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A Study on Contribution Towards Sustainability by Women Entrepreneurs in Jharkhand

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ABSTRACT

Promoting sustainability through women entrepreneurship has emerged as one of the challenges towards development of Jharkhand economy. Jharkhand witnesses a gender disparity which the government is attempting to reduce through various initiatives. It appears that empowerment of women and their involvement in businesses will contribute towards reducing this disparity in near future. The present study attempts to establish linkages between socio-economic welfare and women-led entrepreneurship in Jharkhand leveraging the women potential both in formal and informal sector. Further, the study attempts examine the role of women entrepreneurship and the challenges faced by them to promote sustainability in Jharkhand.

***Keywords**: Sustainability, Government, Initiatives, Women Entrepreneurship and Socio-Economic Welfare.*

Introduction

Role of entrepreneurship towards development has been acknowledged in India. The entrepreneurial growth has been well witnessed in manufacturing and services sector. Art and crafts of India origin was famous all over the world and Indian crafts were exported in those days. With the passage of time volatility was observed in Indian manufacturing enterprises. After independence, enterprises in India attempted to strengthen their manufacturing base with improved indigenous entrepreneurship and improved technological know-how. In recent years, Jharkhand has been witnessing entrepreneurial growth. Being blessed with natural resources base, Jharkhand adhere the potential ability for entrepreneurship and development. However, proper utilization of resources in many sectors are lacking. Furthermore, the consequences of gender disparity persist which discourages women participation as entrepreneurs and their socio-economic growth and welfare.

The major industries and enterprises in Jharkhand include food processing and agriculture, lac-based products, tech and scalable startups, agro-based industries, industries and enterprises based on natural resources**,** heavy manufacturing industries**,** agribusiness and food processing**,** tribal and rural enterprises**,** tech and innovation entrepreneurship in Jharkhand.

In Jharkhand the number of enterprise run by women entrepreneurs is very less. Women-led MSMEs in Jharkhand is approximately 10-12% of the Udyam-registered in micro and small enterprises. Majority of enterprises run by women are micro enterprises in Jharkhand. Basically, handicrafts and crafts made by hand and using very less machinery is the nature of crafts made by women entrepreneurs is observed in Jharkhand.

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Under the Palash and Adiva brands the sales was of Rs 30 Lakh in the India International Trade Fair (IIFT) in 2025. The Jharkhand State Livelihood Promotion Society (JSLPS) has mobilized approximately 39 lakh rural women through Self-Help Groups (SHGs).

In Jharkhand majority of women entrepreneurs are associated with agro-based entrepreneurial activities. Because they are found in the local atmosphere and they need raw material less cost. Also, it comparatively easy for a women entrepreneur to acquire and utilizethe raw materials found in the local area.

In Jharkhand following enterprises are observed which are not only under women entrepreneurship, also they are nature friendly. These are sustainable by nature because they provide livelihood to local people, helpful to upgrade standard of living and they generate negligible amount of pollution.

Initiatives by The Government of Jharkhand

- **Palash Initiative:** Under this Pickle unit in Namkum, and in other regions of Jharkhand Organic Dal, Honey and Lemongrass processing centers are established.
- **Solar Powered Micro Enterprises**: Here 10-15 KW Solar-Powered Kendrasrun are by SHGs.
- **Operations Under Trust and Group:** Mahua and Trust operated by Particularly Vulnerable Tribal Group (PVTG) and Women- (Eco-Friendly Rice Bags and promotion of Millet and Cowpea Farming) etc., is observed which is providing employment to local community.
- **Textile and Handicrafts-**These textile and handicrafts enterprises are run by women especially.
- **Agrarian and Service Support-**Over 1,500 trained female community services being provided under the initiative named Pashu Sakhis.

These enterprises are economic and environment friendly also.Women led enterprises provide large impact to that locality. Income gained by women is especially spent in the family adds to the economic subsistence, thus bringing welfare to the family. Due to these enterprises local resources and manpower gains employment.

Objectives of the Study

The present study attempts to

- Study the economic impact of rural and tribal enterprises in Jharkhand and its linkages with economic welfare.
- Study the social impact of sustainable women led enterprises in Jharkhand and social welfare linkages.
- Problems and challenges faced by women led enterprises to retain their existence and sustainability.

Methodology

The present study is a qualitative study based primarily on content analysis. Further, the study is based on secondary data. The content has been extracted from different government official sites, blogs, e-books and e-journals,

- **Economic Impact of Rural and Tribal Enterprises in Jharkhand and Economic Welfare linkages**

These enterprises are likely to provide several economic benefits enhancing peoples' economic status, thus contributing towards welfare of people and its community. Following are the impacts:

  - **Income Multiplier Effect:** This is the impact of income generated to the women associated with these rural enterprises. When women in a family earn income, she spends it for the wellbeing and nutrition of the family members. This increases the capacity of the family to study as well as work. Also, this income generates income for next person when spent for living. It is observed that income enhanced between 50 to 300% for participating women.
  - **Job Creation:** Generally, when the enterprise is in rural or tribal area it hires mostly local labor. Also, the number of machineries and equipment in these enterprises are very less due to their Micro nature and insufficiency fund. Hence, they are mostly labor intensive. In

this way they are better to solve the problem of unemployment and rural unemployment in rural India as well as to decrease the burden of unemployed work force on urban India.

- **Financial Inclusion and Saving:** When income reach in the hands of more people they spend that income in consumption, with increase in income saving also increases. This increase in savings is accumulated in the form of Micro Savings in rural and tribal regions.
- **Reduced Distress Migration:** Agriculture alone is not sufficient to reduce the burden of unemployment. In such case these enterprises provide job opportunities in local area to the women especially.
- **Improved Standard of Living:** Income and opportunity and employment provide manifold benefits and they enhance household welfare.
- **Community Health and Empowerment:** Pashu-Sakhis are also the example of empowerment.
- **Income for Urban Industries:** Rural and tribal areas serve as a large market for urban consumer products. When continuous income flows to this area and they begin to improve their standard of living, the consumer goods and services industries, as well as financial institutions are benefitted.

Thus, it is observed that women led enterprises are containing several development prospects, however, their performance are subjected to several constraints. The major obstacle is not only limited to operating cost, but also with recovery constraints of manufacturing cost. Major issue suffered by them is marketing issue, which trap them and survival of their business base becomes difficult bringing adverse effect on the welfare of the people and their community.

- **Social Impact of Sustainable Women Led Enterprises in Jharkhand and Social Welfare linkages**

The social impacts of these enterprises are clearly visible in the society and in the local surrounding. They are:

- **Financial Autonomy:** In these ventures the earning person is women. Hence, the financial autonomy remains clearly in the hand of local women. This in return makes the standard of living of their family better. This makes the life of women of all age a little less difficult and better. This not only adds to the welfare and economic independence of the women but also brings welfare to her family and adds to social welfare.
- **Employment to Local Women:** In these enterprises, local women from their known regions are selected for job participation. This provides empowerment to local area women and their welfare.
- **Preservation of Local Environment Friendly Knowledge:** In these enterprises local skills are preserved in the form of employment opportunity. This makes community culture and art alive. Also, these enterprises are based on traditional theme and equipment, hence they are environment friendly. For instance, neem oil, ayurvedic medicines, art and crafts etc.
- **Skill Enhancement:** In these enterprises for the sake of survival new technology is also adopted. This not only improves their income and employment, but increases the adherence and adoption to the updated technology.

Thus, women led sustainable enterprises provide wide spread social impact in local region and community. This is likely to contribute towards the welfare of people residing in the community, enhancing economic stability and social empowerment to women and men both.

- **Problems And Challenges Faced by Women Led Enterprises to Retain Their Existence and Sustainability**

The major problems and challenges faced by women-led enterprises include:

- **Illiteracy and less education:** Illiteracy in women is widely observed in women. Only the knowledge of alphabets and formal education is not sufficient. Because here the female entrepreneurs lack the entrepreneurial techniques and training for marketing their product. Also women mostly lack financial and digital training. Digital marketing is also difficult issue for women. Hence start up and beginning of operating of an enterprise is greater than survival and retention of enterprises in market.

- **Limited access to Global Market:** The products of women led enterprises need market place and platform to sell their products. Here local and national market is not enough. Also access to global market is required. Since completion is everywhere and the buyers are less because of their poor advertising, marketing strategy, quality in comparison issues and customer doubt about the product.
- **Collateral Issues:** Financial support and credit seek collaterals for mortgage and reliability of repayment for any entrepreneur. Women are comparatively weaker in context to financial power. Mostly women are not the owners of the property and they face collateral issue while getting credit. Also,due to inability to repayment of credit, they lose what they had sometimes.
- **Credit for Unproductive Work:** Generally, women are held responsible for the care of family. Most of the times women have to seek credit for rituals orany unproductive work. In such case government banks review their proposal and disapprove their credit. Here they gain credit from money lenders and other micro finance private institutions, where rate of interest is high and repayment is difficult for women entrepreneur. Sometimes the credit obtained by women entrepreneur is utilized by other dominating person in the family. This again returns the crisis of ill recovery of loans and loss of assets.
- **High Reliance on Informal Loans:** While operating an enterprise financial need is greater than credit worthiness of the enterprise. Here formal loan procedure is difficult and gaining loans from informal sources is very easy for women entrepreneurs. But they sometimes trapped by the middle men and difficult returning of loans.
- **Lack of Seed Funding:** In case of agro-based industries seed funding issue is a big issue. Without inputs to run an enterprise is not easy. Also, it is very much difficult for an women entrepreneur to acquire fund for seeds from their own assets.
- **Double Burden of Labor:** Family care responsibility is for the women. This responsibility becomes a trap for women entrepreneurs when cooperation lacks from all the members of the family. Sometimes it becomes difficult very much to take care of household and the outer work together for women. This situation is similar for a woman entrepreneur and a women employee. This hampers the execution of the enterprise when it women operated.
- **Mobility Constraints:** Due to security and other issues mobility of women is not easy for women every time. This is a big issue of women led enterprises.
- **Micro-Enterprise Trap:** A micro enterprise becomes mini and large when developed. But due to unavoidable reasons women led enterprises face difficulty to grow and retain as micro industries.
- **Supply Chain Exploitation:** Middle men and lack of knowledge lead to exploitation and loss for a women entrepreneur. This kind of loss creates obstacle in production of next lots.
- **Lack of Exposure:** lack of exposure to the outer world is a problem faced by entrepreneurs.
- **Business and Digital Literacy Gap:** Enterprises require digital platform, formal and informal market place. Here business skill and digital literacy skill gap creates a big hurdle for women entrepreneurs. Because failure in marketability and sales brings danger of abolition and takeover of the enterprise.
- **Poor Digital and Physical Infrastructure:** Digital infrastructure and physical infrastructure for digitalization is less developed in Jharkhand.
- **Resource Depletion:** Resource procurement is not easy task for women led enterprises in Jharkhand due to lack of financial ability and knowledge.
- **Market Pressure:** Competition is everywhere in the market place. Micro enterprises run by the women are not able very much to fight successfully the harsh pressure of completion from large enterprises.
- **High and Increasing Costs:** Costs always contain increasing nature and becomes destructive if costs are reduced and controlled. Backward technology of production brings heavy burden of costs and risk of shut downs.

- **Cost of Raw Materials:** For women entrepreneurs of micro enterprises in Jharkhand costs of raw materials is not easy to arrange. If raw materials are not obtained production becomes difficult, but ill repayment of prices of raw materials returns the issue of arrangement of raw material for further production.
- **Cost of Equipment and Machineries:** Though in women led enterprises in Jharkhand used equipment are less in number, they are associated with a particular cost of purchase and repurchase. This cost is not very less and adds to a financial burden.
- **Female Nutrition and Health Issues:** Nutrition and health among women is a widespread issue which disturbs the operation of an enterprise.
- **Problem of Repayment of Loans:** The problem of inability of repayment of loans is a major issue for women entrepreneurs in Jharkhand. Such NPA loans are burden to the economy and the enterprise itself.
- **Marketing and Bargaining Issues:** This issue is responsible for shutting down of any enterprise. In Jharkhand women led enterprises are severely facing this issue. The knowledge of advertising, packaging, branding, access to the market, survival in the environment of competition, matching with the taste of the consumer etc. are unavoidable issues.

Suggestions

However, women entrepreneurs face several socio-economic constraints, but in recent years few initiatives listed below might be very useful to reduce their existing problems which are hindering sustainable practices with socio-economic welfare:

- **Organic Farming Training and Bio-Input Production:** To be as a sustainable enterprise is not easy. This needs technical training, which should be provided by the Government.
- **Provision of Raw Materials for Bamboo Crafts Making:** Better quality of raw materials should be provided to the enterprises in less cost and easy payment options for better performance.
- **Training for Millet and Minor Forest Produce Processing:** Millets and minor forest products are preferred and demanded by several customers. Training by the Government should be provided to overcome the quality and marketing issue to retain in the market.
- **Facility of Solar Panels for Production:** Solar panels should be provided to the entrepreneurs, so that costs can be easily reduced.
- **Promotion of Eco-Tourism:** Tourism should be encouraged by the Government because it brings income to the locality. This not only brings flow of money, also it will increase purchase of products by the tourists.
- **Provision for child care and senior citizen care –** Usually, child care and elderly person care prevents women involvement in any job activities in both formal and informal sectors for financial independence. Therefore, some provisions should be initiated specially by private sectors or groups for the same.
- **Tribal Art Exhibitions at Various Places:** Exhibitions should be organized in various places and several times. This will increase the sale of products and encourage production of the products.
- **Organizing 'Hast Shilp Melas':** Arrangement of 'Melas' for hand crafts and crafts by micro enterprises will increase the motivation and income among entrepreneurs.
- **Facility of Equipment and Support:** Provision should be provided by the Government to provide support and equipment to the new and running enterprises for survival and revival.
- **Decrease in Middle Men while Marketing:** Middle men should be removed and direct relationship between the entrepreneur and customers through awareness advertisements and various exhibitions and melas at less cost by the Government will develop women led enterprises.
- **Boosting SHGs:** The role of Self-Help Groups is very important for women led enterprises. They provide support to the enterprise and reduces crisis. SHGs should be boosted by the Government.

- **Modernization of Techniques of Production for Cost Reduction:** Advancement of techniques of the Enterprises should be ensured by the Government for support of the enterprises.
- **Digital Training and Cyber Security Training:** Digital and cyber security training should be provided to the women entrepreneurs, so that they could be secured from fraud.
- **Market Access and Platforms for Sale of Products:** Place to sale the product and access to that place is very important for female entrepreneurs. Government should provide Platform for sale to them.
- **Government Micro-Finance Institutions and Financial Training:** Financial training should be provided to the female entrepreneurs and micro-finance institutions of Government should be included for support in minor needs.
- **Entrepreneurship and Management Training:** Training for entrepreneurship and management of the enterprise should be provided to the women entrepreneurs by the Government. This is required for execution of the enterprises and will lower the risk of dissolve or takeover of the organization.

Conclusion

It seems that the economic impact of rural and tribal enterprises in Jharkhand and women participation can enhance economic welfare of the society. Further, the social impact of sustainable women led enterprises in Jharkhand is likely to promote social welfare in the society. This socio-economic welfare would lead in bringing sustainability in the state's development by women entrepreneurs. Moreover, government attempts to promote initiatives encouraging women participation as entrepreneurs but their impact will be well realized when society as a whole combats gender disparity. Women entrepreneurs in Jharkhand faces several constraints related to its sustainability and existence. Addressing the socio and economic constraints faced by women in Jharkhand as highlighted by the present study, both society and government can enhance the scope for women entrepreneurial growth as the contribution of women potentiality is not confined to her family but also to trickle down to the society. Further, lessons from other Indian states in better off position and adoption of their vision, strategies, digital literacy initiatives and digital platforms for marketing and other innovative solutions for addressing the problems are likely to encourage women entrepreneurship in Jharkhand.

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