International Journal of Education, Modern Management, Applied Science & Social Science (IJEMMASSS)
An International Quarterly bi-lingual Multidisciplinary Double Blind Open Access Peer Reviewed Refereed Journal
ISSN:2581-9925, Impact Factor (Cosmos: 7.555 & I2OR: 5.105), Volume 08, No. 03(IV)(Special Issue), July-September, 2026, pp. 224-228

Impacts of Government Schemes and Women Empowerment in Jharkhand

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DOI Citation: Vikas, V. (2026). Impacts of Government Schemes and Women Empowerment in Jharkhand. International Journal of Education, Modern Management, Applied Science &Amp; Social Science, 08(03(IV)), 224–228. https://doi.org/10.62823/ijemmasss/8.3(iv).9652

ABSTRACT

State-driven institutional interventions aimed at advancing female-led micro-enterprises across Jharkhand have significantly enhanced financial autonomy, capital access, and economic self-sufficiency among women. Through coordinated central and regional initiatives—encompassing Self-Help Groups (SHGs), targeted livelihood projects, and Micro, Small, and Medium Enterprises (MSME) support frameworks—marginalized women, particularly across rural and tribal geographies, have been integrated into productive economic channels. Programs like the 'Palash' brand and SHG-backed micro-enterprises have transformed traditional skills in handlooms, artisan crafts, and agro-processing into viable commercial operations, fostering national market integration via e-commerce platforms and institutional exhibitions. Concurrently, broader structural initiatives such as the Raising and Accelerating MSME Performance (RAMP) program provide essential infrastructure, financial subsidies, and technical capacity-building. Empirical evidence indicates a tangible uptick in household income, entrepreneurial orientation, and female labor force participation across agriculture, dairy, and artisanal sectors. However, systemic impediments—including deficient awareness, persistent socio-cultural constraints, structural credit barriers, and limited digital literacy—continue to hinder optimal outcomes. Strategic refinement in policy delivery remains pivotal for sustaining inclusive socio-economic transformation.

***Keywords**: Female Entrepreneurship, Institutional Schemes, Jharkhand, Micro-Finance, Self-Help Groups (SHGs), Economic Inclusivity, Skill Enhancement, Tribal Livelihoods, Gender Parity.*

Introduction

Research Purpose & Objectives

This study critically examines the operational efficacy and structural realities of government-backed interventions aimed at catalyzing female enterprise formation within Jharkhand. The core objectives are framed as follows:

- **Ground-Level Impact Assessment:** To systematically measure the operational performance and tangible economic outcomes of public entrepreneurship schemes among female beneficiaries in Jharkhand.
- **Structural Ecosystem Evaluation:** To analyze the role of concessional credit mechanisms, capacity-building interventions, and market linkage channels in facilitating business startup and scaling phases.

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* ***A Special Issue for the papers accepted for publication in the Two-Days Multidisciplinary National Seminar on Role of Entrepreneurship in Socio-Economic Upliftment of Women in India(22-23 May 2026) Organized by Faculty of Commerce, The Graduate School College for Women, Jamshedpur, Jharkhand(A Constituent Unit of Kolhan University, Chaibasa, Jharkhand)in Collaboration with Jharkhand State Higher Education Council, Department of Higher and Technical Education, Govt. of Jharkhand & Punjab and Sind Bank, Sakchi, Jamshedpur.***

- **Socio-Economic Dynamics:** To evaluate how micro-venture expansion influences overall household stability, female agency, decision-making autonomy, and broader rural development.
- **Policy Bottleneck Identification:** To isolate persistent institutional, technological, and socio-cultural bottlenecks, offering actionable policy recommendations for enhanced implementation.

Introduction & Institutional Framework

The administrative framework governing social welfare formulates policy instruments designed to bolster female socio-economic advancement while coordinating efforts between state mechanisms, statutory bodies, and non-governmental entities. The strategic emphasis centers on establishing economic autonomy, safety, public health access, and instructional equity. To achieve these institutional goals, collaborative partnerships have been established with multilateral global organizations, including UNICEF, the World Bank, and UNFPA, allowing the integration of international best practices, technical expertise, and developmental funding.

Socio-economic programs are executed across decentralized administrative tiers—from state headquarters to district offices and block-level extension workers. Community outreach efforts, health interventions, vocational training workshops, and micro-capitalization programs are delivered directly to grass-roots demographics, ensuring coverage across remote and underserved tribal corridors.

Contextual Literature Review

Scholarly discourse on micro-enterprise development emphasizes the conceptualization of female entrepreneurs as autonomous decision-makers who mobilize capital, coordinate operational assets, and bear commercial risk to generate net economic value. This perspective shifts the paradigm away from viewing women purely as informal labor towards recognizing them as enterprise managers and economic catalysts.

Academic literature categorizes female entrepreneurship into two distinct operational motivations:

- **Opportunity-Driven Entrepreneurship:** Initiated by individuals seeking market opportunities, financial independence, and self-actualization. These ventures generally display higher growth potential and strategic planning.
- **Necessity-Driven Entrepreneurship:** Triggered by severe economic vulnerabilities, household poverty, or lack of formal employment opportunities. While primarily survivalist in nature, these micro-enterprises provide critical income stabilization for vulnerable families.

Regardless of motivation, collective or individual female-led enterprise creation serves as a primary vehicle for disrupting entrenched gender stereotypes, accelerating local capital formation, and enhancing community resilience.

Research Methodology

This study utilizes a qualitative and quantitative desk research methodology, drawing entirely upon secondary data repositories covering the timeline from 2015 to 2025. Data points were extracted and synthesized from multi-tiered official publications, including:

- State and Central Government policy directives and ministry evaluation reports.
- Peer-reviewed management journals, economic research papers, and academic texts.
- Publications and statistical releases from the Ministry of Micro, Small & Medium Enterprises (MSME).
- Field evaluation studies compiled by non-governmental institutions and multilateral development partners.

National Policy Paradigms & Strategic Directives

Achieving sustained macro-economic expansion requires full integration of female demographic dividends into formal economic structures. National frameworks such as Startup India and Skill India explicitly prioritize women-led ventures through dedicated policy directives:

- **Targeted Resource Allocation:** Establishing specific budgetary quotas and sub-plans for female-owned units within major economic development policies.

- **Modernized Vocational Training:** Structuring technical curricula around high-value contemporary skills, including packaging, quality control, branding, and digital commerce.
- **Technological Adaptation & Capital Subsidies:** Facilitating modern equipment adoption through financial subsidies to boost unit productivity and operational output.
- **Market Integration Channels:** Creating direct-to-consumer and institutional avenues, including state-sponsored trade fairs, public procurement mandates, and digital platforms.
- **Participatory Governance:** Encouraging female representation in micro-level financial and managerial decision-making, which directly correlates with improved capital deployment.

Central Concessional Credit Initiatives

Access to formal institutional finance remains the bedrock of sustainable micro-enterprise growth. The central government operates several targeted credit schemes:

Scheme Title	Primary Target Demographic	Financial Credit Limits	Key Structural Features
Pradhan Mantri MUDRA Yojana	Micro-entrepreneurs, informal units, non-corporate small businesses	Up to ₹10 Lakhs (Tarun Category)	Collateral-free credit; MUDRA card facility provided with 10% liquidity withdrawal limit.
Orient Mahila Vikas Yojana	Female enterprise owners holding ≥ 51% proprietary equity	Up to ₹25 Lakhs	No collateral requirements; interest rate concession up to 2%; flexible 7-year tenure.
Dena Shakti Scheme	Agriculture, manufacturing, retail trade, and allied micro-activities	Up to ₹20 Lakhs	Concessional interest margins tailored to RBI micro-finance directives.
Pradhan Mantri Rozgar Yojana (PMRY)	Educated unemployed youth (Urban/Rural) up to 35 years	₹2 Lakhs (Services) / ₹5 Lakhs (Industry)	15% capital subsidy (capped at ₹12,500); mandatory skill training integration.
Udyogini Scheme	Low-income female entrepreneurs (< ₹40,000 annual family income)	Up to ₹1 Lakh	Targeted trade micro-grants and interest-subsidized credit structures.
Cent Kalyani Scheme	New startups & existing small units (Excludes retail/education)	Up to ₹1 Crore	Zero collateral requirement, fee waivers, expedited processing timeline.
Mahila Udyam Nidhi Scheme	Small-scale industrial ventures and service units	Soft loans for margin capital	Bridges capital gaps by providing low-cost equity support for startup costs.

State-Specific Initiatives in Jharkhand

The Government of Jharkhand has tailored specific policies to address regional socio-economic realities, with a focus on tribal communities and rural populations:

- **Tejaswini Rural Women Empowerment Programme**

Administered under the Women Finance and Development Corporation, this intervention targets economically vulnerable rural households, particularly Particularly Vulnerable Tribal Groups (PVTGs). Operationalizing micro-credit, health awareness, gender sensitization, and group fund management, the program emphasizes enterprise formation through Farmer Producer Organizations (FPOs) and artisanal clusters.

- **Clean Energy Micro-Enterprises (Mlinda Infrastructure)**

Demonstrating sustainable green-energy deployment, partners such as Mlinda installed decentralized solar mini-grids in off-grid rural areas. Notably, tribal women were provided with solar-powered rice hulling units, converting traditional manual processing into profitable, low-drudgery micro-processing businesses.

Industrial Policies & Startup Frameworks

- **Jharkhand Industrial Policy (2001 & 2012):** Designed to leverage regional natural and human resources by categorizing the state into strategic development zones. It provides specific

financial incentives for female entrepreneurs while connecting rural MSMEs (handlooms, sericulture, Khadi) with major industrial supply chains.

- **Jharkhand Startup Policy (2016):** Targets the creation of over 1,500 innovative ventures, incorporating special incubation grants, seed funding top-ups, and dedicated mentorship quotas for female founders.
- **Digital Connectivity Drives:** Targeted distribution of smartphones to female micro-entrepreneurs to drive adoption of mobile banking, digital payments (UPI), and e-marketplaces.

Empirical Findings & Operational Insights

Analysis of field data covering 605 female-led ventures across six states (including Jharkhand) alongside a comparative sample of 122 male-run enterprises reveals significant operational insights:

- **Regulatory Definition Compliance:** As defined by the MSME framework, a 'Woman Enterprise' requires at least 51% female equity ownership and management control.
- **Sectoral Distribution:** Female ventures are heavily concentrated in retail trade, apparel manufacturing, food processing, and traditional handicrafts.
- **Credit Behavior Patterns:** Over 70% of female micro-entrepreneurs started operations with initial capital loans below ₹5 Lakhs. Comparative analysis demonstrates that while female entrepreneurs borrow smaller initial capital sums, their structural loan repayment rates consistently surpass those of male-managed counterparts.

Strategic Recommendations

- **Institutional Outreach Optimization:** Government departments should leverage localized digital platforms (e.g., dedicated communication channels) and regional trade bodies to distribute scheme information clearly.
- **Academic-Industry Partnerships:** Universities and technical colleges should collaborate with development boards to host enterprise incubators, practical workshops, and policy orientation programs.
- **Civic Society Engagement:** Community groups such as Rotary and Lions Clubs should be integrated into rural awareness drives to reach remote tribal hamlets.
- **Gender-Sensitized Banking Helpdesks:** Financial institutions should establish dedicated guidance desks staffed by trained female credit officers to streamline loan applications and build financial literacy.

Conclusion

Fostering female entrepreneurship is fundamental to sustainable economic expansion in Jharkhand. Embedding practical business education within secondary and higher academic curricula will help build long-term entrepreneurial capacity. Research by Bain & Company and Google suggests that advancing female-led business models could generate 150–170 million jobs across India by 2030, absorbing a significant portion of the working-age population currently outside formal employment.

With continued policy refinement, robust credit access, modern technology integration, and institutional support, state-led initiatives in Jharkhand can continue turning micro-enterprises into strong drivers of socio-economic growth.

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