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An Overview of Government Initiatives and Policies for Women-Led Entrepreneurship in Jharkhand

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ABSTRACT

The participation of women in Jharkhand and their inclusion in economic enterprises can pave the way for reducing existing income inequalities and gender disparities. Financial independence, self-reliance, and stability will empower women not only to earn a livelihood but also to improve their quality of life. The government is striving to make women self-reliant and progressive through various visionary socio-economic initiatives. Earlier schemes—such as SGSY (Swarnajayanti Gram Swarozgar Yojana), PMRY (Pradhan Mantri Rozgar Yojana), and Rashtriya Mahila Kosh—failed to function effectively. To address the shortcomings that led to the failure of these older schemes, new initiatives were launched after 2015, including the Didi Yojana, Palash Brand under Jharkhand State Livelihood Promotion Society (JSLPS), Digital Sakhi, Mudra Loan, Stand-Up India, and Savitribai Phule Yojana. In 2024, the Mukhyamantri Maiya Samman Yojana was launched. Additionally, other ongoing initiatives include training programs through JSLPS-IIM Calcutta collaboration, Birsa Harit Gram Yojana, Samagra Jeevika Sahayata, and Pradhan Mantri Swasthya Suraksha Yojana. This study attempts to mirror the Government initiatives towards the socio-economic empowerment of women and entrepreneurship in Jharkhand. Furthermore, it aims to present a comparative overview of women entrepreneurship based on women participation in MSMEs across other Indian states and Jharkhand, justifying the rationale behind government policies for boosting and promoting women-led enterprises and enhancing their welfare. The study highlights the presence of four major type of categories of challenges faced by she-power in Jharkhand namely social, economic, administrative and technical, affecting the effectiveness of government initiatives. Finally, the research paper concludes with recommendations designed to ensure that these schemes effectively reach and benefit the intended female beneficiaries.

***Keywords**: Government Initiatives, Policy, Women-led Enterprises, Welfare, Challenges, Jharkhand.*

Introduction

In a developing country like India, the economic participation of women is considered a crucial foundation for social and economic development. Women's entrepreneurship serves not only as a means for the individual empowerment of women but also plays a vital role in reducing income inequality, promoting gender equality, and ensuring inclusive growth.

Despite being rich in mineral resources, Jharkhand lags behind in various indicators of social and economic development. The majority of women in the state—particularly in rural and tribal areas—

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face challenges such as a lack of education, limited healthcare facilities, and inadequate access to financial resources. Furthermore, women's economic participation is largely confined to the unorganized sector, where they encounter low incomes, social insecurity, and limited opportunities. In this context, women-led enterprises can serve as an effective vehicle for their economic empowerment. Against this backdrop, the central and state governments have implemented various schemes and policies to foster the economic development of women.

According to the Press Information Bureau (India),by early 2026, over 3.11 crore women-led enterprises were registered on the Udyam Registration Portal and the Udyam Assist Platform. These include both formal MSMEs and informal micro-enterprises. Based on registration data from Udyam and Udyam Assist Platform, women-owned enterprises account for approximately 40% of the country's total registered MSMEs. These enterprises also play a significant role in employment generation. According to the Press Information Bureau, women-owned MSMEs contribute 10.22% to the total turnover of registered MSMEs.

Literature Review

According to Sahu (2013), Self-Help Groups (SHGs) play a significant role in the social and economic empowerment of women.

Jose (2015), while studying Kerala's Kudumbashree model, noted that SHGs have led to significant improvements in women's economic status, social participation, and decision-making capabilities. The study concluded that the SHG-based model is an effective medium for women's empowerment.

Shahid and Irshad (2016) conducted a descriptive study of the Pradhan Mantri Mudra Yojana and found that the scheme promotes self-employment by providing financial assistance to micro and small enterprises.

Kumar and Jashina (2016) analyzed the role of the Kudumbashree model in the development of women entrepreneurship. The study found that collective savings, microfinance, and training programs help enhance women's self-reliance.

Singh et al. (2020) highlighted that while women entrepreneurship is crucial for economic development and job creation in Jharkhand, a lack of financial resources remains a major obstacle.

According to a World Bank report (2020), government support, access to finance, training, and market facilitation play vital roles in promoting women entrepreneurship. The report also noted that a lack of digital literacy in rural areas hinders the growth of women entrepreneurship.

A NITI Aayog report (2021) stated that financial inclusion, skill development, and digital literacy are essential for promoting women entrepreneurship. The report identified SHGs as a key instrument for the economic development of rural women.

A report by the Reserve Bank of India (2022) indicates that increased access to banking services and credit facilities has fostered women's entrepreneurship; however, a lack of financial awareness and digital banking infrastructure in rural areas remains a significant challenge.

Shafra and Ahmed (2023) examined the challenges faced by 21st-century women entrepreneurs. The study revealed that they encounter major hurdles such as financial constraints, a lack of experience and knowledge, work-life balance issues, gender discrimination, socio-cultural barriers, and insufficient government support.

Baral et al. (2023) reviewed empirical studies on women entrepreneurs in India and emphasized that most research focuses on barriers such as limited access to credit, gender discrimination, work-life balance, and inadequate institutional support. Furthermore, the study also found limited comparative studies across Indian states, suggesting the need for state-level analyses to understand regional disparities.

Chaudhary (2025) studied the challenges faced by women entrepreneurs in the MSME sector of Jharkhand. The study identified a lack of financial resources, difficulties in securing credit, limited market access, a lack of digital skills, and insufficient awareness of government schemes as key obstacles to the growth of women's entrepreneurship. It suggested that these enterprises could be strengthened by providing women with financial assistance, skill development training, and improved marketing facilities.

Bansal and Meher (2026) synthesized evidence from government reports and academic studies and concluded that women-owned enterprises have expanded significantly due to policy support and

digitalization. However, participation remains uneven across states because of differences in education, infrastructure, financial literacy, and technology adoption.

Objectives of the Study

- To identify the Government initiatives towards the socio-economic empowerment of women and entrepreneurship in Jharkhand.
- To highlight the key schemes promoting women's entrepreneurship in Jharkhand.
- To present a comparative overview of Women Entrepreneurship in Indian States and Jharkhand.
- To identify the challenges faced by She-power in Jharkhand.

Methodology & Data Sources

The present study is a qualitative study based primarily on content and descriptive analysis. It utilizes secondary data collected from various sources such as Government Publications - Reports, policy documents, and statistics published by various departments of the Government of Jharkhand (Rural Development, Women and Child Development, etc.), journals, books and e-databases, e-content and blogs from websites of NITI Aayog, the World Bank, and other international organizations.

- **Government Initiatives Towards the Socio-Economic Empowerment of Women and Entrepreneurship Development in Jharkhand**

Several schemes are being implemented by the Central Government and the Government of Jharkhand to promote women's empowerment and entrepreneurship. The objectives of these schemes are to empower women economically, socially, and educationally; provide self-employment opportunities; offer financial assistance; and improve their standard of living. The following Table-1 outlines the key schemes implemented for the socio-economic empowerment of women, their year of inception, current status, and main objectives.

Table 1: Government Initiatives towards Socio-Economic Empowerment of Women

Scheme Name	Type of Government	Launching Year	Status (2026)	Main Objective
Pradhan Mantri Ujjwala Yojana (PMUY)	Central	2016	Active	Provide LPG gas connections to poor women
Beti Bachao Beti Padhao	Central	2015	Active	Promote girls' education and improve sex ratio
Pradhan Mantri Matru Vandana Yojana (PMMVY)	Central	2017	Active	Provide financial assistance to pregnant women
Sukanya Samriddhi Yojana	Central	2015	Active	Savings scheme for girls' future
Mission Shakti	Central	2021	Active	Women safety and empowerment
One Stop Centre (Sakhi Centre)	Central	2015	Active	Support for women affected by violence
Women Helpline 181	Central + State	2015	Active	Help distressed women
Mahila Shakti Kendra Scheme	Central	2017	Merged into Mission Shakti	Provide skills and support to women
STEP Scheme	Central	1986	Active	Skill training for women
Mahila E-Haat	Central	2016	Limited/Low Active	Online platform for women entrepreneurs
Stand Up India Scheme	Central	2016	Active	Provide loans to women entrepreneurs
Pradhan Mantri Mudra Yojana	Central	2015	Active	Provide self-employment loans to women
National Mahila Kosh	Central	1993	Partially Active	Micro-finance support for poor women
Lakhpati Didi Yojana	Central	2023	Active	Increase income of SHG women
Drone Didi Yojana	Central	2023	Active	Provide drone training to women
Mahila Samman Savings Certificate	Central	2023	Limited Period Scheme	Safe investment facility for women

Working Women Hostel Scheme	Central	1972	Active	Provide safe accommodation for working women
Nirbhaya Fund	Central	2013	Active	Fund for women's safety
DAY-NRLM	Central	2011	Active	Make women self-reliant through SHGs
Poshan Abhiyaan	Central	2018	Active	Improve nutrition of women and children
Anganwadi Services	Central + State	1975	Active	Provide nutrition and health services
Mukhyamantri Maiya Samman Yojana	Jharkhand	2024	Active	Provide financial assistance to eligible women, improve their financial independence, and support their health, nutrition, and overall well-being. Provide ₹2500 monthly assistance to women
Phulo-Jhano Ashirwad Yojana	Jharkhand	2020	Active	To provide alternative employment to women
Savitribai Phule Kishori Samriddhi Yojana	Jharkhand	2019	Active	To promote girls' education, reduce school dropout and child marriage, improve adolescent health and empower girls with financial assistance.
Didi Bari Yojana	Jharkhand	2021	Active	To connect women with agriculture and nutrition.
Mukhyamantri Rajya Nirashrit Mahila Samman Pension Yojana	Jharkhand	2024	Active	To provide pension to widows and destitute women.
Jharkhand State Livelihood Promotion Society (JSLPS)	Jharkhand	2011	Active	To organize rural poor women in SHGs, strengthen livelihoods through skill development, financial assistance, enterprise promotion and poverty reduction.
Palash Brand Initiative (JSLPS)	Jharkhand	2020	Active	To promote women-led SHGs by providing branding, value addition, market access, entrepreneurship support and higher income for rural and tribal women.
Sakhi Mandal Yojana	Jharkhand	2010	Active	Group-based employment for women
Abua Awas Yojana	Jharkhand	2023	Active	Provide housing facility to poor women
Sakti Sadan Scheme	Central	2022	Active	To provide shelter, rehabilitation, counselling, legal aid and vocational training and reintegration for women in difficult circumstances, including survivors of trafficking and violence.

Compiled by authors

The schemes specifically highlighted in the table-1 are directly related to women's entrepreneurship and socio-economic empowerment. The objectives of these schemes are to make women economically self-reliant, provide self-employment opportunities, promote skill development, and improve their social and economic status.

Key Schemes

- To promote women's entrepreneurship, the Central Government is implementing schemes such as Pradhan Mantri Mudra Yojana, Stand-Up India, DAY-NRLM, Lakhpati Didi Yojana, and Mahila E-Haat. These schemes provide women with credit, financial assistance, skill training, marketing facilities, and self-employment opportunities through self-help groups. Additionally, the Government of Jharkhand is implementing initiatives like JSLPS, Palash Brand Initiative, Sakhi Mandal Yojana, Phulo-Jhano Ashirwad Yojana, and Didi Bari Yojana; these play a crucial role in economically empowering women by linking them to livelihoods, employment, agriculture-based enterprises, and income-generating activities.
- In the realm of women's welfare and social security, schemes such as Pradhan Mantri Ujjwala Yojana, Pradhan Mantri Matru Vandana Yojana, Women Helpline, One Stop Centre, Poshan Abhiyaan, Anganwadi Services, Mukhyamantri Maiya Samman Yojana, and Mukhyamantri Rajya Nirashrit Mahila Samman Pension Yojana are being implemented.

The primary objective of these schemes is to ensure women's health, nutrition, safety, social protection, and financial assistance.

- Similarly, for education and skill development, schemes like Beti Bachao Beti Padhao, Sukanya Samriddhi Yojana, Mission Shakti, STEP, Mahila Shakti Kendra Yojana, and Savitribai Phule Kishori Samriddhi Yojana are in operation. These schemes help integrate women and girls into the social mainstream by enhancing their education, skills, awareness, and self-confidence.

Thus, it can be stated that these schemes, implemented by both the Central Government and the Government of Jharkhand, are collectively making a significant contribution to the economic, social, and educational development of women. Schemes specifically related to women's entrepreneurship are playing a pivotal role in fostering self-reliance among women by providing the necessary financial and institutional support for self-employment and the establishment of enterprises.

- **A Comparative Overview of Women Entrepreneurship among Indian States and Jharkhand**

Women entrepreneurship has evolved as an important driver of economic growth, poverty reduction, employment generation and socio-economic upliftment through empowerment in India. Government initiatives such as Start-up India, Stand-up India, National Rural Livelihood Mission (NRLM) have reinvigorated women to establish enterprises across services, manufacturing, agriculture, and digital sectors. However, significant regional disparities can be witnessed in entrepreneurial participation in India due to differences in education, financial literacy, technology adoption, infrastructure, gender discrimination, family responsibilities and work-life balance and limited access to credit (Baral.et al, 2023 and Bansal and Maher, 2026).

Table-2 given below ranks the Indian states in terms of the proportion of Women owned MSMEs to India's total, Investment and turnover under Udyam since inception till 31st January, 2024 highlighting the Women participation disparities existing among Indian states.

Table2 : State wise Total Women Owned MSMEs Registered & Classified and their Employment, Investment & Turnover Under Udyam Since Inception Till 31st Jan, 2024

Rank	Proportion of Women owned MSMEs to India's Total	Investment (in Crores)	Turnover (in Crores)
1	Maharashtra	Maharashtra	Maharashtra
2	Tamil Nadu	Tamil Nadu	Tamil Nadu
3	Uttar Pradesh	Karnataka	Uttar Pradesh
4	Karnataka	Uttar Pradesh	Gujarat
5	Gujarat	Telangana	Karnataka
6	Telangana	Gujarat	Rajasthan
7	Rajasthan	Andhra Pradesh	West Bengal
8	Andhra Pradesh	Rajasthan	Delhi
9	Punjab	West Bengal	Telangana
10	West Bengal	Haryana	Andhra Pradesh
11	Bihar	Madhya Pradesh	Haryana
12	Madhya Pradesh	Punjab	Madhya Pradesh
13	Kerala	Bihar	Punjab
14	Haryana	Delhi	Bihar
15	Assam	Kerala	Kerala
16	Odisha	Odisha	Odisha
17	Delhi	Assam	Chhattisgarh
18	Jharkhand	Jharkhand	Assam
19	Jammu And Kashmir	Jammu And Kashmir	Jharkhand
20	Chhattisgarh	Chhattisgarh	Uttarakhand
21	Uttarakhand	Uttarakhand	Jammu And Kashmir
22	Himachal Pradesh	Himachal Pradesh	Himachal Pradesh
23	Manipur	Manipur	Puducherry

24	Tripura	Mizoram	Goa
25	Goa	Goa	Chandigarh
26	Mizoram	Puducherry	Tripura
27	Puducherry	Tripura	Manipur
28	Nagaland	Arunachal Pradesh	The Dadra and Nagar Haveli and Daman and Diu
29	Chandigarh	Meghalaya	Meghalaya
30	Meghalaya	Nagaland	Mizoram
31	Arunachal Pradesh	Chandigarh	Arunachal Pradesh
32	Sikkim	The Dadra and Nagar Haveli and Daman and Diu	Nagaland
33	The Dadra And Nagar Haveli And Daman and Diu	Sikkim	Andaman And Nicobar Islands
34	Andaman And Nicobar Islands	Andaman And Nicobar Islands	Sikkim
35	Ladakh	Ladakh	Ladakh
36	Lakshadweep	Lakshadweep	Lakshadweep

Source: Compiled by Authors based on data source of PIB, India

Table-2 shows that the dominating states in terms of women participation in MSMEs, investment and turnover include Maharashtra, Tamil Nadu, Uttar Pradesh, Karnataka and Gujarat. Southern states such as Tamil Nadu and Karnataka are likely to perform better due to higher female literacy, stronger industrial bases, better access to financial institutions and proactive government policies. While western states including Maharashtra and Gujarat exhibit strong entrepreneurial ecosystems supported by MSME clusters and industrial infrastructure. Conversely, eastern and central states such as Jharkhand, Bihar, Odisha and Chhattisgarh have comparatively lower entrepreneurial participation due to weaker industrialization, limited financial accessibility and socio-cultural barriers. However, rural entrepreneurship through Self-Help groups has emerged as a vital source of women's economic participation. The North Eastern states and Union territories need to strengthen MSME cluster base with women participation. Interestingly, Delhi's rank in terms of turnover seems to be impressive in comparison to investment and proportion of Women owned MSMEs to India's Total. This is likely to mark bettermarket access through strong women participation through Mahila Haat Scheme, efficiency and performance of women owned MSMEs in Delhi.

There are a number of parameters such as the existence of SHGs, industrial ecosystem, access to finance, digital adoption, resource-based enterprise potential, women start-up ecosystem and government assistance defining and encouraging women-led entrepreneurship across Indian states

The challenges associated with women's entrepreneurship are not limited to Jharkhand; this issue exists across other Indian states as well. However, Kerala seems to be better off position than Jharkhand as the former boasts a robust SHG network, while the latter is still in developing stage. Kerala's "Kudumbashree Mission" is considered a successful model of women's empowerment. Through this scheme, lakhs of women have been linked to Self-Help Groups (SHGs). Female community workers disseminate information about schemes door-to-door in every region, and government procurement of products made by women is actively encouraged.

To promote women's entrepreneurship, Gujarat has developed specialized banking systems like the SEWA Bank. Special emphasis is placed on linking women to industries following training, as well as providing internship and employment opportunities. The disbursement of Mudra loans is also more effective in Gujarat. In contrast, Jharkhand faces challenges such as a lack of banking facilities, difficulties in securing loans, and weak linkages with industries. Due to the absence of bank branches in many tribal areas, women continue to rely on moneylenders.

Major Findings

The study reveals that the policy objective of government to promote the women's entrepreneurship in Jharkhand is supported by the initiatives such as JSLPS, Pradhan Mantri Mudra Yojana (PMMY), Stand-Up India, Birsa Harit Gram Yojana, and Mukhyamantri Maiya Samman Yojana. These schemes have played a significant role in providing financial assistance, training, and self-

employment opportunities to women. Self-Help Groups (SHGs), in particular, have contributed positively to integrating rural and tribal women into economic activities.

In terms of participation of Jharkhand 'Mahila E-Haat' an online marketing platform, Jharhand's performance has been moderate compared to the leading states like Maharashtra, Madhya Pradesh, Delhi, Kerala and Uttar Pradesh. In absence to adequate market systems, women are forced to rely on middlemen to sell their products, which impacts their income.Conversely, Jharkhand's participation is better than Bihar and Odisha.

Some schemes have yielded positive results. Self-help groups were strengthened through JSLPS, leading to an increase in women's income and savings. Many women obtained loans to start businesses through the Pradhan Mantri Mudra Yojana and the Stand-Up India scheme. Schemes such as the Savitribai Phule Yojana and various health security programs have also helped improve the economic and social status ofwomen.

However, some schemes did not achieve the expected success. The 'Digital Sakhi' program had a limited impact due to the lack of internet and digital facilities in rural areas. Many women could not participate regularly in the 'Didi Yojana' due to a lack of awareness and social barriers. Under the Birsa Harit Gram Yojana, women could not access suitable markets for their products. Social, economic, and administrative hurdles continue to be major obstacles to the growth of women's entrepreneurship today.

The study also indicates that these schemes have led to some increase in women's income, savings, and self-reliance. However, the impact of these schemes remains limited. Social, economic, administrative, and technical hurdles continue to be major obstacles to the growth of women's entrepreneurship. Many women are deprived of the full benefits of these schemes due to a lack of awareness, limited banking facilities, digital illiteracy, and inadequate market access.

The outcomes of these schemes initiated by government vary across states due to differences in implementation, awareness levels, and administrative systems. Due to a lack of awareness, lower female literacy rates, and limited administrative outreach in Jharkhand, the majority of rural and tribal women are unable to fully engage with these schemes.

Compared to other statesJharkhand requires further improvement in areas such as policy implementation, awareness, digital literacy, and social support. Therefore, ensuring the effective implementation of schemes and improving women's access to them is essential.

Linkages between Government Initiatives and its Policies

The success of the government initiatives is closely linked withthe effectiveness of government policies because policies provide the direction, while initiatives act as instruments for achieving policy outcomes. For example, a policy objective of promoting socio-economic empowerment of women in Jharkhand is supported through its initiatives such as Mukhyamantri Maiya Samman Yojana, JSLPS and Palash Brand Initiative etc. There success can be measured by the indicators such as women's income generation, entrepreneurship, participation in decision-making, financial inclusion and improved access to resources. Therefore, a government initiative is considered successful when it effectively translates policy goals into measurable outcomes.

However, effectiveness of the policies and success of the women led-entrepreneurship initiatives in Jharkhand is subjected to some constraints, which emerges as major challenges confronted by the She-power in Jharkhand.

Major Challenges faced by She-power in Jharkhand

Based on past studies, government reports and blogs the present study identifies some major challenges faced by She-power in Jharkhand under 4 categories which are as follows -

- **Social Challenges:** Patriarchal society, lack of education, traditional mindset, and restrictions on working outside the home.
- **Economic Challenges:** Lack of financial resources, dependence on informal credit, limited market access, and a lack of capital.
- **Administrative Challenges:** Lack of awareness regarding schemes, complex application processes, weak inter-departmental coordination, and a lack of transparency.
- **Technical Challenges:** Lack of digital literacy, absence of internet connectivity, and unfamiliarity with online banking.

Women in Jharkhand particularly those in rural and tribal areas continue to face economic, social, and administrative challenges. Their access to education, healthcare, banking facilities, and financial resources remains limited. The majority of women work in the unorganized sector for low wages. Furthermore, obstacles such as patriarchal mindsets, a lack of capital, insufficient awareness of schemes, complex government procedures, and digital illiteracy hinder the growth of women's entrepreneurship. Earlier schemes—such as SGSY, PMRY, and Rashtriya Mahila Kosh—failed to achieve the desired success due to a lack of effective implementation.

Conclusion

This study demonstrates that the central and state governments have undertaken significant efforts to foster policy for encouraging women's entrepreneurship in Jharkhand. Initiatives such as JSLPS, Pradhan Mantri Mudra Yojana, Stand-Up India, Digital Sakhi, Birsa Harit Gram Yojana, and Mukhyamantri Maiya Samman Yojana have played a pivotal role in providing women with economic opportunities, training, financial assistance, and avenues for self-employment. Self-Help Groups (SHGs), in particular, have made a positive contribution by integrating rural and tribal women into economic activities and fostering self-reliance.

However, despite these schemes, social, economic, administrative, and technical barriers persist. Issues such as a lack of awareness, limited banking facilities, digital illiteracy, inadequate market access, and weak implementation hinder the effective delivery of scheme benefits to majority targeted women in Jharkhand.

A comparative study with other statesreveals that effective policy implementation, robust SHG networks, financial inclusion, and market facilitation can significantly enhance the success of women's entrepreneurship in Jharkhand.

Therefore, establishment a simple and accessible credit system, conducting of extensive awareness campaigns in rural areas, organizing regular training programs for women, promoting digital literacy, further strengthening of Self-Help Groups (SHGs), appointing female community workers in every village, similar to the women-led community network model in Kerala, developing special cooperative banks for women and foster partnerships with industries, following the Gujarat model, establishing "Mahila Haats" (women's markets) where women can sell their products directly by accessing digital platform and creating mechanisms to link women with employment and markets with proper training can help women-led entrepreneurship to lay a strong foundation for Jharkhand's economic and social development.

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