



# Assessment of Government Livelihood Initiatives and Their Influence on Women Entrepreneurs in Ranchi District

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## Abstract

Women's entrepreneurship is a big part of economic growth and social change, especially in places like Jharkhand. The National Rural Livelihood Mission (NRLM), the Jharkhand State Livelihood Promotion Society (JSLPS), and Self-Help Group (SHG) programs are all examples of government programs that want to get more women involved in making money and starting their own businesses. This study evaluates the impact of these programs on women entrepreneurs in the Ranchi district.

A theory-of-change framework makes it clear how different parts of a program can lead to empowerment. For instance, learning about business management and money matters directly improves women's skills and knowledge, which leads to better business operations and more money. Women become more confident and in charge as they become more financially independent. This is shown by their increased involvement in decisions about the home and the community. These changes are a big step forward for women's social and economic empowerment in the area.

This study adopts both descriptive and analytical methodologies, drawing on primary and secondary data sources. We got primary data by doing structured surveys and interviews with women who were beneficiaries of livelihood programs. We got secondary data from government publications, policy papers, and academic literature. The study investigates variations in income

levels, employment prospects, business acumen, and social empowerment among female entrepreneurs. One respondent shared after participating in the program, 'I have gained not only financial independence but also a sense of dignity and respect in my community.' Such testimonials vividly illustrate the transformative impact of these livelihood initiatives.

The results show that livelihood programs have helped women become more financially stable, confident, and involved in making decisions at home and in the community. Even with these improvements, problems like not knowing enough about programs, not knowing enough about money, and not having enough ways to market still make it hard for entrepreneurs to grow. The study recommends expanding awareness campaigns, strengthening capacity-building training, and improving market linkages to support the sustainable development of women's entrepreneurship in the Ranchi district.



## Introduction:

Women are key drivers of entrepreneurship, playing an essential role in advancing inclusive economic growth and significantly reducing poverty, particularly in economically disadvantaged regions like Jharkhand. The presence of women in entrepreneurship has become a vital aspect of fostering inclusive economic growth and alleviating poverty, especially in economically disadvantaged areas like Jharkhand. In recent years, the participation of women in entrepreneurial and livelihood-related activities has increased considerably, contributing to household income stability and enhancing their socio-economic status. In a state like Jharkhand, where a significant proportion of the population depends on agriculture, informal trade, and small-scale enterprises, women entrepreneurs play a crucial role in sustaining local economic activities and supporting community development.

In order to strengthen women's economic participation, both central and state governments have introduced several livelihood promotion initiatives aimed at encouraging women to engage in entrepreneurial ventures. Major programs such as the National Rural Livelihood Mission (NRLM), Jharkhand State Livelihood Promotion Society (JSLPS), and Self-Help Group (SHG)-based development initiatives have provided financial assistance, capacity-building training, skill enhancement opportunities, and marketing support to women entrepreneurs. Levels. These initiatives have not only helped women establish income-generating activities but have also enhanced their self-confidence, social recognition, and participation in decision-making processes at both the household and community levels.

The present study attempts to examine the effectiveness of government livelihood initiatives in promoting women's entrepreneurship in the Ranchi district of Jharkhand. The research specifically evaluates how these programs influence income generation, employment opportunities, skill development, and socio-economic empowerment of women entrepreneurs. Furthermore, the study explores various institutional, financial, and social challenges faced by women while accessing and utilizing government support schemes.

To attain these goals, the study combines both descriptive and analytical research methods. It utilizes both primary and secondary sources of information. Structured questionnaires, field surveys, and personal interviews with female entrepreneurs participating in government livelihood initiatives and self-help groups are used to collect primary data. Secondary data is gathered from official government publications, policy documents, academic journals, and other relevant sources. This combination of data types provides a thorough understanding of the role and success of government livelihood measures in promoting sustainable women's entrepreneurship in the Ranchi area.

This study is designed to offer valuable insights into the impact of government interventions on women-led enterprises. Additionally, it aims to contribute to informed policy recommendations that will enhance the effectiveness and reach of livelihood programs. This study is expected to provide meaningful insights into the impact of government interventions in strengthening women-led enterprises and will contribute to policy-level recommendations for improving the effectiveness and outreach of livelihood programs.

## Profile of Government Livelihood Initiatives in Jharkhand

Jharkhand is a state where a significant portion of the population relies on agriculture, forest-based activities, and informal employment for their livelihoods. Women, especially those from rural and tribal communities, frequently encounter economic marginalization due to restricted access to financial resources, opportunities for skill development, and market infrastructure. To address these challenges and promote women's economic empowerment, both the central and state governments have introduced several livelihood promotion initiatives. These programs aim to enhance income generation opportunities, encourage entrepreneurship, strengthen Self-Help Groups (SHGs), and improve women's participation in economic activities. The major livelihood initiatives implemented in Jharkhand are discussed below.



## National Rural Livelihood Mission (NRLM)

The National Rural Livelihood Mission (NRLM), also known as the Deendayal Antyodaya Yojana – NRLM, is a key initiative of the Government of India aimed at reducing poverty by promoting sustainable livelihoods and social mobilization. The mission's primary goal is to organize rural households living in poverty, with a special focus on women, into self-help groups. It provides these groups with both institutional and financial support to help them improve their livelihoods.

The National Rural Livelihoods Mission (NRLM) empowers women to participate in a variety of revenue-generating activities, such as small enterprises, handicrafts, agriculture-related ventures, and service-oriented projects. NRLM provides robust financial support mechanisms, including revolving funds, community investment funds, and access to bank credit, ensuring that women have the resources they need to succeed. Additionally, the initiative offers comprehensive training programs that focus on enhancing women's skills in business management, financial literacy, and entrepreneurship. This proactive approach has significantly improved women's access to employment opportunities and promoted greater economic independence. NRLM's strong commitment to fostering collective participation and building capacity among women is making a tangible difference in their lives.

More than **90 million rural women** across India are associated with Self-Help Groups (SHGs) under NRLM.

Over **8 million SHGs** have been formed nationwide.

NRLM has facilitated large-scale bank credit linkages, enabling SHGs to access institutional loans for livelihood activities.

The mission focuses on promoting sustainable livelihood opportunities for rural poor women through entrepreneurship and skill development.

## Jharkhand State Livelihood Promotion Society (JSLPS)

The Jharkhand State Livelihood Promotion Society (JSLPS) is the nodal agency responsible for implementing livelihood programs in the state under NRLM and other government initiatives. JSLPS focuses on mobilizing rural women into self-help groups and strengthening their capacity to undertake sustainable livelihood activities.

Through JSLPS, women receive support in the form of skill development training, credit linkage with financial institutions, and technical guidance for establishing small enterprises. The organization also promotes cluster-based livelihood activities such as dairy farming, poultry, handicrafts, and agricultural processing units. Furthermore, JSLPS facilitates marketing opportunities by connecting SHG products with local, regional, and national markets. These interventions have contributed to enhancing income levels, employment generation, and financial inclusion among women in rural Jharkhand.

In Jharkhand, more than **2.5 lakh SHGs** are functioning under JSLPS.

Approximately **25–30 lakh rural women** are associated with these SHGs.

JSLPS provides training in agriculture, animal husbandry, handicrafts, and micro-enterprise development.



The program supports women entrepreneurs through credit facilities and marketing assistance.

### **Palash Brand Initiative**

The Palash Brand Initiative is a pioneering marketing platform established by the Jharkhand government with the objective of promoting products crafted by women's self-help groups. This initiative aims to empower women entrepreneurs and enhance the visibility of their offerings in the market. The initiative aims to provide a common brand identity to SHG products, thereby increasing their visibility and market competitiveness.

Under this program, women engaged in producing handicrafts, food products, textiles, and forest-based products receive support in packaging, branding, quality control, and marketing. Palash outlets and exhibitions provide direct market access to women entrepreneurs, enabling them to sell their products at better prices. The initiative not only enhances income opportunities but also helps in promoting local art, culture, and traditional craftsmanship. The Palash brand has made a significant impact on women's entrepreneurship by effectively strengthening market linkages, thereby encouraging the expansion of their business endeavors.

The Palash brand promotes products prepared by women SHGs and provides market linkages.

Thousands of SHG products such as handicrafts and processed food items are marketed under this initiative, improving women's income opportunities.

### **Phulo Jhano Aashirwad Yojana**

The Phulo Jhano Aashirwad Yojana represents a state government initiative aimed at enhancing the livelihood conditions of women engaged in traditional and informal sectors. This program is focused on assisting economically disadvantaged women by providing them with financial support, vocational training, and alternative employment opportunities.

The program aims to empower women by facilitating their transition from low-income and socially vulnerable occupations to sustainable income-generating activities. These activities include agriculture-based enterprises, small-scale businesses, and production units led by Self-Help Groups (SHGs). Through skill development programs and financial support, the scheme helps women enhance their earning capacity and improve their socio-economic status. Additionally, the initiative contributes to reducing economic dependency and promoting social empowerment among women.

The scheme supports thousands of women by providing alternative livelihood opportunities.

It mainly assists women engaged in traditional occupations by providing financial and livelihood support.

### **Progress Summary (Previous 10 Years)**

#### **Impact and Challenges**

The initiatives have resulted in a notable increase in average family income for households that participated. Some projects have documented an increase in annual income from ₹8,500 to ₹18,000. While awareness of prominent financial schemes, such as the Maiya Samman Yojana, is exceptionally high at 100% in the surveyed areas, engagement with specialized programs like the Jharkhand Start-Up Policy remains relatively low, with participation at approximately 24%.

### **Research Objectives**

The main objective of the present study is to evaluate the impact of government livelihood initiatives on women entrepreneurs in Ranchi district. The specific objectives of the study are as follows:



1. To analyze how government livelihood programs support women entrepreneurs in the Ranchi district.
2. To examine how state livelihood programs affect women entrepreneurs socioeconomically, specifically about financial independence, job prospects, and income production.
3. To assess how well different government livelihood programs—which include financial aid, institutional support, and skill development training—work.
4. To determine the major obstacles and hurdles that female entrepreneurs encounter while trying to implement and use government livelihood programs.
5. To offer appropriate guideline recommendations and proposals for bolstering the Ranchi district's programs for women entrepreneurs.

### **Research Hypothesis Null Hypothesis**

#### **(H<sub>0</sub>)**

Government livelihood initiatives do not have a significant impact on the growth and development of women entrepreneurship in the Ranchi district.

#### **Alternative Hypothesis (H<sub>1</sub>)**

Government livelihood initiatives have a significant positive impact on the growth and development of women entrepreneurship in the Ranchi district.

### **Literature Review (APA Style)**

1. Women entrepreneurship has emerged as an important factor in socio-economic development, particularly in rural and semi-urban areas of India. Several studies have highlighted the contribution of government livelihood initiatives, Self-Help Groups (SHGs), and financial inclusion programs in promoting women's entrepreneurship and empowerment.
2. Kabeer (2005) emphasized that economic participation plays a crucial role in enhancing women's empowerment by increasing their access to financial resources and decision-making authority. The study highlights that livelihood programs and microfinance initiatives significantly improve women's socio-economic conditions and self-confidence.
3. According to NABARD (2019), the Self-Help Group–Bank Linkage Programme has played a vital role in strengthening women entrepreneurship by providing access to credit, promoting savings habits, and encouraging income-generating activities. The report also states that SHGs have enhanced financial inclusion and supported collective entrepreneurship among rural women.
4. The Government of India (2020) highlighted that the National Rural Livelihood Mission (NRLM) focuses on poverty reduction through skill development, financial support, and entrepreneurship promotion among rural women. The mission has significantly contributed to improving livelihood opportunities and strengthening women-led enterprises across various states, including Jharkhand.
5. A study conducted by the Jharkhand State Livelihood Promotion Society (JSLPS, 2021) observed that government livelihood initiatives have improved women's participation in economic activities in Ranchi district. The study further reported that training programs, financial assistance, and market linkage support have helped women entrepreneurs establish sustainable businesses.
6. Chowdhury (2017) examined the role of microfinance in empowering women entrepreneurs and found that access to small loans and training programs enhances women's income generation and decision-making power. However, the study also identified challenges such as limited financial literacy and lack of marketing support.
7. Singh and Sharma (2018) highlighted that government entrepreneurship schemes provide significant support in skill development and enterprise establishment among women. The study suggested that awareness and institutional support are essential for maximizing the benefits of such schemes.



Overall, previous studies indicate that government livelihood initiatives and SHG-based financial models have positively influenced women entrepreneurship by improving income, employment opportunities, and social empowerment. However, lack of awareness, marketing challenges, and administrative barriers continue to affect the effective implementation of these programs. The present study attempts to examine these aspects with special reference to Ranchi district.

### **Research Methodology Research Design**

- The study assumes a **descriptive and analytical research design**.
- Descriptive design helps in understanding the socio-economic profile and participation of women entrepreneurs.
- An analytical technique helps in evaluating the effectiveness of government livelihood initiatives and testing the research hypothesis.

### **Nature and Sources of Data Primary Data**

- Collected through field surveys, structured questionnaires, and personal interviews with women entrepreneurs associated with government livelihood schemes.

### **Secondary Data**

- Collected from government reports, NRLM and JSLPS publications, research journals, books, policy documents, and relevant online sources.

### **Study Area**

- The study is conducted in **the Ranchi district of Jharkhand**, where several government livelihood programs are actively implemented.

### **Target Population**

- Women entrepreneurs are associated with government livelihood initiatives such as:
  - Self-Help Groups (SHGs)
  - National Rural Livelihood Mission (NRLM)
  - Jharkhand State Livelihood Promotion Society (JSLPS)
  - Other government-supported entrepreneurial activities

### **Sampling Method**

- The simple random sampling technique is used to select respondents from different livelihood groups and business sectors.

### **Sample Size**

- The study includes approximately **80–120 women entrepreneurs** from rural and urban areas of Ranchi district.

### **Data Collection Tools**

- Structured questionnaire for collecting quantitative data
- Personal interviews for gathering detailed information
- Observation method for examining business activities

### **Variables of the Study Independent**

#### **Variable**

- Government livelihood initiatives



### **Dependent Variable**

- Development of women entrepreneurship

### **Data Analysis Techniques**

- Percentage analysis
- Tabulation
- Graphical representation
- Comparative analysis

### **Hypothesis Testing**

- The collected data is used to examine whether government livelihood initiatives significantly influence women's entrepreneurship development in Ranchi district.

### **Limitations of the Study**

- The study is limited to Ranchi district only.
- The findings are based on selected respondents.
- Time and resource constraints may affect data collection.

### **Socio-Economic Profile of Women Entrepreneurs in Ranchi**

The socio-economic profile of women entrepreneurs helps in understanding their background, business involvement, and economic contribution. It also provides insight into the factors influencing their participation in entrepreneurial activities under government livelihood initiatives.

#### **Age Group and Educational Qualification**

- Women entrepreneurs in Ranchi belong to different age groups, mainly between young and middle-aged categories.
- Most women entrepreneurs are actively engaged in business activities during their economically productive age.
- Educational qualifications vary from primary education to higher education.
- Education plays an important role in improving business management skills, financial awareness, and adoption of new technologies.

#### **Family Background and Economic Status**

- Many women entrepreneurs belong to middle and lower-income families.
- Family support plays a significant role in encouraging women to participate in business activities.
- In several cases, women engage in entrepreneurship to support household income and improve family living standards.
- Participation in livelihood programs has helped women strengthen their economic stability and reduce financial dependency.

#### **Type of Business and Investment Level**

- Women entrepreneurs in Ranchi are involved in various small-scale and microenterprises such as handicrafts, food processing, tailoring, agriculture-based activities, and retail trading.
- Most businesses are started with small or moderate investments supported by self-help groups and government livelihood schemes.
- Access to micro-credit and financial assistance has enabled women to establish and expand their business activities.

#### **Income Pattern and Employment Generation**

- Women entrepreneurs contribute to regular household income through their business activities.
- Participation in livelihood initiatives has helped increase income stability and financial independence.
- Women-led enterprises also generate employment opportunities for other local women and community members.



- Increased income has contributed to improved living standards, better education opportunities for children, and enhanced healthcare access.

### **Role of Government Livelihood Schemes in Promoting Women Entrepreneurship**

- Provision of easy and affordable financial assistance through micro-credit, subsidized loans, and self-help group (SHG) financing.
- Enhancement of entrepreneurial skills through vocational training, capacity-building programs, and awareness workshops.
- Facilitation of market access by providing marketing platforms, exhibitions, and product promotion support.
- Strengthening business sustainability through technical guidance, mentoring, and institutional support services.

### **Impact of Livelihood Initiatives on Women Entrepreneurs Economic Impact**

- Enhancement of women's income and financial stability.
- Creation of self-employment and additional job opportunities at the local level.
- Strengthening of financial independence and savings capacity.

#### **Social Impact**

- Improvement in social recognition and status of women entrepreneurs.
- Greater involvement of women in household and economic decision-making.
- Development of self-confidence, leadership skills, and community participation.

#### **Educational and Health Impact**

- Increased ability to provide better educational facilities for children.
- Improvement in access to healthcare services and overall family well-being.

### **Challenges Faced by Women Entrepreneurs**

- Inadequate awareness regarding available government livelihood schemes.
- Limited financial knowledge and lack of access to formal banking services.
- Persistence of traditional social and cultural restrictions.
- Insufficient marketing facilities and poor infrastructure support.
- Delay and complexity in administrative and loan approval procedures.

### **Findings and Discussion**

- Government livelihood programs have significantly contributed to improving income generation and business development among women entrepreneurs.
- Self-Help Groups (SHGs) have played an important role in promoting group-based entrepreneurship and financial inclusion.
- Despite positive outcomes, limited awareness, marketing constraints, and procedural difficulties continue to hinder the full potential of women entrepreneurs.

### **Suggestions and Policy Recommendations**

- Strengthening awareness campaigns to improve knowledge about livelihood schemes.
- Providing advanced and need-based entrepreneurial skill training.
- Developing better marketing networks and promoting digital business platforms.



- Simplifying financial assistance and subsidy procedures to ensure easy accessibility.
- Promoting special initiatives to increase participation of rural and tribal women entrepreneurs.

## Conclusion

Government livelihood initiatives have played a crucial role in fostering women's entrepreneurship in the Ranchi district. Programs such as the National Rural Livelihoods Mission (NRLM), the Jharkhand State Livelihoods Promotion Society (JSLPS), and Self-Help Group (SHG)-based activities have enabled women to access vital financial assistance, training opportunities, and comprehensive business support services. These initiatives have not only improved women's income levels and economic stability but have also enhanced their participation in small-scale enterprises. Furthermore, the study indicates that engaging in entrepreneurial activities has significantly increased women's confidence, social recognition, and involvement in family and community decision-making processes.

However, the effectiveness of these programs is always affected by certain challenges. Many women face complications due to a lack of awareness regarding available schemes, limited financial knowledge, inadequate marketing facilities, and infrastructural limitations. Strengthening awareness campaigns, improving skill development training, and expanding market support can enhance the success of livelihood initiatives. Overall, government programs have made a meaningful contribution to women's empowerment and local economic development, but continuous improvement is necessary to ensure sustainable entrepreneurial growth among women.

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