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The Role of NGOs in the Development of Women's Entrepreneurship in Jharkhand

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Abstract: ***Women are increasingly finding success in entrepreneurship as a means of achieving financial independence. Economic shifts and the loosening of social restrictions during the past two decades (during the post-liberalization era) have further prompted women to launch their own enterprises. The aim of the study is to pinpoint the factors that encourage female entrepreneurship in the state of Jharkhand, factors include push and pull factors. NGOs play a crucial role in advancing the cause of women entrepreneurs in Jharkhand by working with an autonomous society named JSLPS established by the Rural Development Department of Jharkhand. NGOs such as Udyogini have intervened in Khunti, Ranchi and Gumla districts, PARADAN has also encouraged female entrepreneurship in the field of sericulture in numerous Jharkhand districts, including Dumka and Godda. Jharkhand being a poor state face a number of important challenges, which is why women here are still lagging behind. These issues can be broadly categorised as Illiteracy, a male-dominated culture, lack of infrastructural facilities, inadequate amount of funds, and the perspective of society towards women being an entrepreneur.***
Keywords: NGOs, JSLPS, UDYOGINI, MSME, Women Entrepreneurship

I. INTRODUCTION

Jawaharlal Nehru said, "You can tell the condition of a nation by looking at the status of its women,". Women represent one of the most significant underused resources when it comes to entrepreneurship. Given the evidence that new firm formation is important for economic growth and development, female entrepreneurship is getting more attention and relevance. However, there is a temporary trend in women's participation in the economic growth process due to economic reforms, and women's participation in corporate organisations has been remarkable. The traditional cultural paradigm holds that women's responsibilities are confined to the confines of the house. According to current trends, the majority of new female entrepreneurs work for micro and small businesses. By participating in start-ups and growing their small and medium-sized businesses, female entrepreneurs considerably contribute to national economies. The value of entrepreneurship as a substantial alternative to traditional wage employment in the new economy and its contribution to speeding economic growth has only lately come to the attention of the government. In order to promote female entrepreneurs, the Indian government has created a variety of innovative legislative initiatives. However, female business entrepreneurs have very limited access to those services. These limitations result from a variety of problems, such as bureaucratic red tape, the remoteness of the government training facilities, the lack of transportation, particularly in rural areas, the scheduling constraints placed on government officials when women are also expected to perform household duties, etc. NGOs are increasingly recognised as a practical and important instrument for supporting and developing female entrepreneurs. In India, a number of NGOs work to support female business owners. Among other well-known NGOs in this field, the AWAKE, the ICECD, and the FIWE have been assisting women business entrepreneurs for more than 15 years.

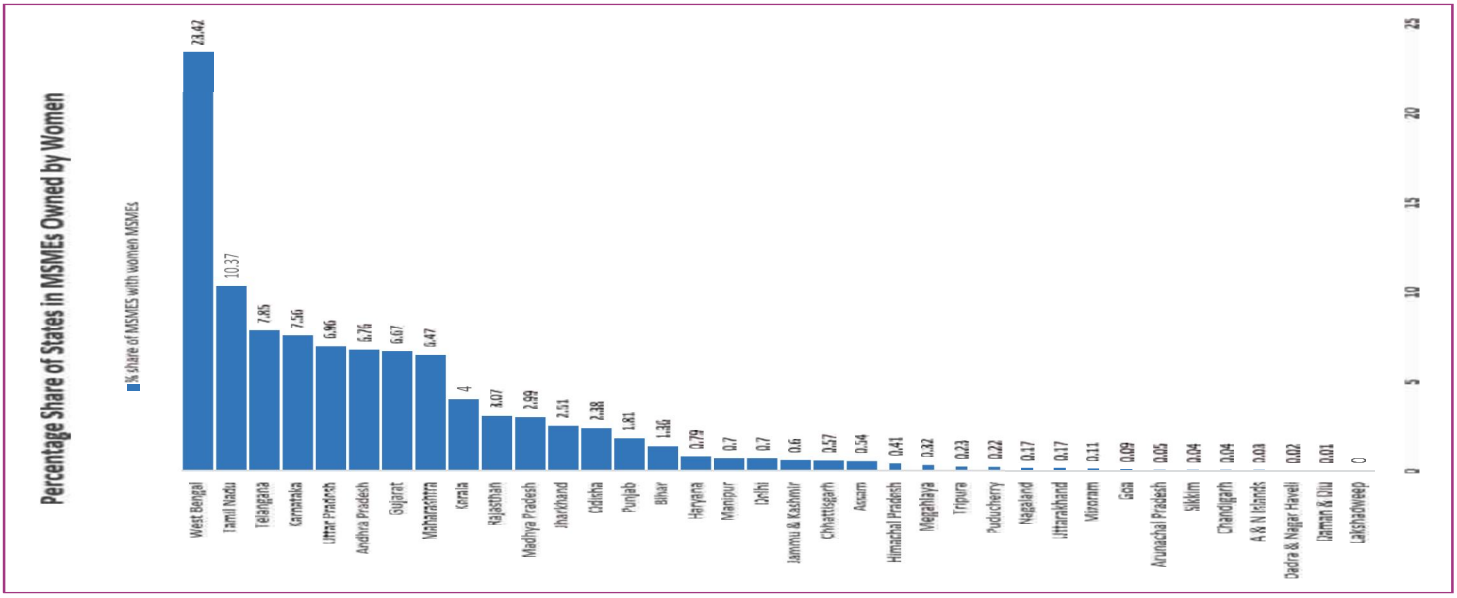
Many state and federal governments have sought the assistance of NGOs as a result of their contribution to the micro business sector in order to hasten the process of economic growth (Mukherjee, 2009). By mobilising local human and material resources, fostering a favourable business climate, and creating new chances, NGOs support the growth of women's entrepreneurship. The role of the nonprofit sector used to be restricted to community mobilisation and capacity building. They currently go beyond topics like family planning, environmental protection, sanitation, and elementary education. As the government sought to instil an entrepreneurial system into our society, the NGOs made the decision to join the mission since there was an urgent need for tremendous entrepreneurship potential in rural areas. Additionally, they are aware that it could benefit the booming economy. Positively, the government's willingness to work with NGOs led to the development of many programmes and the use of novel strategies. This was the appropriate strategy for promoting the development of rural poor people. The Indian government has supported the expansion of entrepreneurship through a number of initiatives, including Skill India, Make in India, and Startup India. Academics, practitioners, and policymakers have paid close attention to the field of women's entrepreneurship.

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Although this movement has gained momentum across the globe, India is now following suit. The business potential of Indian women, who make up almost 50% of the population, is being actively encouraged. However, women are underrepresented in the mainstream of economic development in patriarchal India. With 32.7% of the population being illiterate, 21.6% of the population being unemployed, and 59.5 per cent being economically behind, they have a low social status. Furthermore, 13.9% of urban women and 23.4% of rural women do not participate in decision-making. The promotion of entrepreneurial culture is necessary for the economic empowerment of Indian women. Since the Fifth Five-Year Plan, the Indian Government has taken steps to improve the participation of Indian women in the mainstream of economic development. Since the plans' beginning in 1974–1978, the emphasis has changed from welfare to development and women's emancipation. The Rajiv Gandhi Scheme for Empowerment of Adolescent Girls, National Mission for Empowerment of Women, Leadership Development of Minority Women, Awareness Generation Program, Integrated Scheme for Women Empowerment, Swa-Shakti Project, Rural Women's Development and Empowerment, Rashtriya Mahila Kosh (Credit for Women), Priyadarshani and Women's Empowerment and Livelihood Prog. are a few of the Government of India's programmes Various empowerment and development initiatives for women are carried out by micro, small, and medium-sized businesses (MSME), State Small Industries Development Corporations, nationalised banks, and non-governmental organisations (NGOs). The Central Government launched the Prime Minister's Rozgar Yojana (PMRY) in 1993 to encourage women between the ages of 18 and 45 to work for themselves. Business loans of up to Rs. 1 lac and Industrial and Agricultural loans of up to Rs. 2 lac the business climate, gendered access to resources, women's leadership and legal rights, the pipeline for entrepreneurship and potential women entrepreneurial leaders, and the amount of money that banks offer to women whose parental or spousal income does not surpass Rs. 40,000 per year. The MSMEs-initiated Cluster Development Program contains a provision for providing 90% of project costs to women-owned businesses. A national organisation called the Small Industries Development Bank of India offers equitable and developmental aid to support women who want to start new businesses in spinning, weaving, and embroidery. They also support programmes that develop women's businesses and microcredit. The Small Industries Development Organization encouraged initiatives for the preparation of circuit boards, leather items, screen printing, and TV repair. A voluntary network of NGOs, self-help groups (SHGs), and individual businesses called the Consortium of Women Entrepreneurs of India was established in 2001 with the goal of assisting women entrepreneurs with the technical, market, and import-export knowledge. Other groups that provide help include the National Bank for Agriculture and Rural Development, the Self Employed Women's Association, the Federation of Indian Women Entrepreneurs, and the Federation of Indian Chambers of Commerce and Industry Ladies Association. Women's entrepreneurship is being promoted and developed by the government and NGOs. Therefore, via suitable intervention strategies, successful female entrepreneurs can be fostered.

Women are more prevalent in small-scale industries in India, for example 1.

Fig 1: Percentage Share of States in MSMEs Owned by Women Annual Report (2021-2022)



Source : Ministry of Small and Medium Enterprise, Development Commissioner (MSME)

West Bengal and Tamil Nadu are in the lead when it comes to the percentage of MSMEs that are owned by women, with Jharkhand coming in third with 2.51%. Jharkhand is a state in Eastern India. Despite being endowed with a variety of natural riches that account for nearly 40% of the entire national stock, 39.1% of its population lives in poverty, which is frequently referred to as the resource curse. Women in Jharkhand have generally worked in agriculture, animal husbandry, sericulture, selling hadiya (rice beer), producing churi, etc. as part of development programmes.
This study aims to understand how NGOs help women business owners in Jharkhand.

II. OBJECTIVE OF THE STUDY

1) Motivating Factors that Encourage Women's Entrepreneurship
2) Issues and Difficulties encountered by Jharkhand women to start their own business.
3) To investigate how NGOs along with Government performed in Jharkhand to support women entrepreneurs.

III. REVIEW OF LITERATURE

Khan (2015) Women's entrepreneurship is a component of the feminist uprising against the existing patriarchy and the all-pervasive male biology that only leads to physical dominance over the female persona in all social, economic, and political arenas of existence. Women's entrepreneurship is a crucial reaction strategy to stop women's "internalised subordination."
In their study on "The Motivating Forces of Women Entrepreneurs," Shankar and Vijayalakshmi (2008) examined a range of motivators and found that they were driven by "pull" factors. These characteristics were independence, satisfaction, adaptability, and control over their financial future. Entrepreneurship has the potential to empower women on the social, economic, and political fronts.
Crable and Bertaux (2007) The government, NGOs, and financial institutions are important environmental elements that can hasten the expansion of women-owned enterprises. In order to provide access to information, education, training, resources, and microcredit to assist entrepreneurial learning, NGOs frequently host seminars, training sessions, and awareness campaigns.

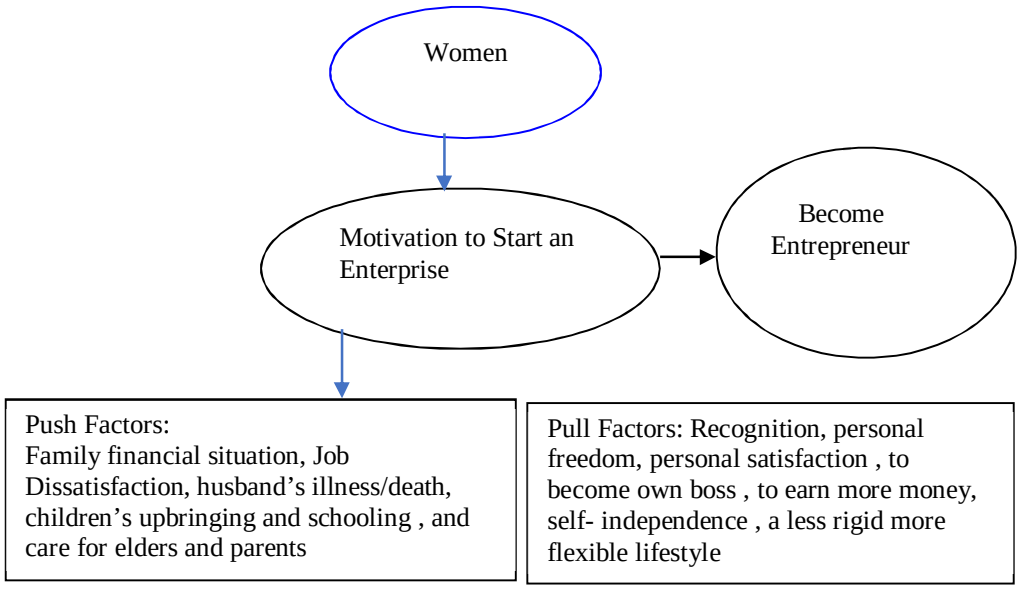
IV. RESEARCH METHODOLOGY

A. The institutional frameworks and business models that support women's empowerment are studied in this study using a persuasive case study methodology (Siggelkow, 2007).While a convincing case study can never be used to demonstrate a theory, it can be helpful to illustrate, inspire, and encourage readers to comprehend and value a certain theory (Siggelkow, 2007).
B. Data gathering: Journals, papers, annual reports, books, and periodicals have all been used to gather secondary data.

1) RQ 1. What are the motivating factors for women to pursue Entrepreneurship?
It is crucial to comprehend the elements that motivate women to launch their own companies because doing so enables one to consider a variety of support networks while considering entrepreneurship. The mechanism behind someone's "intensity, direction, and endurance of efforts toward completing a goal" is called motivation (Robbins 2009). We shall especially focus on entrepreneurship in this essay rather than generic motivation, which emphasises the effort put forth in reaching any purpose, to reflect our interest in the factors that encourage women to pursue entrepreneurship.
In studies on female entrepreneurship, push and pull factors are frequently used to explain why women choose entrepreneurship as a career. Push factors are the occasions or circumstances that compel women to think about starting their own business. Push factors are components of the context that include things like job discontent, family financial situations, negative life experiences, workplace discrimination, the glass ceiling effect, unemployment, layoffs, broken marriages, and the loss of a family breadwinner (Clain, 2000). Pull factors are more opportunity-driven, encouraging women to hone their skills and build their professional portfolios in response to a demanding opportunity. Instead, pull factors are internally motivated motivations such as the need to maintain work-life balance, evaluate one's own worth, fulfilment, self-esteem, and identity, find opportunities, take initiative, have an entrepreneurial spirit, and have a need for financial independence, wealth creation, social status, and power, according to Agarwal and Lenka (2015). (Hakim, 1989). (Hakim, 1989). Entrepreneurs emerge as a result of both Push and Pull influences. These things are influenced by a person's inner desires, goals, personality, social skills, and family-based observational learning. Due to the examples provided by role models and the lessons learnt from prior personal and professional experiences, pull factors are seen to be more powerful than push factors (Shinnar and Young, 2008).

Married women's decisions to pursue entrepreneurship to help and share the financial burden of the family were based on the advice and past connection or experience of their family members, in contrast to single and divorced women who applied their technical talents and thought about the profits (Suganthi,2009). (Sareen,2017) The classification of women entrepreneurs' motivating factors in SMEs focuses more emphasis on an individual's motivation than on factors like family, the market, society, and the law. Apart from socioeconomic cultural, government policy, family status, personal characteristic, financial, market, and network, the main motivating factors for women in the southern states of Tamil Nadu and Andhra Pradesh are economic and financial need to supplement their family income, improve social status, and overcome unemployment (Hemavathy and Sheeba, 2015).

Fig 2 . Motivation Factors for Women Entrepreneurs



Source : Author

2) RQ2. In Jharkhand what issues and difficulties do women encounter when starting a business?

Environmental, interpersonal, and personal factors can also aid or hinder the development of female entrepreneurs. According to Agarwal and Lenka (2015), personal factors include knowledge, experience, education, social identity, and concerns about work-life balance. Interpersonal and social factors include family, friends, and role models. Environmental factors include the role of the government, non-profit organisations, financial institutions, and culture. Women encounter issues that hinder their development as entrepreneurs, including a lack of flexibility, articulation, soft skills, confidence, entrepreneurial education and training, professional knowledge, and awareness of welfare programmes (Nagarajan and Porter, 2000). Similar to this, their development is hindered during the initiation stage of the creation of entrepreneurial ventures by a lack of support from friends, family, the government, financial institutions, and NGOs (Agarwal and Lenka, 2014; Kumbhar, 2013). The stereotypical view of women in South America as housewives and carers (Sekarun and Leong, 1992), the low literacy rate in Europe (Hisrich and Ayse ztürk, 1999), and the lack of market knowledge, education, entrepreneurial training, risk-taking, access to capital, land, and information, as well as the support of funding agencies, NGOs, and family members. Women around the world face similar obstacles despite individual differences in sociodemographic and environmental factors, including income, education, family history, occupational skills, life-cycle stages, industry type, and culture (Mitra, 2002).

The following research issue is raised for examination since Jharkhand differs greatly from the rest of India in terms of its cultural richness and geographic location.

Consequently, we want to pose the following research question:

3) RQ3: Examine how NGOs can work with the government to promote women's entrepreneurship in Jharkhand.

INITIATIVES FOR THE UPLIFTMENT OF WOMEN ENTREPRENEURS IN JHARKHAND

a) *Jharkhand State Livelihood Promotional Society:* The Jharkhand State Livelihood Promotional Society (JSLPS) was founded by the Rural Development Department of Jharkhand to function as a special purpose vehicle for the efficient execution of poverty-reduction programmes (DAY-NRLM and others) throughout the state. The organisation is implementing a wide range of programmes that have a consistent and long-lasting effect on the eradication of poverty and the empowerment of women. With the help of NGOs, women have been able to escape the grip of poverty in a number of Jharkhand Districts, and the JLSPS has had the distinction of witnessing this. The Mahila Kisan Shashakti Karan Programs (MKSP), Gramin Kaushal Yojana (DDU-GKY), social development, and other initiatives are carefully carried out by the JSLPS. These programmes deal with a range of concerns, including off-farm and non-farm activities, financial inclusion, means of sustenance, and skill development. A few of the programmes the Jharkhand Government has launched include the Model Career Center, the Pradhan Mantri Kaushal Vikas Yojana (PMKVY), the Deen Dayal Upadhyay Grameen Kaushalya Yojana (DDUGKY), the Saksham Jharkhand Kaushal Vikas Yojana (SJKVY), the Craftsman Training Scheme, and the Skill Development Opportunities for Tribal Entrepreneurship. The majority However, only 6 industries account for 95% of MSME businesses. Food processing, textile/hosiery, wood, mechanical, glass and ceramics, and metallurgy are a few of them. The JSLPS, in partnership with Green Digital, an international NGO, has launched the project, Advancing Tribal Livelihood and Self-Reliance (ATLAS), which aims to provide alternative livelihoods to such women by assisting them on the contemporary Information and Communication Technologies (ICT) based agricultural practises. The project's goal is to provide over 20,000 tribal women selling hadiya (rice beer) with dignified livelihoods.

b) *UDYOGINI*: A non-governmental organisation with its headquarters in Delhi is called UDYOGINI, which means "women entrepreneur." It was established in 1992 with the intention of addressing the issue of women's entrepreneurship empowerment by addressing the need for them to have access to chances for knowledge and capacity building in addition to credit. It supports the empowerment of socially and economically disadvantaged women by providing training and skills. It worked along with several NGOs to advance their goals of empowering women. Potential business owners can receive training from Udyogini through the I-USE training (Intel-Udyogini School of Entrepreneurship), a 3-month curriculum offered on alternate days, and GJM (Gender Justice Module). The two-way supply chain model of VLSCs is the essential element that links producer with market without interaction with the middleman, and women can open their own VLSCs (Village level Service Centres) after receiving training. The producers' income has increased as a result of this because the cost of transportation and the middleman's share has decreased. By raising lac production to the highest level in the world, cultivating vegetables, making incense, and making chunri, it aims to empower more than 50,000 women from the states of Rajasthan, Uttarakhand, Odisha, Bihar, and Jharkhand. It quickly embraced the Rashtriya Mahila Kosh (RMK) government initiative and quickly turned into one of its sources. A new approach to strengthening their current training programme was created in 2001 by introducing a novel form of training, such as implementing projects directly in the field. Additionally, it benefits other NGOs by generating revenue for them and establishing a supply channel for their goods. Udyogini made the decision to get involved in the Khunti, Gumla, and Ranchi districts of the state. Currently, it works with women in about 4040 households. Bundu (Ranchi district) was the first location of interaction with the lac value chain after Udyogini when BDS Jharkhand was established in 2008. Through SHGs, many NGOs promoted non-timber forest products (NTFP) as a source of income for indigenous women. In partnership with the Poorest Areas Civil Society (PACS) Programme, Udyogini launched the Lac-based project in the Jharkhand district of Gumla. The project's inclusive approach and widespread adoption by NGOs led to its astounding success. It is made up of five parts. It begins by teaching the farmers scientific methods for lac farming. The project also has a separate component that focuses on Lac Business Development Service Providers (LacBDSPs) for training and monitoring of Package of Scientific Cultivation of Lac (PSCL) applications after supporting the producers with appropriate technology and training. The promotion of the brood farm comes next, followed by the essential step of creating the Village Level Service Centers (VSLCs). These organisations support the development of women's capabilities and empower women in marketing. Institutionalizing lac production through cooperatives is the project's final step (Goud, 2016). This example shows how a small community can become a production hub by concentrating on a single product and receiving the right training and direction.

c) *PRADAN:* PRADAN is a nonprofit organisation that supports the development of rural poor people's sustainable means of subsistence. It works in underprivileged areas of Rajasthan, West Bengal, Bihar, Jharkhand, Orissa, Chhattisgarh, and Bihar. It primarily benefits women by promoting self-help groups (SHGs), as well as a variety of agricultural, forest, livestock, and village enterprise-based livelihoods. In villages all over Jharkhand, including Banka and Godda, Dumka and Koderma, Chaibasa and Sarikela, among many other places, families are escaping the bonds of poverty in significant numbers. All of this is because of Tasar Sericulture's resurgence, which has made it possible for thousands of low-income families to live in peace

and dignity. PRADAN has been a partner in their attempt to overcome poverty with the aid of two special SGSY (Swarnjayanti Gram Swarozgar Yojana) initiatives, one for each of the states of Bihar and Jharkhand. The Central Silk Board (CSB) and Union Ministry of Rural Development distributed money and technology to the impoverished through these programmes, which were funded by the Union Ministry of Rural Development. PRADAN was in charge of the project. This unique government-NGO relationship has successfully created robust and durable livelihoods for the poor in Jharkhand and Bihar, who are primarily from tribal and backward populations, by supporting the breeding of tasar silkworms and the production of tasar yarn.

TABLE 1
Profile of Reelers before and after the intervention of PRADAN

PARTICULARS	**PAST**	**PRESENT**
Sources of Income	Collecting & selling firewood, wage labourer in fields, brick kilns & stone quarries	Tasar reeling
Income Opportunity	Seasonal	Round the year
Income assurance	Low	High
Status	Wage Earner	Self- Employed
Hours Spent in a day on the Job	8	6-8
Working Condition	Mostly outdoors often hazardous	Indoors, good working conditions in the workshed

Source: *https://www.pradan.net/wp-content/uploads/2017/02/SilkenSpread_Pradan-1.pdf*

V. CASE STUDY

A. Case Study 1 -DIDI CAFÉ

It is run by Poonam, a local of the Kutte hamlet in Jagganathpur's Nagri Block in the Ranchi district. The café now makes Rs. 15,000 in sales every day, up from just Rs. 145 on its opening day. Jharkhand State Livelihood Promotion Society (JSLPS) ensures that the SHG strategy is marketable in the villages, panchayats, or particular business regions where they operate by lending money to the SHG and supporting the Didi café. The agency seeking a successful model for the expansion of tribal entrepreneurship in a specific place may use this instance as a model for women entrepreneurs. It demonstrates how carefully assessing the sustainability of a business idea, coupled with the firm's location and the health of the market, helps to expand the prospects for tribal entrepreneurship development in Jharkhand. With government monitoring and financial assistance, such ventures can develop into prosperous, long-lasting businesses. Many locations become isolated due to inadequate infrastructural development, which lowers the possibility of economic activity there.

B. Case Study 2 - Parmeshwari Devi

When Udyogini started organising and lobbying in Bundu for Village Level Retail and Aggregation Centers (VLRACs) in 2010, Parmeshwari Devi first saw the chance to create her own identity.

Her training in enterprise management at the Intel-Udyogini School of Entrepreneurship was among the first (I-USE). She was trained in several different subjects, including business, market research, feasibility analysis, costing, and pricing. For three months, there were 45 training days total. Three months after finishing her training with Udyogini, she founded her VLRACs.

Parmeshwari Devi, a middle-aged successful female businesswoman, resides in Bankole Village in Bundu Block of Ranchi District. She was one of the original businesspeople in Jharkhand to launch a Village Level Retail and Aggregation Centers (VLRACs) chapter. She found it challenging the entire time to be accepted as an entrepreneur in a world where men predominated. The Gender Justice Module Training enabled Parmeshwari Devi to discuss her issues in public and in an open manner. She now had the confidence and fortitude to defend herself should she ever find herself the object of another attack. Since completing her training, Parmeshwari Devi has filled the neighbourhood’s retail needs by gathering local produce at fair prices.

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She offers three different paddy crop varieties, each with a varied market worth, for wholesale pricing. During the busiest season of the year, she wholesales up to 3 tonnes of paddy harvests and sells them in Bundu's block market. On sales of up to Rs. 1 lakh, both retail and wholesale, a profit of Rs. 1500 to Rs. 2000 is made. She helps the producers by sparing them the travel to the market and protecting them from the deceit of the intermediaries. As a result of her ongoing success, she continues to better both the community and herself. Parmeshwari Devi has served as an example to other would-be business owners all over Jharkhand. Her success is a result of her tenacity and desire to become an independent woman. Due to her entrepreneurial skills, she is the most successful female entrepreneur connected to Udyogini.

C. Case Study 3- Kunti Devi

For Kunti Devi of Gandhrakpur village in Dumka district of Jharkhand, reeling yarn from tasar cocoons has brought about a much better quality of life for her and her family. She no longer has to worry about feeding her children. She is now able to send her 15-year old daughter and 12-year old son to school and also provide them with private tuition. But far more importantly to her, Kunti Devi believes that reeling has brought new meaning and dignity to her life since she became a regular earning member contributing to the welfare of her family, she no longer has to depend on her husband and no longer living in debt all without leaving her home and village. The women reelers of Gandhrakpur in Dumka banded together to protest harassment by a local strongman.

D. Case Study 4 : Santi Barla

Shanti Barla is a businessperson who resides in the Pantha Panchayat's Surajpur (Jitiya Toli) village in the Basiya block of Gumla. Her family's primary line of work was farming, but they also had to perform unskilled farm labour in nearby villages. Shanti spent most of her time caring for the house and working on the farm when it was harvest time. They only grow enough paddy, vegetables, legumes, madwa, and other crops for domestic needs. Due to their little landholding, they did not have enough agricultural production to last them the entire year. As a result, they worked during the off-farm season to meet their basic needs. While speaking with the village Mahila Mandal, he learned about Udyogini, an organisation that trains women in entrepreneurship and business skills (Self Help Group). She expressed interest and was chosen for the five-day residential training programme offered by the Intel-Udyogini School of Entrepreneurship in June 2015 during community mobilisation. Shanti initially invested Rs. 3,000 in the Village Level Service Center (VLSC). She maintained daily necessities, supermarket products, and retail goods in VLSC. She is steadily expanding her store's selection of goods and making larger investments in order to increase her profits. Currently, Shanti's VLSC generates a profit of Rs. 1500 to 2000 every month. In addition to offering services in the village through VLSC, she also visits the closest markets to buy and sell goods, making between Rs. 2000 and Rs. 2500 in sales of retail and cosmetic items. She travelled 3 kilometres to Lobakera on Sunday, 3 kilometres to Sonmer on Friday, and 4 kilometres to Kumhari on Wednesday with the assistance of her husband while carrying her product cycle. "I am able to gradually build more understanding on enterprise and business strategy-how to capture market and consumer needs," says Shanti. In order to meet consumer demand and increase her profit, she is adding more products. She plans to start grouping locally produced goods like paddy and lac in the future. By doing this, she hopes to increase her income to meet her family's basic needs and become a prosperous entrepreneur.

VI. CASE STUDY ANALYSIS

Beneficiaries	Location	NGOs/ Government Programmes	Scenario Before Joining NGOs/ Govt. Programmes	Scenario After Joining NGOs/ Govt. Programmes	Problems Faced
Case Study 1 DIDI Café Run By Poonam	Kutte hamlet in Jagganathpur's Nagri Block in Ranchi district.	JSLPS (Jharkhand State Livelihood Promotional Society	from just Rs. 145 on its opening	The café now makes Rs. 15,000 in sales every day	Locations become isolated due to inadequate infrastructural development, which lowers the possibility of economic activity there.

Case Study 2 Parmeshwari Devi	Bankole Village in Bundu Block of Ranchi District	UDYOGINI Intel-Udyogini School of Entrepreneurship VLSC	Home Maker Relay on agriculture activities	On sales of up to Rs. 1 lakh, both retail and wholesale, a profit of Rs. 1500 to Rs. 2000 is made.	Gender Discrimination in Family, Male-Dominated Field
Case Study 3 Kunti Devi	Gandhrakpur village of .Jharkhand	PRADAN (Tasar reeling yarn)	Dependence on her husband, living in debt and poverty	She became a regular earning member contributing to the welfare of her family	Protest from village strongman
Case Study 4 Santi Barla	Pantha Panchayat's Surajpur (Jitiya Toli) village in the Basiya block of Gumla	UDYOGINI Intel-Udyogini School of Entrepreneurship VLSC	Only grow enough paddy, vegetables, legumes, madwa, and other crops for domestic needs. Due to their little landholding, they did not have enough agricultural production to last them the entire year	Shanti's VLSC generates a monthly profit of Rs. 1500 to 2000. Buy and sell goods, making between Rs. 2000 and Rs. 2500 in sales of retail and cosmetic items	Homemaker and initially rely on agricultural activities.

Source: Author

VII. CONCLUSION AND SUGGESTIONS

Given the significant increase in female participation in the entrepreneurial sector, it can be said that things are better now. Equal opportunities and rights in education and the workplace have been promised to Indian women through economic efforts, and legislation guaranteeing equal participation in political processes has also been passed.

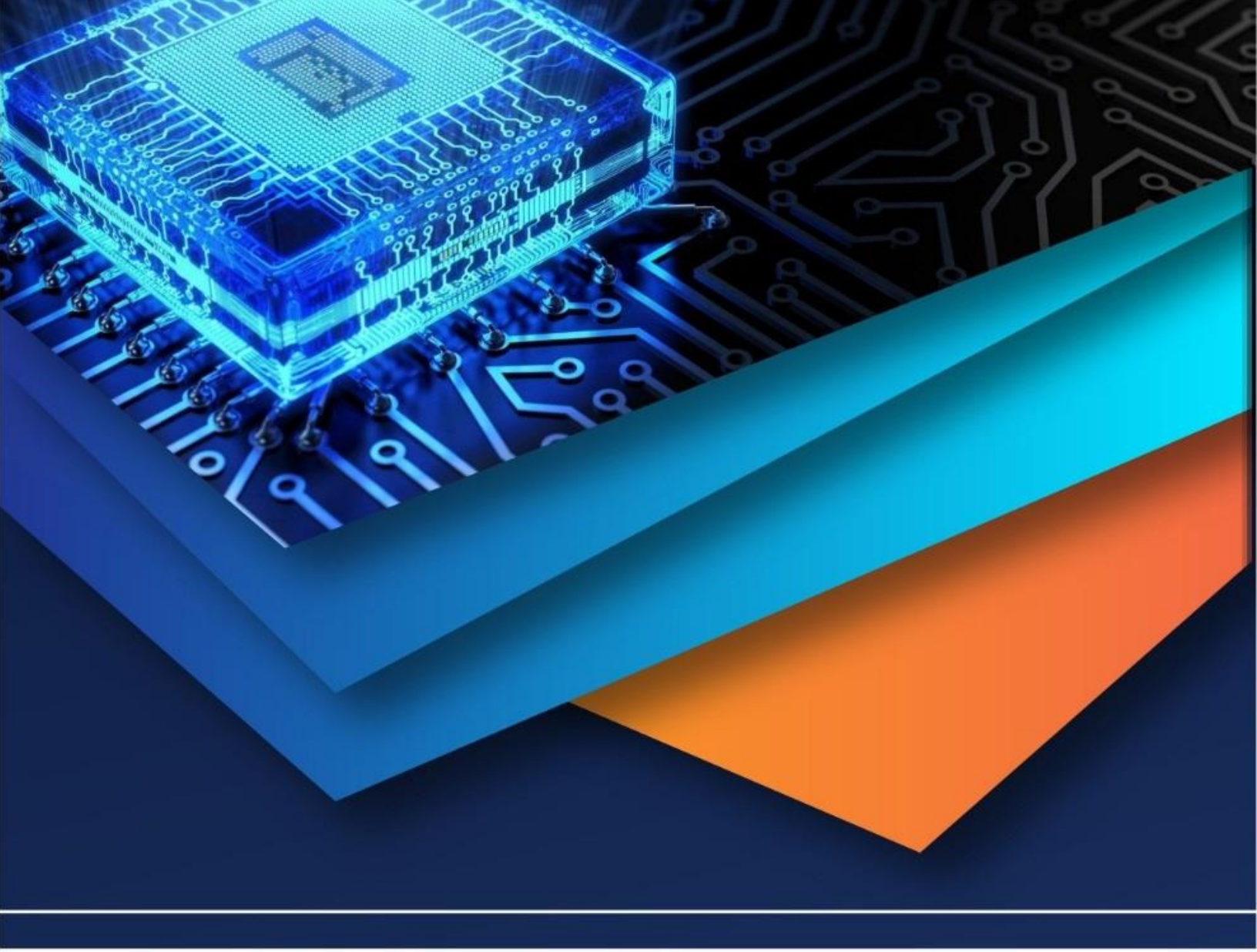
But regrettably, the women of Jharkhand are far behind in taking advantage of this opportunity as only a small group of women have benefited from the government-sponsored development activities. NGOs like PRADAN, UDYOGINI and Government autonomous societies like JSLPS have worked extremely hard to support women entrepreneurs and raise the standard of living for Jharkhand's residents. The growth and development of women are given a lot of attention. The literacy rate, the fact that men dominate women in terms of literacy, the absence of infrastructure in tribal areas, gender discrimination, and the predominance of men in business are all factors that Jharkhand is falling behind on. Insufficient market awareness and the lack of financial institutions necessary for venture creation are further concerns.

These issues are barriers to business formation and can be eliminated by the government, NGOs, and supporting organisations through training, education, awareness campaigns, and counselling. The attitude of society toward women needs to be altered. Support from the family plays a role in a woman's social identity, recognition, and confidence. Policymakers can concentrate on women's skill-development initiatives. For women entrepreneurs to succeed, both institutional support from NGOs, SHGs, governments, and financial institutions and informal support from family, friends, and neighbours are crucial.

The phrase “Women’s empowerment contributes to the establishment of a good family, a good society , and eventually, a good nation,’’ by Dr. APJ Abdul Kalam is worth including at the end of the article.

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