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Women Entrepreneurs in Jharkhand: Opportunities and Challenges

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ABSTRACT

In Jharkhand, women entrepreneurship is gaining prominence as an important factor for fostering inclusive economic growth, creating livelihoods, and effecting socio-economic change. While the state boasts substantial natural resource endowments and has a considerable number of tribals, women entrepreneurs still grapple with various kinds of obstacles that exist at structural, cultural, and market level. This paper discusses the challenges and opportunities encountered by women entrepreneurs in Jharkhand with regard to their ventures. Research points out the growing trend of the government's policy focus towards promoting women entrepreneurship through various initiatives like skill development programs, financial inclusion programs, and entrepreneurial support programs among others. But there are shortcomings in terms of awareness, accessibility, and effectiveness of policies, especially in rural and tribal areas. In addition, the lack of networking opportunities, poor infrastructure, and gender stereotypes prevent women from growing their entrepreneurial ventures. The objective of the research is to identify the influence of government policies and initiatives on women entrepreneurship in Jharkhand and to understand the challenges in market access and networking. The research will explore the changing dynamics of entrepreneurship within the context of Jharkhand. Moreover, the importance of a favorable environment that encompasses policy intervention, capacity development, and market connectivity is highlighted. The outcomes of this research are anticipated to offer significant inputs for policymaking and grassroots entrepreneurship.

***Keywords**: Women Entrepreneurship, Jharkhand, Government Policies, Tribal Women, Sustainable Business, Market Access, Indigenous Barriers.*

Introduction

Jharkhand, carved out of the Chota Nagpur plateau, presents a profound socio-economic dichotomy. While the state is endowed with approximately 40% of India's mineral wealth—including coal, iron ore, and copper—this natural richness has not translated into uniform prosperity for its inhabitants. The state faces persistent challenges of systemic poverty, unemployment, and significant infrastructure deficits in its rural and tribal heartlands. For women in these regions, the landscape is further constrained by high rates of child marriage and lower literacy rates compared to their male counterparts, which historically truncates personal development and economic agency.

In spite of notable progress in advancing Gender Equality, significant disparities continue to persist between men and women across key domains, particularly in the three crucial "E's"—education, employment, and entrepreneurship. These disparities are especially visible in developing regions, where

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socio-cultural, economic, and institutional constraints often limit women's participation in productive activities. Beyond being a fundamental human right, women's empowerment is increasingly recognized as a pathway to achieving "smart economics," as it leads to enhanced productivity, inclusive growth, and improved developmental outcomes. Empowering women by granting them equal opportunities in entrepreneurship and innovation has a multiplier effect, contributing not only to poverty reduction but also to the broader realization of global development frameworks such as the Millennium Development Goals.

Economic and market development further serve as essential mechanisms to counter challenges such as unemployment and economic stagnation. In an era of intensifying global competition, nations and regions must strategically harness their unique resources and capabilities. In the context of India, there is a growing need to adopt innovative approaches that leverage existing strengths while promoting inclusive participation, particularly of women, in entrepreneurial activities.

Entrepreneurship itself is a multi-dimensional and dynamic phenomenon that has gained prominence in the global economy due to evolving educational qualifications, changing work structures, and shifting psychological contracts in the workplace. It acts as a catalyst for economic growth by facilitating the transformation of knowledge and innovative ideas into productive ventures. By fostering creativity and enabling the utilization of untapped potential, entrepreneurship contributes significantly to the production of goods and services and to the overall development of society. Over time, with changing societal norms and increasing opportunities, women have emerged as key participants in entrepreneurial activities worldwide.

Within Jharkhand, women entrepreneurship is gaining importance as a tool for inclusive development, livelihood generation, and socio-economic transformation. The state's unique demographic composition, including a substantial tribal population, offers both opportunities and challenges for women entrepreneurs.

Review of Literature

Ufuk and Ozgen (2001) argue that entrepreneurial activity has increasingly been adopted by women in recent years, indicating a gradual shift toward gender inclusion in business.

Kelly, Brush, Greene, and Litovsky (2011) highlight that a significant rise in women's participation in entrepreneurial activities has contributed substantially to both developed and developing economies. This growing involvement reflects the expanding recognition of women as key agents of economic growth and innovation.

Muktar (2002) examines gender-based differences in entrepreneurship and points out variations in management styles, organizational structures, and working habits. The study further emphasizes differences in the degree of empowerment, suggesting that socio-cultural norms continue to influence women's entrepreneurial behavior.

Verhaul and Thurik (2001), through a panel study, find that women generally invest lower start-up capital compared to men, although the type of capital used remains similar.

G. Palaniappan, C. S. Ramanigopal, and A. Mani (2012) emphasize that skills, knowledge, adaptability, and social acceptance are critical determinants for women entering entrepreneurship.

Cohoon, Wadhwa, and Mitchell (2010) further identify motivational factors such as wealth creation, innovation, independence, and dissatisfaction with traditional employment as key drivers encouraging women to become entrepreneurs. Singh (2008) highlights major obstacles including lack of institutional support and suggests measures such as promoting micro-enterprises and strengthening policy frameworks.

Research Objectives

This study is guided by four primary objectives:

- To Assess awareness and participation in Jharkhand-specific government schemes.
- To Identify socio-economic and cultural barriers that impede women's transition from home-based activities to formal entrepreneurship.
- To evaluate the impact of branding and market linkage initiatives. (PALASH and the Jharkhand State Livelihood Promotion Society (JSLPS).

- To Analyze demographic patterns of women engaging in economic activities across the semi-urban and rural-tribal districts.

Methodology

The research adopts a mixed-method design, integrating qualitative thematic analysis with quantitative survey data from two distinct datasets: A survey of 208 respondents in the East Singhbhum District. This area is characterized as semi-urban, which influences its higher levels of digital awareness and scheme penetration. A survey of 132 women in the rural villages of Saraikela Kharsawan in the Gamharia block. Data Collection Tools: Analysis was supplemented with secondary data from Census 2011, Ministry of Tribal Affairs reports, and MSME Annual Reports to contextualize the primary field observations.

Analysis and Discussion

Demographic and Socio-Economic Profiling

- **Age and Marital Status Patterns**

Economic participation in the surveyed regions peaks during the middle-age years, suggesting that entrepreneurship is often pursued after household establishment.

Table 1: Age-wise Distribution of Women

Age Group	East Singhbhum (n=208)	Saraikela Kharsawan(n=132)	Total Percentage
Below 20	2.88%	1.52%	2.35%
21–28	19.23%	31.06%	23.82%
29–36	25.00%	34.09%	28.53%
37–44	23.08%	18.94%	21.47%
45 and above	29.81%	14.39%	23.82%

Marital Status: 69.71% of respondents are married, reflecting marriage as a dominant social institution that dictates women's economic availability.

Table 2: Educational and Occupational Status

Education Level	Percentage
Illiteracy Level (East Singhbhum)	25.21%
Illiteracy Level (Saraikela Kharsawan)	29.20%
Primary Education	39.97%
Intermediate / Higher Education	5.65%

Education levels show a sharp decline after primary school, creating a significant barrier to high-skill entrepreneurship.

Table 3: Occupational Status of Women

Occupational Status	Total Percentage
Daily Wage Earner	50.88%
Farming	22.35%
Skilled Labor	12.06%
Professional	1.47%

Household leadership is overwhelmingly male-centric, with 93.82% of households being male-headed.

Government Initiatives and Livelihood Promotion

- **Direct Support: Mukhyamantri Maiya Samman Yojana (MMSY):** ₹2,500 monthly assistance directly deposited into bank accounts.
- **JSLPS & Sakhi Mandals:** Approximately 32 lakh families are linked to Sakhi Mandals (Self-Help Groups), with 2.54 lakh groups formed across the state to facilitate credit linkages.
- **Jharkhand Start-Up Policy 2016:** Aimed at supporting 1,000 direct start-ups by 2021.
- **MSME Development Institute:** Provides skill training, though awareness remains low in rural blocks compared to semi-urban.

- **The PALASH Model:**The PALASH brand serves as a critical "forward linkage" strategy.

Table 3: Scheme Effectiveness

Area of Impact	Number of Respondents	Effectiveness (%)
Education	200	100%
Employment Opportunity	160	80%
Financial Independence	150	75%
Entrepreneurship & Skill Development	50	25%

Table 4: Preferred Skill Development Programs

Skill Program	Number of Respondents	Preference %
IT & Digital Training	80	40%
Tailoring & Handicrafts	60	30%
Health & Nursing	40	20%
Entrepreneurship Training	20	10%

Findings of the Study

- A majority (80%) of beneficiaries reported improved financial security and dignity due to access to financial assistance.
- Financial support has a positive psychological impact and provides short-term economic relief.
- However, 45% of respondents observed no significant improvement in their overall socio-economic status, indicating limited long-term impact.
- Financial assistance alone is insufficient to ensure sustainable development without complementary support systems.
- Persistent structural barriers such as lack of skills, weak market linkages, and inadequate institutional support continue to hinder progress.
- Societal and cultural norms remain a major constraint, restricting women's mobility and participation due to patriarchal expectations and dual responsibilities.
- Women face economic constraints, including lack of asset ownership and collateral, limiting their access to formal credit and financial resources.
- High levels of risk aversion among women entrepreneurs are influenced by fear of social criticism in case of business failure.

Conclusion

The study highlights that women's entrepreneurship in the districts of East Singhbhum and Saraikela Kharsawan exists within a complex socio-economic and cultural framework that both enables and constrains their participation. While the mixed-method approach reveals encouraging progress in awareness and outreach of government schemes, it simultaneously exposes deep-rooted structural barriers that limit sustainable empowerment. The findings establish that economic participation among women is most prominent during middle age, often after fulfilling primary household responsibilities. However, low educational attainment—particularly the steep drop beyond primary education—restricts their transition into skilled or professional entrepreneurship. This is reflected in occupational patterns dominated by daily wage labour and farming, with negligible representation in formal or professional sectors.

Government initiatives such as the Mukhyamantri Maiya Samman Yojana have demonstrated significant success in ensuring financial inclusion and psychological empowerment. The high awareness and benefit penetration rates indicate effective policy dissemination.

Recommendations

- Shift towards Women-Led Development: Policies should move beyond welfare-based approaches and focus on empowering women as owners, decision-makers, and entrepreneurs.
- Promotion of "Patient Capital": Financial institutions and stakeholders should provide long-term funding support (3+ years), especially for micro-enterprises, allowing women entrepreneurs sufficient time to stabilize and grow their businesses.

- Strengthening Market-Oriented Training: Skill development programs must include forward linkages, ensuring that products (such as those under the PALASH Brand Jharkhand) meet urban market standards in terms of quality, design, and packaging.
- Enhancing Access to Finance and Credit: Efforts should be made to improve women's access to formal credit systems, including collateral-free loans, financial literacy programs, and inclusive banking practices.
- Bridging the Digital and Skill Gap: Training initiatives should focus on digital literacy, e-commerce usage.

Limitations of the Study

- **Geographical Limitation**: The study is confined to two districts—East Singhbhum and Saraikela Kharsawan—which may not fully represent the diverse socio-economic and cultural conditions of the entire state of
- **Sample Size and Representation:** Although the study includes 208 semi-urban and 132 rural respondents, the sample size may not be sufficiently large or diverse to capture all variations in women's entrepreneurial experiences, especially across different tribal, caste, and income groups.
- **Semi-Urban Bias in Data:** The inclusion of a semi-urban area (East Singhbhum) with relatively higher digital awareness and scheme penetration may lead to an overestimation of awareness and effectiveness of government initiatives compared to more remote rural regions.
- **Reliance on Self-Reported Data:** The primary data is based on respondents' perceptions and self-reporting, which may be subject to biases such as exaggeration, recall errors, or social desirability bias, particularly in reporting scheme benefits and socio-economic improvements.
- **Limited Scope of Secondary Data:** The study uses secondary data sources such as Census of India 2011, Ministry of Tribal Affairs reports, and MSME Annual Reports, which may be outdated or not fully aligned with current ground realities, especially given rapid policy and economic changes.
- **Cross-Sectional Nature of Study:** The research captures data at a single point in time, limiting its ability to assess long-term impacts of government schemes or track changes in women's entrepreneurial development over time.

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