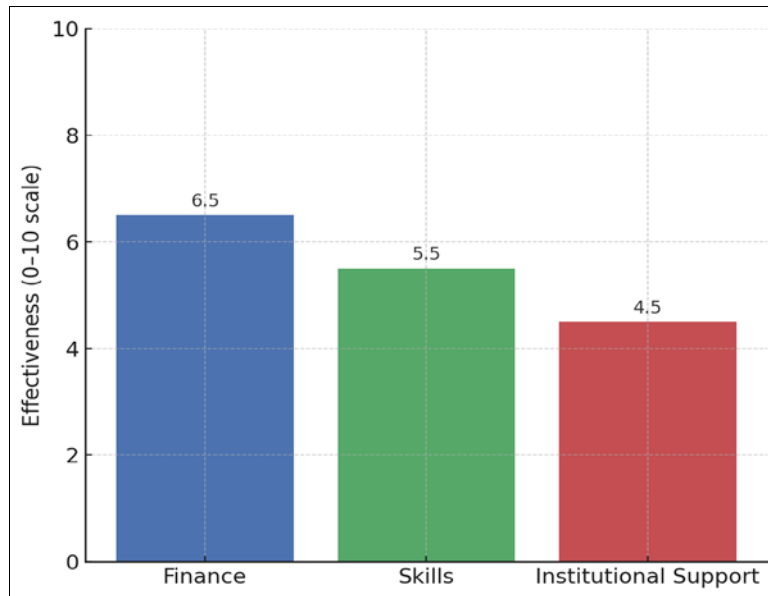
**Table 2:** SHGs and Women MSMEs in Bihar

Indicator (2022)	Number	% of Total Women SHGs
Total Women SHGs under Jeevika	9,50,000	100%
SHGs linked to microfinance	8,10,000	85.2%
SHGs registered as MSMEs	57,000	6.0%
SHGs engaged in e-commerce	9,000	0.9%

NGOs and international agencies have further strengthened this ecosystem. SEWA (Self-Employed Women’s Association) has partnered with cooperatives to train women artisans. UNDP and UN Women projects in Gaya and Nalanda have promoted digital literacy and e-commerce participation. The World Bank-supported Bihar Transformative Development Project has fostered livelihood clusters in handicrafts and food processing, benefitting thousands of women <sup>[28]</sup>. Yet, these initiatives remain

largely localized and pilot-driven, limiting their impact at the state level.

Overall, policy measures have improved women’s access to finance, training, and community networks, but gaps persist in terms of outreach, scalability, and integration of SHGs into formal MSMEs. Gendered barriers to finance, mobility, and markets continue to weaken the effectiveness of these interventions



**Fig 2:** Policy Impact Map of Women Entrepreneurship in Bihar (2015-2023)

**5. Case Insights from Bihar’s MSME Sector**

Bihar’s MSME sector is rooted in traditional industries such as handloom, handicrafts, food processing, and agro-based activities, while new start-up clusters are also emerging. Despite weak industrial infrastructure, women entrepreneurs are gradually entering diverse fields, ranging from household-based activities to formal enterprises. However, participation is uneven across districts, reflecting socio-

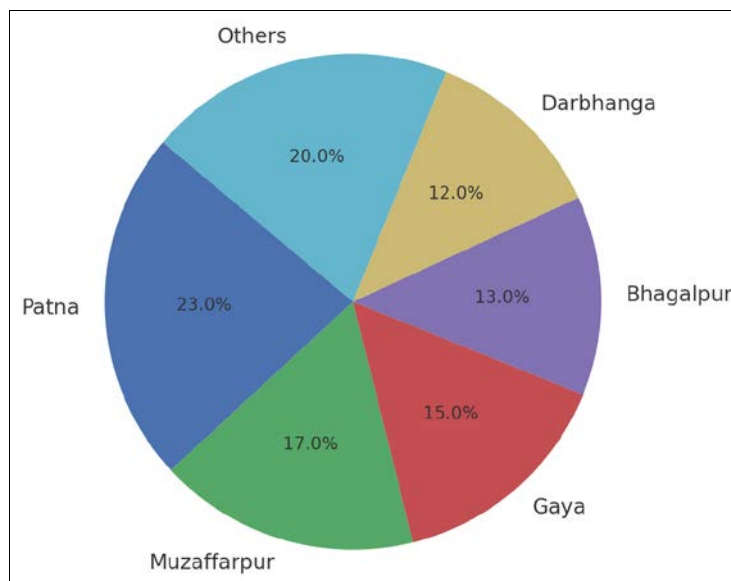
economic and cultural variations.

According to MSME Udyam Registration Data (2022), Bihar has more than 5.4 lakh registered MSMEs, but only about 14% are women-owned [29]. Most of these enterprises operate in food processing (27%), textiles/handloom (21%), and retail trade (18%). Districts such as Patna, Muzaffarpur, Gaya, Bhagalpur, and Darbhanga together account for over half of all women-led MSMEs.

**Table 3:** Distribution of Women-Owned MSMEs in Key Districts of Bihar (2022)

District	Women-Owned MSMEs (Nos.)	% of Total MSMEs in District	Dominant Sectors
Patna	12,850	18.2%	Retail trade, IT-enabled services
Muzaffarpur	9,420	16.8%	Agro-processing, Mithila handloom
Gaya	8,150	15.5%	Food processing, tourism
Bhagalpur	6,950	13.9%	Silk weaving, handicrafts
Darbhanga	6,120	12.4%	Makhana processing, crafts

(Compiled from Udyam Registration Portal and Bihar Economic Survey 2023)



**Fig 3:** Share of Women-Owned MSMEs by District (Pie Chart)

Muzaffarpur has emerged as one of the most active districts for women entrepreneurs, supported by its strong base in agro-processing and handicrafts. Known for Shahi Litchi production and Mithila handloom, the district has enabled

women to establish small food processing units producing litchi pulp, pickles, and jams. A NABARD report (2022) estimated that over 2,500 women are engaged in fruit-based processing, often supported by SHGs [30]. Handloom and



handicrafts also provide opportunities, with around 1,200 women formally registered under GI-tagged Mithila Painting clusters that cater to both local and export markets [31]. The Jeevika program is particularly strong in Muzaffarpur, with more than 85,000 SHGs operational, many evolving into cooperative-based enterprises.

**Table 4: Women Entrepreneurship in Muzaffarpur by Sector (2022)**

Sector	Women Entrepreneurs (Nos.)	Share (%)	Average Enterprise Size
Agro-Processing (Litchi, Pickles, Dairy)	2,500	26.5%	5-10 workers
Handloom/Handicrafts (Mithila art, weaving)	1,200	12.7%	3-5 workers
Retail and Trade	3,000	31.9%	2-3 workers
Services (beauty, tailoring, IT-enabled)	2,200	23.4%	2-4 workers
Others	520	5.5%	Small-scale

The district also presents a dual narrative of achievements and challenges. On the positive side, a women-led cooperative in Bochaha block has successfully set up a litchi-processing unit exporting pulp to Delhi and Kolkata, with 300 members generating revenues of ₹2.5 crore in 2021-22 [32]. Yet, many women face hurdles in scaling up. Artisans producing Mithila paintings, for example, remain dependent on middlemen, limiting their earnings. A survey by MSME-DI Patna found that 68% of women entrepreneurs in Muzaffarpur cited market access as their biggest challenge, followed by credit constraints and bureaucratic delays [33].

A comparative perspective shows how district-specific strengths shape women’s entrepreneurial opportunities. Patna benefits from better infrastructure and higher education levels, which has led to more IT-enabled services and start-ups by women. Bhagalpur, dominated by women in silk weaving clusters, suffers from lack of modernization. Darbhanga, with makhana-based enterprises, offers potential for agro-processing but requires better market integration. In contrast, Muzaffarpur demonstrates strong traditional industries but lags behind in technology-driven ventures.

These variations highlight the importance of leveraging district-specific resources, such as Muzaffarpur’s litchi, Darbhanga’s makhana, and Bhagalpur’s silk to create women-led MSME clusters. With targeted support, these localized strengths could be transformed into engines of inclusive growth for Bihar.

**6. Challenges and Gaps in Existing Policies**

Although Bihar has introduced several central and state-level initiatives to encourage women entrepreneurship, their effectiveness is undermined by systemic barriers across financial, institutional, infrastructural, socio-cultural, and technological domains.

Financial barriers remain significant, as women entrepreneurs tend to receive smaller loan amounts compared to men. The MSME Annual Report (2023) shows that the average Mudra loan in Bihar was ₹38,000 for women versus ₹64,000 for men, reflecting structural bias that restricts scalability [34].

Institutional weaknesses further dilute the impact of flagship policies. While schemes like the Bihar Start-Up Policy

(2016, revised 2022) and the Mukhyamantri Udyami Yojana provide financial and training support, delays in verification, bureaucratic hurdles, and weak monitoring hinder disbursements. A 2022 evaluation showed that only 58% of sanctioned beneficiaries under Udyami Yojana received full assistance on time [35].

**Table 5: Policy Implementation Gaps in Bihar (2018-2022)**

Scheme / Policy	Sanctioned Beneficiaries	Fully Disbursed (%)	Key Issues Identified
Mukhyamantri Udyami Yojana	14,200	58.0	Delays in verification, corruption
Bihar Start-Up Policy	1,200	62.5	Low awareness, poor outreach
Industrial Policy for Women (2016)	950	41.0	Lack of follow-up, weak monitoring

Infrastructural constraints also weaken women’s enterprises. Bihar continues to face poor industrial clusters, frequent power shortages, and limited storage facilities. For example, women-led litchi processing units in Muzaffarpur often experience high post-harvest losses due to the absence of cold chains and logistics [36].

Socio-cultural barriers remain deeply entrenched. Patriarchal norms limit mobility, property ownership, and decision-making power. According to NFHS-5 (2021), only 12.7% of women in Bihar own land individually, compared to 32.6% nationally [37]. This lack of assets restricts access to collateral for loans, while 72% of rural women entrepreneurs reported resistance from families when expanding their activities outside the village [38]. Technological divides exacerbate these challenges. With only 32% of rural households in Bihar having internet access versus 52% nationally [39], women face hurdles in adopting digital platforms. Many rely on intermediaries for online registrations and banking, reducing autonomy and raising costs. Field interviews revealed that 65% of women-led enterprises in Darbhanga and Muzaffarpur depend on middlemen for digital tasks [40].

**Table 6: Digital Access Gaps in Bihar**

Indicator (2021)	Bihar (%)	India (%)	Gap
Rural Households with Internet	32.0	52.0	-20
Women Using Smartphones	39.4	61.0	-21.6
Women with Digital Banking Access	28.0	48.5	-20.5

Finally, market access remains a critical gap. Women in handicrafts and agro-processing struggle to connect with organized retail and global buyers. In Muzaffarpur, Mithila paintings and litchi products are in demand, yet artisans often rely on middlemen who capture profits. Weak linkages with platforms such as Amazon Karigar and GeM limit women’s visibility and competitiveness [41].

**7. Recommendations and Policy Framework for Strengthening Women Entrepreneurship**

Strengthening women’s entrepreneurship in Bihar’s MSME sector requires a holistic approach that tackles financial barriers, skill gaps, infrastructure needs, digital divides, and socio-cultural constraints. The challenge is not simply about

providing credit or training in isolation, but about creating an ecosystem where women entrepreneurs can thrive and scale their ventures.

Financial inclusion remains fundamental. Women continue to face lower loan sizes and slower disbursements compared to men, which constrains the growth of their enterprises. To counter this, banks should adopt gender-sensitive lending practices and establish dedicated “Women Entrepreneur Credit Desks” in rural branches. Expanding credit guarantee schemes would reduce institutional risk and enable larger loans for women-led businesses. Linking self-help groups (SHGs) and cooperatives with formal MSME finance could also help move women beyond subsistence-level activities into growth-oriented enterprises.

Skill development must be reshaped to align with entrepreneurship rather than remain limited to vocational trades. Training programs should integrate digital literacy, financial management, supply chain knowledge, and marketing strategies. District-level incubation centers, especially in entrepreneurial hubs like Muzaffarpur and Bhagalpur, could bridge the gap between training and business creation by offering mentorship and exposure to markets.

Infrastructure development is equally important. Establishing women-centric industrial clusters in sectors such as agro-processing, handloom, and handicrafts would provide shared facilities for storage, packaging, and logistics. Dedicated Women Industrial Parks with affordable workspaces and childcare support could encourage women to operate outside the confines of household-based enterprises.

Digital empowerment offers new possibilities for market access. Expanding initiatives like PMGDISHA and introducing peer-to-peer digital mentorship can help rural women adopt e-commerce, digital banking, and online business tools. Linking SHGs and cooperatives with platforms such as Amazon Karigar, Flipkart Samarth, and GeM would allow women entrepreneurs to reach national and global buyers directly, reducing dependence on intermediaries.

## 8. Conclusion

Women’s entrepreneurship in Bihar’s MSME sector is positioned at a crucial turning point. While opportunities exist in traditional industries such as agro-processing, handloom, and handicrafts, women’s participation remains well below the national average. The study shows that socio-economic factors like education, access to finance, family and community support, digital literacy, and cultural norms are decisive in shaping women’s entrepreneurial journeys. Districts such as Patna, Muzaffarpur, Bhagalpur, and Darbhanga demonstrate encouraging trends, yet overall progress is slow and uneven. Government interventions such as the Pradhan Mantri Mudra Yojana, Stand-Up India, the Mukhyamantri Udyami Yojana, and the Start-Up Bihar Policy have expanded financial opportunities. However, low awareness, smaller loan sizes, and delays in disbursement restrict their impact. Moreover, patriarchal attitudes, infrastructural deficits, and limited digital access confine women largely to micro-level enterprises rather than growth-driven ventures.

Insights from Muzaffarpur illustrate this dual reality. Women-led cooperatives in litchi processing and Mithila painting have shown potential for market expansion, yet

most entrepreneurs continue to struggle with limited recognition, dependence on middlemen, and inadequate access to organized value chains. These cases underline the importance of systemic support to convert natural and cultural advantages into sustainable enterprises.

The research work argues for a holistic ecosystem approach. Financial inclusion must extend beyond microcredit toward larger, collateral-free loans with credit guarantees. Skills training should incorporate entrepreneurship, digital competencies, and managerial knowledge, supported by incubation centers. Investments in infrastructure and women-centric clusters are essential, while digital empowerment and e-commerce integration can bypass traditional barriers. Equally important are awareness campaigns and institutional reforms, such as a dedicated Women Entrepreneurship Cell to ensure effective policy delivery. If these measures are implemented systematically, women entrepreneurs can move from survival-based ventures to growth-oriented enterprises. Positioned at the center of Bihar’s industrialization and inclusive development, they have the potential not only to strengthen the economy but also to advance gender equity and social transformation.

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