

Empowering Women Entrepreneurs through Government Livelihood Initiatives: A Case Study of Jharkhand

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Abstract: *Women entrepreneurship has become a significant instrument of inclusive growth, poverty alleviation and socio-economic development in the rural India. In states like Jharkhand, where a large proportion of the population is rural and tribal, women often face multiple problems like poverty, lack of education, financial exclusion and lack of participation in the economic life. Recognising these issues, the Government of India and the Government of Jharkhand have taken several steps to improve the livelihoods of the people, including the National Rural Livelihood Mission (NRLM), Jharkhand State Livelihood Promotion Society (JSLPS), Jharkhand Oudaya Hasti Awamrya (JOHAR) Project, and the PALASH Brand Initiative. The purpose of these programmes is to promote women entrepreneurship through Self-Help Groups (SHGs), financial inclusion, skill development and market linkage and enterprise support. This study is descriptive and analytical in nature and is based on secondary data from government reports, research articles, journals, policy documents and official publications. The study is about the effect of Government's Livelihood program on the Economic and Social empowerment of the Women entrepreneurs of Jharkhand. The results show that these programmes have positively impacted women's access to credit and their entrepreneurial skills, as well as their access to income generation and decision-making. SHG and PALASH have provided sustainable livelihoods and empowered rural women to be self-confident and leaders. Challenges, however, remain in the sustainability of women-led enterprises including: inadequate infrastructure, digital illiteracy, limited market access and socio-cultural barriers. Final conclusions of the study indicate that government programmes for livelihood have a transformative effect on the empowerment of rural women entrepreneurs in Jharkhand and there is a need for effective policy implementation, digital inclusion and sustained institutional support for sustainable development.*

Keywords: Women Entrepreneurship, Jharkhand, Government Livelihood Initiatives, Self-Help Groups, JSLPS, NRLM

1. Introduction

Women entrepreneurship has emerged as one of the key forces for inclusive and sustainable development in India, particularly in the state of Jharkhand which is plagued by poverty and social marginalisation. Jharkhand has a large proportion of rural and tribal population, limited livelihood diversification, gendered constraints on women's access to education, assets, markets and decision-making spaces. In response, both the central and the state government have launched various schemes for livelihoods of the rural population, specially for the rural women, such as Deendayal Antyodaya Yojana – National Rural Livelihoods Mission (DAY NRLM) and its State counterpart Jharkhand State Livelihood Promotion Society (JSLPS), SHG promotion, entrepreneurship development and microenterprises etc. These platforms facilitate the organisation of women into collectives, access to credit, capacity building, skill training, and connect them with value chains and branded market initiatives like “Palash” to transform traditional skills and local resources into sustainable business ventures (Bihari et al., 2024).

So far, there are emerging evidences from Jharkhand that the enrolment in SHGs and livelihood programmes have helped many rural and tribal women to generate additional income for the household, improve savings, access financial literacy and also help them to start or expand small scale entrepreneurship activities including agripreneurship. Meanwhile, structural challenges also persist, including limited market access, unequal training quality, rigid gender norms, and poor alignment between training and other

schemes, which can impact the quality and durability of empowerment. In this context, it seems pertinent to analyse “Empowering Women Entrepreneurs through Government Livelihood Initiatives: A Case Study of Jharkhand” as it enables a context-specific exploration of what kind of pathways women entrepreneurs are being subjected through state and national level livelihood interventions. Such a case study can help to shed light on the economic impact of these programmes, from income generation to asset creation and enterprise growth, as well as their impact on women's agency and on their bargaining power and social standing, and can contribute to the larger debate on whether targeted livelihood programmes lead to nominal or substantive empowerment (Rohit & Kumari, 2025).

2. Objectives of the Study

- 1) To examine the role of government livelihood initiatives in promoting women entrepreneurship in Jharkhand.
- 2) To analyze the impact of SHGs on rural women's economic empowerment.
- 3) To identify challenges faced by women entrepreneurs.
- 4) To suggest policy measures for sustainable women entrepreneurship.

3. Literature Review

(Kamar & Kumari, 2025) For many years, tribal women in Jharkhand have been economically and socially marginalized. One powerful method that has arisen to economically empower these women is the concept of Self Help Groups (SHGs), which are grassroots institutions of

development. In order to determine how SHGs have helped tribal women in Jharkhand gain economic independence, this study will examine their savings habits, decision-making abilities, income, and access to capital. While there are still obstacles in areas like market access and financial literacy, the results show that SHG membership is positively correlated with improved economic stability.

(Verma et al., 2025) Self-help organizations reduce poverty, raise awareness, and safeguard the environment, resulting in sustainable national progress. Over 90% of Indian SHGs are female-only and focus on vulnerable lending and women empowerment. This research examines how SHGs empower women. In this sense. A thorough cross-sectional survey was conducted on 215 Jharkhand women. Exploratory factor analyses identify key female empowerment markers. To measure women's perspective before and after SHG, paired samples are employed. The study found that SHGs empower women in all areas, including economic stability, decision-making, mobility, legal awareness, and autonomy.

(Manisha Kumari, 2024) Cultural traditions, lack of understanding, and geographical obstacles have prevented many Indian women from using official banking services. Leading Indian initiative SHG Bank Linkage Programme has become a major tool for social development, especially for women. By connecting underprivileged populations to formal banks, it promotes beneficial social, economic, and individual transformation. The communal spirit and peer support of SHGs promote social responsibility and financial discipline, strengthening communities and emergency preparation. This initiative fosters micro entrepreneurship by providing micro finance, which boosts output, employment, and the local economy. This project promotes gender equality and economic growth by assisting women-led SHGs. This study examines Jharkhand's SHG Bank Linkage Programme's exceptional growth of women-led Self-Help Groups over five years. Savings, Loan Disbursed, Loan Outstanding, and Non-Performing Assets are the paper's main focus. The report examines these metrics to assess the SHG Bank Linkage Programme's impact on women's financial inclusion and economic empowerment. This descriptive research report uses only secondary data. This study illustrates how SHG Bank Linkage improves social participation and reduces prejudice against underprivileged populations and women in Jharkhand.

(Jyoti & Kishore, 2020) Despite being half the population, women in India are weak owing to lack of information, illiteracy, conservative society, financial reliance, and family pressure. The 1987–88 Self Help Group (SHG), the world's largest initiative, spurred rural women's entrepreneurship. This program improved entrepreneurial skills, saving habits, management skills, risk-taking capacity, fund investment, self-reliance, and helped rural women recognize unity is strength. ICT in SHG training programs was needed to improve business women's entrepreneurial abilities in rural and urban locations. This paper compares the entrepreneurial abilities of urban and rural women under SHG based on socio-economic condition, the evolution and development of SHG, the issues and gaps faced by SHG women entrepreneurs, and the need for ICT to improve SHG training programs.

(Biswas et al., 2025) The National Sample Survey Organization (NSSO)'s 73rd round unincorporated non-agricultural enterprise data is used to analyze diverse operational and economic attributes of female-owned enterprises in Jharkhand and their impact on enterprises' gross value added (GVA). This study also examines the relationship between operational parameters and the kind of business held (established or own account) in the state. This study uses exploratory and regression research to analyze female entrepreneurship in Jharkhand and gender differences. The study found that enterprise registration, account maintenance, enterprise placing outside the family premises, growing, and perpetual status positively affect female-owned enterprise GVA. Further, female entrepreneurs, especially marginalized ones, see entrepreneurship as a need rather than a choice. Most female-owned businesses are in residential areas. Female participation in a well-established firm is far lower than male workers, demonstrating an inverse relationship between the enterprise and its employment structure.

4. Research Gap

Although several studies have examined SHGs and women empowerment in India, limited research specifically focuses on the combined impact of government livelihood initiatives such as JSLPS, NRLM, JOHAR, and PALASH on women entrepreneurship in Jharkhand. This study attempts to bridge this gap by providing a comprehensive analysis of livelihood interventions and their impact on rural women entrepreneurs.

5. Methodology

The present study is descriptive and analytical in nature and deals with the study of role of Government livelihood programmes in empowerment of women entrepreneurs in Jharkhand. In this study the analysis is qualitative secondary data. The research is mostly secondary studies and observations which are done from various authentic and reliable sources. The data for the study has been collected from Government reports, Policy documents, Research journals, books, newspapers, official websites and published articles pertaining to women entrepreneurship, Self-Help Groups (SHGs), and rural livelihoods. Reports and publications of the Jharkhand State Livelihood Promotion Society (JSLPS), National Rural Livelihood Mission (NRLM) and the Ministry of Rural Development, Government of India are important sources.

The study is qualitative in nature, and it is used to study the role of various government initiatives like Sakhi Mandals, JOHAR Project, Palash Brand Initiative, and women-centred skill development program in the economic and social empowerment of rural women in Jharkhand. This study also investigates the effects these efforts have had on women entrepreneurs' income generation, financial inclusion, employment and decision-making.

The literature and policy frameworks were systematically reviewed and interpreted for analytical purpose. The study largely focuses on the rural and tribal women who are part of the government-supported livelihood schemes of Self-

Help Groups and micro-enterprises. Descriptive analysis is employed to gain insight into the success, problems and effectiveness of these initiatives in the promotion of sustainable women entrepreneurship. The study is a secondary one and it does not involve any primary field surveys and interviews to come out with the results about women empowerment through livelihood initiatives. Hence, the findings have been drawn from the available literature, reports and documented cases of Jharkhand.

Government Livelihood Initiatives in Jharkhand

The Government of Jharkhand has undertaken various initiatives for livelihoods to facilitate rural development, poverty alleviation and women entrepreneurship. These initiatives are mainly implemented through the Jharkhand State Livelihood Promotion Society (JSLPS) under the framework of the National Rural Livelihood Mission (NRLM). JSLPS serves as a nodal agency to organize rural women into Self-Help Groups (SHGs) and offers skill upbuilding, financial support and livelihoods to them, popularly known as the Sakhi Mandals. As per official report, the objectives of JSLPS is to enhance sustainable livelihood options and strengthen the institutions at grass level for the poor rural household in Jharkhand.

The Jharkhand government has launched one of its major initiatives - PALASH Brand Initiative - to establish a brand name for products being produced by the women Self-Help Groups and tribal artisans. The focus is on the brand and packaging of local and indigenous products like honey, pulses, spices, bamboo craft, lac products and textiles, processing and marketing of these products. PALASH is based on the principle of "Vocal for Local" and provides rural women entrepreneurs access to regional, national and international markets through Palash Marts and digital platform. It is currently running in over 29 product categories and has emerged as a major source of income generation for women in the rural areas.

Jharkhand Opportunities for Harnessing Rural Growth (JOHAR) Project is another important livelihood project which is being implemented with World Bank support and technical support from the Food and Agriculture

Organization (FAO). The JOHAR project's target is to boost uptake of high-value agriculture, fisheries, livestock, poultry and non-farm activities to improve and diversify rural household income. Overall, the project has helped rural women move from subsistence agriculture to commercial agriculture and market oriented production systems. There are reports of significant improvement in incomes of many households engaged in the project due to vegetable production, dairy farming and activities within the producer groups.

The state government has also paid attention to financial inclusion and social mobilization based on SHGs and community institutions. Participation in groups, particularly in women's groups called Sakhi Mandals, for saving, micro credit and entrepreneur activities are promoted under NRLM. JSLPS facilitates bank linkage, revolving funds and access to low-interest loans for women to start small businesses and income-generating activities. These have enhanced women's financial autonomy and dependence on informal moneylenders. To promote livelihoods, the Government is also running several skill development and entrepreneurship training programmes under Aajeevika Skills and other rural employment schemes. These trainings include tailoring, food processing, handicrafts, agriculture, digital literacy, and business management. These trainings enhance productivity, adoption of new technologies and efficient enterprise management of rural women.

The Jharkhand government is also promoting women entrepreneurship via infrastructure development and convergence of various schemes including MGNREGA, Birsra Harit Gram Yojana, and producer group schemes. The success story of women's role in changing barren land into productive mango orchards and agricultural activities is reported from Bokaro and elsewhere. The government's livelihood programmes in Jharkhand have provided a robust institutional structure to ensure economic and social empowerment of rural women. These have helped in women empowerment and inclusive rural development in the state through entrepreneurship support, market linkage, skill development and financial inclusion under the SHG programme.

Table 1: Major Government Livelihood Initiatives for Women Entrepreneurship in Jharkhand

Scheme/Initiative	Implementing Agency	Key Objectives	Major Benefits for Women
Deendayal Antyodaya Yojana – National Rural Livelihood Mission (DAY-NRLM)	Ministry of Rural Development, Government of India	Poverty reduction through SHGs and livelihood promotion	Financial inclusion, skill development, self-employment opportunities
Jharkhand State Livelihood Promotion Society (JSLPS)	Government of Jharkhand	Organizing rural women into SHGs and promoting entrepreneurship	Access to credit, enterprise training, institutional support
JOHAR Project	Government of Jharkhand with World Bank support	Enhancing rural income through agriculture and allied activities	Commercial farming, livestock management, market-oriented production
PALASH Brand Initiative	JSLPS	Branding and marketing of SHG products	Market linkage, product branding, increased income opportunities
Aajeevika Skills Programme	Ministry of Rural Development	Rural skill development and employment generation	Vocational training, entrepreneurship skills, digital literacy
Sakhi Mandal Programme	JSLPS/NRLM	Community mobilization and women empowerment through SHGs	Collective savings, microfinance access, leadership development

Impact on Women Entrepreneurs

The livelihood programmes of the Government have brought a significant change in socio-economic status of rural

women in Jharkhand through promoting entrepreneurship, financial independence and social empowerment. Women have been actively involved in income generation activities

through the SHGs (also called as Sakhi Mandals) under programmes run by Jharkhand State Livelihood Promotion Society (JSLPS) and the National Rural Livelihood Mission (NRLM). These have opened the door for women to access credit, training, market opportunity and institutional support, to promote sustainable rural entrepreneurship.

Among the important effects of these programmes is the empowerment of the economy. Women entrepreneurs are now involved in Agriculture, Livestock Management, Handicrafts, Tailoring, Bamboo products, Lac Cultivation, Food Processing etc. through SHGs. Availability of microfinance, revolving funds has decreased the reliance on moneylenders and helped women to start small businesses and contribute to family income. A study on 521 rural women entrepreneurs of Jharkhand was conducted and it was found that Jharkhand Livelihood Promotion Society (JSLPS) appears to have a notable impact on financial stability and entrepreneurial confidence of the women entrepreneurs (Mahanti & Bhatia, 2025).

Palash Brand Initiative has helped in creating new market opportunities for rural and tribal women by facilitating their products to be branded, packaged and supported in marketing. The products made by the SHG women are sold via Palash mart, exhibitions and online platforms. The Palash entrepreneurship initiative has been successful in creating jobs for women and boosting their annual income with eco-friendly and indigenous products (Banerjee, 2025).

In addition, government livelihood initiatives have also helped in the social empowerment and leadership development of rural women. Women's self-confidence, decision making and involvement in governance and community activities has improved as a result of joining SHGs. Previously restricted to the household domain, women now play an active role in financial management, enterprise activities and local development programmes. Research in rural Jharkhand has shown that SHGs have enhanced the social mobility of women members and have made them more effective in collective decision-making in their communities (Lakra & Kullu, 2025).

Another significant effect is on the development of skills and digital inclusion. JSLPS and its partner organizations

conduct training sessions for women, teaching them about entrepreneurship, computer skills, financial management, and agriculture and non-farm technical skills. These schemes enable women to achieve modernization in business and to link with big markets. Capacity building and digital support systems have been emphasized as key factors in maintaining women-led businesses in Jharkhand (Mahanti & Bhatia, 2025).

The initiatives have also helped create employment and to diversify livelihoods. Women are not only engaged in traditional agriculture but also in value added activities like mushroom cultivation, poultry farming, weaving, sericulture etc., through bamboo based activities. JSLPS has been recently working with various partners, like IndusTree Foundation, to connect thousands of women farmers to sustainable bamboo value chains and enhance rural livelihoods. Women entrepreneurs have also been positively impacted by infrastructure support and community-based hubs for enterprise. It has been reported that the SHGs were trained in the unused government school buildings which have been converted into training centres, storage units for SHGs and processing centres for them and helped more than 35,000 women entrepreneurs in various districts of Jharkhand. These efforts cut down on enterprise infrastructure expenses and accessibility.

The women entrepreneurs' market visibility has increased through their participation in trade fairs and exhibitions. SHG women have been given opportunities to showcase and sell handloom, handicrafts, lac goods and traditional food articles to a wide number of consumers through events like State Handloom and Saras Mela, Ranchi. This exposure has led to a rise in income generation and initiatives by rural women to become self-employed (Yadav, 2026).

Government efforts to promote livelihoods in Jharkhand have had a positive impact on women entrepreneurs overall, contributing to their economic independence, leadership development, job creation, and social engagement. These programmes have helped in not only improving the household income but also inclusive rural development and women empowerment in the State.

Table 2: Impact of Government Livelihood Initiatives on Women Entrepreneurs in Jharkhand

Area of Impact	Observed Changes	Supporting Initiatives
Economic Empowerment	Increase in household income and savings	SHGs, JSLPS, NRLM
Financial Inclusion	Access to bank accounts, loans, and microcredit	SHG-Bank Linkage Programme
Entrepreneurship Development	Growth of small businesses in agriculture, handicrafts, food processing, and bamboo products	JOHAR, PALASH
Skill Development	Improvement in vocational and digital skills	Aajeevika Skills, JSLPS Training Programmes
Social Empowerment	Greater participation in decision-making and community leadership	SHGs, Sakhi Mandals
Market Access	Better product visibility through exhibitions and Palash Marts	PALASH Brand Initiative
Employment Generation	Creation of self-employment opportunities in rural areas	NRLM, JOHAR, PALASH

Case Study Analysis of Jharkhand

A number of researchers and institutions have studied the role of government livelihood programmes and Self-Help Groups (SHGs) in empowering women entrepreneurs of Jharkhand. The studies give a good idea about the socio-

economic changes in the rural women under the programs of National Rural Livelihood Mission (NRLM) and Jharkhand State Livelihood Promotion Society (JSLPS).

Mahanti and Bhatia have carried out an important study entitled “Nurturing Rural Women as Entrepreneurs: Jharkhand State Livelihood Promotion Society (JSLPS) Based Case Evidences.” The study shows that JSLPS has been encouraging entrepreneurship for rural women entrepreneurs by providing microcredit, skill development, digital platform, market linkage etc. in the six districts of Jharkhand, with 521 women entrepreneurs. The researchers were able to identify that interventions like the Palash brand, SHG federations and digital marketing helped women move from the informal sector to sustainable entrepreneurship. Moreover, the study highlighted the role of social capital, peer support, and institutional help in enterprise sustainability in the rural areas of Jharkhand (Mahanti & Bhatia, 2025).

Chakravarty and Jha also conducted an important study on “Women Empowerment Through SHGs – A Case Study of Jharkhand State in India” which focused on the functioning and impact of SHGs on women empowerment. The study found that SHGs facilitated women's income generation, savings and financial decision making. The study revealed that SHGs had significant influence in enhancing the confidence level, leadership skills, and social awareness among rural women. The study however also revealed the challenges of the operations including lack of training, lack of infrastructure and lack of access to bigger markets (Soumitro Chakravarty, 2011).

The study “Empowering Women Agripreneurs through Government Livelihood Initiatives: A Case Study of Jharkhand, India” published in Indian Journal of Extension Education examined the effect of Government Livelihoods Initiative on women agripreneurs. A total of 260 beneficiaries from 13 blocks in three districts of Jharkhand were included in the research. It was found that programmes like NRLM, JOHAR and JHIMDI significantly increased the agricultural productivity, income generation and livelihood diversification of rural women. The study found that government policies that targeted women positively affected gender equity and rural economic development (Bihari et al., 2024).

In his study “The Role of NGOs in the Development of Women's Entrepreneurship in Jharkhand,” Chaudhary and Kumari pointed out the role of NGOs and JSLPS in promoting Women Entrepreneurship. The study revealed that women entrepreneurs were empowered in districts like Ranchi, Gumla, Dumka and Godda by various organizations such as Udyogini and PRADAN through trainings, financial literacy and enterprise development. The researchers highlighted that the efforts of NGO interventions played a significant role in empowering women in the field of sericulture, handicrafts, and small businesses (Chaudhary & Kumari, 2023).

The PALASH initiative has also been captured as a key case study on women entrepreneurship. The study and report titled “PALASH – Branding and Marketing for Rural & Tribal Women Entrepreneurs and Artisans Products of Jharkhand” by the official states that the initiative helped to build the market ecosystem for products produced by women SHGs. The study revealed that over 231 Palash

mart, 95 processing units and some packaging centres were set up to assist the rural women entrepreneurs. This initiative successfully linked the tribal women producers to national and global markets by providing branding, quality packaging and ecommerce support.

The positive results of livelihood initiatives in the state of Jharkhand have been further highlighted in recent reports. The Times of India published a report about the international recognition of the Palash model and its inclusion in the Asian Development Bank Institute (ADB) curriculum. The report reported that over 3.2 million women linked to SHGs in Jharkhand had their lives changed through the initiative, as it enabled them to gain access to markets and better income opportunities (Malakar, 2025).

As per the report in The Times of India, another instance in Bokaro talked about the transformation of barren land to lucrative mango orchards by tribal women through the help of schemes like JSLPS, MGNREGS, and the Birsa Harit Gram Yojana. The women established producer groups, boosted their agricultural output, and achieved annual earnings from ₹45,000 to ₹55,000. The study was a reflection of the successful amalgamation of the schemes of the government and the community involvement in the promotion of rural enterprises by women.

6. Challenges and Problems

Although the government has successfully launched several livelihood schemes in Jharkhand, there are still a number of social, economic, and infrastructural issues that are affecting women entrepreneurs and hampering the growth and sustainability of their businesses. A lack of education and digital literacy of rural women is one of the major problems. Lack of awareness of modern business practices, digital payment system, online marketing and e-commerce platforms limit many women entrepreneurs in their competitiveness in wider markets. Research on women entrepreneurship in Jharkhand reveals that lack of technical knowledge and training opportunities still impact the management of their enterprises and their business growth (Mahanti & Bhatia, 2025). Not only are financial limitations a major obstacle, but the current financial climate is tough. While small loans are available through the Self Help Groups (SHGs) and microfinance schemes, women entrepreneurs find it difficult to get adequate capital for expanding their business operations. There are barriers in accessing institutional credit facilities such as delays in disbursement of loans, requirements of collateral security, and limited awareness. Small women entrepreneurs are often unable to keep up with the regular flow of cash, invest in machinery, packaging and transportation.

Inadequate infrastructure in the rural areas is another challenge for women-led enterprises. Production is hampered by poor road connectivity, power outages, lack of storage facilities and poor internet access. In remote areas of the tribes, women entrepreneurs experience transportation issues when selling their produce in urban areas. Reports on the rural enterprise development in Jharkhand point out that infrastructural constraints persist to constrain the profitability and sustainability of business.

Apart from this, there are also social and cultural barriers which influence the women entrepreneurship. Women's participation in entrepreneurial activities is limited due to traditional patriarchal norms, gender discrimination, mobility restrictions and responsibilities within the household. In many rural households, women are expected to do more domestic tasks than business work and, therefore, their time and decision making is restricted. Besides, lack of family support and social recognition also deters women from taking entrepreneurial risk (Chaudhary & Kumari, 2023).

Lack of market access and competition with large-scale industries is another big problem. Branding, standardization of the product, packaging and quality consistency are some of the challenges faced by women entrepreneurs. Many rural businesses rely heavily on local markets and the seasonal demand, this influences the stability of income. The other constraints are the lack of knowledge on the national and international market trends which constrain the business growth. Also, poor monitoring and follow up support following trainings limit the sustainability of livelihood programmes. Continuous mentoring, marketing support and technical support is needed by many women entrepreneurs to keep their business alive and running successfully.

7. Findings & Suggestions

According to the study, government's livelihood programs in Jharkhand have been a game-changer in the field of women entrepreneurship and rural development. The programmes are executed under the umbrella of Jharkhand State Livelihood Promotion Society (JSLPS) and National Rural Livelihood Mission (NRLM) which has enhanced access of women in finance, training, market and institutions. Self-Help Groups (SHGs) and Sakhi Mandals have proved to be a useful platform for collective savings, entrepreneurship and social empowerment. These groups have seen women increase their income, confidence and involvement in decision-making in the household and the community.

Through the support of branding, processing and market linkage, the Palash Brand Initiative and JOHAR Project have successfully been able to promote local products, tribal crafts and women entrepreneurs. These have created jobs, and livelihood diversification in rural communities is being promoted sustainably. Entrepreneurship skills, financial literacy and digital awareness of rural women have also been improved through government-supported training programmes. The study also shows that women-led businesses face issues of infrastructure, digital literacy, financial access, and social barriers that impact their sustainability. Hence, some policy recommendations are proposed to promote women entrepreneurship in Jharkhand.

Government needs to increase the number of digital literacy and ecommerce training courses for women entrepreneurs in rural areas. Women should have the skills on online marketing, digital payments and promotion of business through the social media for better market access. The banks and financial institutions should make the loan procedures simpler and also offer credit facilities at low rates for women entrepreneurs. Tribal and first generation entrepreneurs

should be provided special financial support, Rural infrastructure like road, storage facility, internet connectivity, transportation facility should be improved for enterprise development and product distribution. Post entrepreneurship training program continuous mentoring, technical guidance and follow-up support should be provided to make it sustainable in rural and tribal areas. Women entrepreneurs should be given access to larger markets through collaboration between the government agencies, NGOs, private companies and e-commerce platforms and awareness campaigns to minimize gender discrimination and promote women's participation in economic activities. Support systems in the form of families and communities should be reinforced so that a conducive environment for women entrepreneurship can be provided.

8. Conclusion

Women entrepreneurship has become an effective tool of socio-economic development and inclusive growth in Jharkhand. In the rural areas the economic condition and social status of women have been improved to great extent due to government support through various livelihood schemes like JSLPS, NRLM, SHGs, JOHAR, Palash, etc. These efforts have helped women engage in income-generating activities, financial services, and business skills and play a key role in local economies. The institutional support, financial inclusion, market linkage and community participation have proved successful in empowering rural and tribal women, as seen in the case of Jharkhand. Women entrepreneurs who are connected to the Self Help Groups not only increased their household income, but have also gained confidence, leadership and greater social participation. Women-led agriculture, handicrafts, food processing, bamboo products and others have contributed to the generation of employment in rural areas and reduction of poverty. However, there are still some obstacles that impede the sustainability of women entrepreneurship, including low infrastructure facilities, lack of digital literacy, limited market access, and social barriers. Thus, continuous government support, better policy efforts, better infrastructure, and better digital empowerment are needed to boost rural women-led businesses. The overall picture of the government livelihood programmes in Jharkhand is that it has provided a positive model of women empowerment through entrepreneurship and collective development. In the future, women-based businesses can make a greater contribution towards sustainable development and economic transformation in rural areas of Jharkhand with continuous support, innovation and inclusive policy measures. The Jharkhand model illustrates how women-centred livelihoods can be a key driver to inclusive growth, rural transformation and gender-equitable development in India.

9. Limitations of the Study

The study does not involve any field surveys or any interviews with beneficiaries; it is purely a study of secondary data. Hence the results are based on the analysis of available literature, report and published case studies pertaining to Jharkhand.

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