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# The Study of Factors Influencing Rural Women Entrepreneurs in Gumla District

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**Abstract--** Rural women in Gumla district run different farms like poultry farm, Dairy farm, Fisheries, Goat farm, Grocery farm, Processing unit, etc. They earn good income from farm and prospered their families. Rural women were able to run far through the support by society, co-operative society, agency, WSHGs, NGO, and those MOU with government to implement project/schemes. They started business/farm by taking advantage of government scheme to earn livelihood as a family member's economic support for development. Rural women are actively participating in economic growth of society, family as well as nation. The study targeted on the objective of how and what women got impact to become entrepreneurs in district to know the status of rural women in economic development, whether women empowered her selves, how they play role in economic development. Both primary and secondary data were used in the study through probability sampling method. Researcher visited personally rural women to collect primary data and interviewed for the objective of study and applied descriptive research methodology to interpret collected data. Cooperative society, NGOs, JSLPS, WSHG, government scheme, training institution etc. made impact on rural women to emerge as entrepreneurs for earning income and livelihood to prosper their family's condition. Taking advantage of all those factors mentioned above women ran many farms in district and wrote a history for society, earned good income, inspired other women too. District administrative played an important role in empowering rural women through several programs and schemes launched by government. It approached at grassroots level, made women awareness about scheme started by central as well as state government for empowerment of women.

**Keywords--** Rural Women Entrepreneurs, Entrepreneurship Development Programs, Catalyst, Prosperity and opportunities

## I. INTRODUCTION

Gumla district is a south-west portion of Jharkhand blessed with well nature surrounded by dense forest, river and hills that was carved out of Ranchi on 18<sup>th</sup> May, 1983. It is situated between 22°35" to 23°33" north latitude and 84°40" to 85°1" east longitude. District is spread on 5327 sq. km consisting three subdivisions namely Gumla, Basia and Chainpur<sup>1</sup>.

**Jawahar lal Nehru<sup>2</sup>** "You can tell the condition of a nation by looking at the status of its women" Gumla district of Jharkhand in India had a population of 1025213 with 514390 males and 510823 females as per census 2011, female population is 49.82 percent in district where approximately 94 percent people live in villages most of the people depend on agriculture for livelihood. District is dominated by tribal population with 68.94 percent, women remain to hold at house traditionally as housewife in town and in rural areas they engage in both house and field activities. Rural development was confined to villages only for long time they deprived with many fundamental facilities like education, medical, transportation proved hindrances for development, but since last two decades in Gumla district villages also accelerated in the angle of economic growth as well as development, women began to show interest in the field of economic growth as well as development. Now women came out of tasks within house and field. They changed themselves and courage to start new life coming out fetter chain of house and society. Women began to take risk start business, nurture, renovate products, start up and earn income and livelihood for better life of families as well as her selves. Now a days rural women of district run many enterprises after getting training from concerned institution which are owned, controlled and managed by themselves women. They involve in poultry farms, dairy farm, fisheries, pig rearing, duck rearing, processing units, preparing sauces, papad, pickles, goat rearing, eggs production, service, gardening, beauty parlor, herbal medicine, consultancy, sewing, mobile repairing, catering, marketing, profession, commercial agriculture and fruits production etc.

## II. OBJECTIVE OF THE STUDY

The major objective of this paper focuses on what factors encourage rural women to become entrepreneurs and how they are emerging as entrepreneurs to accelerate rural economy and empower selves' women in Gumla district. Some of main objective of paper are as follows:

1. To know how women give progress in rural economy.
2. To know the study of women as entrepreneurs in the society.



3. To know how women exploit opportunities.
4. How women play role in selves empowerment.
5. Whether business of women are flourishing or not.
6. Whether district administrative initiate to attract rural women for becoming entrepreneurs or not.
7. Women thrive themselves and accelerate economic growth or not.
8. How women create chain for successful running their enterprises in the district and play a successful role in growing enterprises.

### III. MATERIAL AND METHODOLOGY

Both primary and secondary data were used to analyze and interpret collected data. Secondary data was collected from books, journals, internet, magazines and websites etc. while primary data was collected by visiting respondents through questionnaire and schedule. Purposive sampling method under non-probability sampling methods and descriptive research method were used to access into conclusion and find results with analyzing and interpretation. Respondents are belonged to rural women entrepreneurs, institution providing training, cooperative society, NGOs and department.

### IV. LITERATURE REVIEW

P. Rani and R. Kumar, 2024 explored limited physical presence of formal financial institution, utilization patterns and financial needs, perception of financial inclusion in reference of financial inclusion among women entrepreneurs and revealed challenges i.e. structural, informational and sociocultural barriers. They used comprehensive survey based approach and descriptive statistics and thematic analysis through structural questionnaires and collected data from women entrepreneurs. They recommended on improving regulatory framework creating prosper environment for women led entrepreneurs<sup>3</sup>.

Surabani Dutt and Shradha Shivani revealed the acceptance of ICT in the business for successful operation of enterprise through ecommerce. Technology measures the impacts of performance expectancy, effort expectancy, and social influence facilitating conditions, hedonic motivation, price value, individual innovativeness and achievement motivation on their intention to adopt and use ecommerce under the influence of age and experience as moderations. They recorded investment in ICT for e-commerce create value and help them to understand the technology<sup>4</sup>.

Bipin Bihari, Anusha Priya, Basant Kumar Jha, Avinash Kumar and Shivam Mishra made research on government livelihood initiative and concluded that beneficiaries took advantages of the National Rural Livelihood Mission (NRLM) followed by Jharkhand opportunities for Harnessing Rural Growth (JOHAR). They found that ownership of women entrepreneurs and saving grew after associated with schemes. Agricultural, livestock, fisheries and agribusiness improved significantly after receiving benefits. They used a structural survey method for collection of data from 260 women entrepreneurs they highlighted innovativeness, risk-bearing ability, self-confidence and planning orientation as principal component for being successful entrepreneurs used pair T-test tools to test variables at 5% significant level to test null hypothesis<sup>5</sup>.

Shifa Shahin and Rudra P. Pradhan (2025) studied on variance of the influence of intermediaries in rural value chains and access their impact on producer margins and market control, access the internal and external factors that affect the FPO's ability to retain members and deliver value during periods of peak demand evaluate the effectiveness of grassroots interventions (e.g. health, housing, feed market linkage) in strengthening cooperative enterprises analysis how local leadership balances short-term needs with long-term vision under real-world pressure and design strategic responses to market disruption in women-led producer organizations operating in low-resource environment<sup>6</sup>.

Kumar Gaurav and Akanksha Shukla (2023) Tribal communities face various challenges when starting and running business, necessitating specialized skills and expertise. This research aims to examine the impact of technical skills and professional experiences on tribal entrepreneurship growth and development. The study also highlights the importance of technical skills and professional experience in fostering entrepreneurial growth and development within tribal communities. The study integrates qualitative and quantitative analysis to understand the topic thoroughly. This study develops the hypothesis and a random snowball sampling method is used to collect data. The findings highlight how technical skills and professional experiences contribute to the growth and development of tribal entrepreneurship. The analysis will provide insights for policy makers, tribal leaders and aspiring entrepreneurs<sup>7</sup>.

Amar Kumar Chaudhary focused on how NGOs play role in uplifting tribal communities in Jharkhand. He found that NGOs emerged as vital stakeholders actively engaged in tackling the complex challenges confronting tribal communities and facilitating their holistic development.



His research illuminated the noteworthy influence of NGOs on the upliftment of tribes in Jharkhand. NGOs play in tacking socioeconomic disparities and enhancing the overall welfare of tribal communities in Jharkhand. Researcher suggested that NGOs have not only resulted in positive transformation in the lives of marginalized individuals but have also laid the foundation for sustainable and inclusive development in the region. Nevertheless, further research and collaboration are required to bolster the effectiveness and long-term impact of NGO initiatives in uplifting tribes in Jharkhand<sup>8</sup>.

With reference of farmer collectives' impact on women the researchers, concluded that assets ownership, land cultivated, cropping intensity and per acre yields, revenues or cost are statistically insignificant. Effects on men's and women's empowerment are mixed. While they saw positive effects on women's decision-making, assets ownership, control over income and attitudes towards intimate partner violence, the program is associated with an increase in workload and education in active group membership for both men and women. FPO based intervention that aim to empower women or other marginalized groups likely require sustained investment over multiple years and will needs to go beyond improving FPO functioning and increasing women participation to transforming social norms<sup>9</sup>.

#### V. EMPLOYMENT GENERATION

Economic activities create wealth and lead being prospers on economic power. It opens door for employment, people join in earning activities and enhance their income. For whole development of the nation it needs running economic activities successfully on the nation and equalize make women stand as entrepreneurs specially on rural women to empower them and build empowered rural, societies, and nation for these central as well as state government (Jharkhand) took steps through implementing various entrepreneurship development programs and schemes which leads as catalyst for rural women for increasing income and achieve prosperity. Especially in Gumla district of Jharkhand dominated tribal population was shaded with various government schemes for development of people as well as tribal. Many entrepreneurship development programs are being run in the district to make women stand as entrepreneurs so that women can also lead the societies and get respect. These days many histories are being written in district by rural women entrepreneurs through government programs and scheme with district administrative supports.

The Jharkhand government launched 'Plash Brand' a trade marks brand of Jharkhand state livelihood promotion society (JSLPS) under the state department of rural affairs in 29 September, 2020. Plash Brand is an agricultural product made by rural women of Jharkhand. The government is encouraging to get the market so that hard work of rural women can be fruitful. It is being considered as a new milestone through social and economic empowerment by creating livelihood opportunities for women and encouraging them for entrepreneurship in rural areas of Jharkhand. It is an effort to provide recognition to the product being developed by rural women in the market and help them earn better price and profit ratio. Plash is a brand that aims to bring under one umbrella all the different types of enterprise run by rural women entrepreneurs of the state, giving them a strong representation<sup>10</sup>.

Sita Devi belongs to Lalpur village under Rooki Panchayat of Ghaghra block. She cultivates papayas in 15 dismill land with the support of Krishi Vigyan Kendra Gumla through BIRSA HARIT GRAM YOJANA (BHGY) she earns 70-80 thousands of income annually. This scheme improved Sita's economic status as well as life style. Women of Gumla district are making women Self-Help Groups (SHGs) to start up any business or economic activities to empower her selves in the society. Government provides credit linkage to SHGs so that they can start up as entrepreneurs. They collectively start business through members' contribution and support of govt. scheme. 30 women of Bambiary Deepatoli in Basia block built a group and started dairy farm without government scheme. Later they took loan from CIF fund (A community Investment Fund) particularly within the context of India's National Rural Livelihood Mission (NRLM) through bank 1.5 lakh on each woman. They started with 30 halstin frugian nasal cows through this work women are becoming self-development with respect of women in the society. They sell at least 300 liters milk at the rate of Rs. 40 every day<sup>11</sup>.

The group of women i.e. SHG in Ragi Processing Unit, Bazar Samittee Parisar, Karaundi Gumla is fully women owned enterprise devoted to produce products with ragi. Its shareholders are women members of different SHGs from villages of Gumla district. District administrative and JSLPS (Jharkhand State Livelihood Promotion Society) initiated to be women in the path of economic growth for empowerment of women in the district. In this enterprise only women are provided employment to produce products. It created its own online platform where products are brought through online.



Its annually turnover is approx. 2 crore of rupees. It is running under the brand 'JOHAR' partnered with Jharkhand government, Plash, PMFME, HINDALCO and 15 the hans foundation.

Silam village in Gumla district is famous in earning livelihood especially by women. This village is near head quarter of district i.e. 5 km far away from district head quarter. Women of villages get training from institution situated near village i.e. RSETI BOI at in the front of CRPF camp Tirra, Gumla. There are more than 300 families in the village and 80 families run poultry farms after getting training in RSETI BOI Gumla. Sheds are different-different types of capacity i.e. some 300 chicken production capacity, some 400-500 and some 500 production capacity. Women are very beneficiaries in this village because they get benefit of marketing because of being near district head quarter. These women are joined with Gumla Grameen Poultry Self-Supporting Cooperative Society Ltd. to run poultry farms. Sarita Devi of this village run poultry farm as well as pig rearing, customers come to her from very far to purchase pig and chicken. She earns approx. 20 thousand rupees of income monthly from both pig rearing and poultry farm. Recently she is making building with income from farm. She employed her mother-in-law for supervising pigs and employed other two-three women in poultry farm and pays them daily bases. She rear goats too. Women of this village are getting prosperity and independent in economic and empowering socially too.

PRADAN is a NGO that plays role to transform people into entrepreneurs and self-employed. NGO accessed to Siringa village of Raidih block in district and catalyzed women of village to be self-dependent. Women of this village made three SHGs consisted of total 46 members i.e. 18 members in Santmonika SHG, and 10 in Parwati SHG. Three groups collectively established nursery in the village and started plantation of vegetables with the support of PRADAN NGO. Nursery is running in well maintained, women prepare baby plant of vegetable and produce vegetables to sell in the market in wholesale. It has network of women SHG produce where baby plants are supplied as per orders got. They produce member women employment in the nursery and pay remuneration separately. Group earns 3-4 rupees of income in a year from nursery. PRADAN initiated to start this unit and now they are getting govt. scheme and expanding their work to grow income.

Jolo is a village situated 20 km from head quarter of district and 12 km from samitee store room Konbir. Women of this village joined with Grameen Anda Utpatak Swavlamby Sahakari Samitee Ltd., Gumla and started poultry farm to provide eggs.

There were approved 45 sheds to prepare in the village by the samitee and sheds were made ready but in 30 sheds were started to produce eggs. Women look after the farm and produce eggs every day. All medicine and foods are provided by the samitee and before paying value of eggs, cost of medicine and foods are deducted and rest of income is paid to beneficiaries. Now 30-35 were self-employed in poultry farm and earn 7-8 thousands of income every month. Whatever manure comes from farm, women sell them at the rate of 2000-2500 rupees per tractor, thus they earn income from eggs, and manure and agriculture work in village.

Mandriyatoli village of Dumri block a widow woman Ashmani Toppo has become self-dependent after goat farming. She has 41 he-goat and she-goat and 6-7 goats are sold each year. She has been farming goats for 25 years and earning income around 60-70 thousands rupees each year. She grazes all goats in forest, hill and barren field of village. She has money assistance of govt., cooperation, SHGs, NGOs and is farming as self-employed. Her financial status has been unproved in comparison to earlier and she has able to give good education her family's children. Customers come to her buying her goats for marriage, festival, or any other programs. She has good market network for sale goats<sup>12</sup>.

Women are entering in mini dairy business and earning good income. They built a group of women and contribute some many for capital and invest them in dairy farming women are becoming awaken and look for path leads to income earning, leaving wine and rice-bear selling. 30 women of Banbiary Deepatoli in Basia block of Gumla district built a group and started dairy farm without government assistance. They get loan from CIF fund through bank 1.5 lakh rupees on each woman. They started with 30 halstin frugian nasal cows, through this work women are becoming self-dependent with respect of women in the society. They sell at least 300 liters milk every day. Milk is bought by representative of Medha Dairy from Ranchi at rate milk packaging, paneer, ghee, custard etc. production. Earlier these women sell wine and rice-bear but when they got ideas through representative as soon as started dairy business.

WSHGs of Siringa village in Raidih block run nursery plantation with the support of NGO PRADAN in the beginning and later credit linkage scheme and mahila vikas mandal Raidih. Around 30 women collecting self-employed in nursery plantation making WSHGs in the village, they cultivate baby plants of vegetables as well as vegetables and sell in the market. They supply these through mahila vikas mandal Raidih's support. It has network of women SHGs in district and connects with production groups (PGs).



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It provides platform for women to connect with all PGs of district so that produces could be sold and bought. Women of this village getting advantage of govt. scheme are earning 4-5 lakh rupees of income yearly.

When farmer collectives gained policy attention in 2003, Krishi Bagwani Swawlambi Sahakari Samiti Limited (KBSSSL) was established as an all- women cooperative in the tribal-dominated Palkot block in Gumla, Jharkhand. Low income from agriculture and out-migration, coupled with poor outreach of market and state administration, and influence of left-wing extremism are prominent in the operational area of this collective. Building upon the existing self-help groups, KBSSSL was established as an agricultural cooperative with 243 members. On 31 March, 2020, KBSSSL reported 2680 members, a share capital of 14.06 lakh (INR), and a turnover of 52.92 lakh (INR). Spread across 198 villages, input sales constitute the bulk KBSSSL's revenue. It majorly deals with the marketing of paddy, mangoes, and tomatoes as outputs. Around 2013, withdrawal of support from PRADAN had unsettled the finance and operation of KBSSSL but lately, its increasing membership and foray into high-value crops marketing show promise. Offering lesson in incubation, utilizing community institutions, adaptability and convergence, this chapter raises questions around the sustainability of smallholder agriculture and the role of farmer collectives beyond intermediaries<sup>13</sup>.

Women Self-Help Groups (SHGs) in block of Bishunpur block Vikas Bharti Bishunpur, Van dhan center and Krishi Vigyan Kendra are playing role as promoter to transform women into entrepreneurs for earning income and empowering them. There, women created SHGs and produce different types of pickles like mangoes, rugra, mahua, jamun sirka, etc. These women prepare pickles and supply to different retailers and wholesalers and themselves install stall on side of road near office of Vikash Bharti Bishunpur. It is a Non-government organization that play role as catalyst for women of these are as well as Gumla district. Different types of training providing by this organization. Pickle made women of Bishunpur famous and provides them opportunities to visit national and international workshop, fairs and seminar to get experience and technical skills as well as management skills.

In Basia block, Grameen Anda Utpadak Swawlambi Sahakari Samiti Limited, Gumla rolled women 300 women to produce eggs in more than 10 villages i.e. Jolo, Lungtoo, Sonmer, Kumhari etc. It provides these women opportunities to join with sahakari samiti and get self-employment in eggs productions.

It provides finance assistance in the beginning as loan and loan amount is deducted from income slowly now more than 600 women engaged in self-employment through sahakari samiti. In every village minimum 10 sheds and maximum 50 sheds are made for producing eggs. Through this women get self-employment as village supervisor, eggs collectors, areas supervisor etc. and earn 8000-12000 average income monthly.

Gumla, Raidih, Palkot, Chainpur and Sisai are blocks where poultry farms are being run by women with the help of Grameen Poultry farm Swawlambi Sahakari Samiti Limited Gumla. In Gumla, Silam village, poultry farms are more than 80 sheds, women of this village get training through BOI RSETI Gumla and started poultry farms, sukar palan, because of being near district headquarter and earning good income. In Sisai block, more than 20 poultry farm is run by rural women of Arangi Patratoli. Shemra village of Palkot block have more than 40 poultry farms is run by women. More than 20 poultry farms are run by women in Tongo of Chainpur block. Agricultural products are produced in every block of district. Women work through Farmer Producer Organization (FPO). It is promoted by different NGOs, government and institutions.

#### VI. ENTREPRENEURSHIP DEVELOPMENT SCHEMES

“The best way to predict the future is to create it.” – Alan Kay, Entrepreneurship may create a success life in the world to prosper self, Family, society and nation. Initiative, promotion scheme and supports request to furnish entrepreneurship by the central, states government as well as international institutions, central and state government sponsored scheme to develop entrepreneurship in the nation are as follow:

##### *Mukhyamantri Pashudhan Vikas Yojana*

Rural people traditionally rear animal like cows, goats, pigs, cooks, ducks etc. but they have not been commercial yet and migrate in search of employment. Due to Covid-19 the whole economic activities were stopped and labors came back to village and they had no alternative source of income. At this pandemic moment, the government operated Mukhyamantri Pashudhan Vikas Yojana by adjusting scheme already operated under Animal Husbandry Division Welfare Department and Rural Development Department in the State. Through this scheme both men and women can avail the scheme and increase their income.



These days SHGs are taking advantage of this scheme. They rear 10 to 20 dairy cows and supply milk to different town and earn income. They are connecting a large network and operating and managing together farm.

#### *Mudra Loan for Women*

Mudra loan for women comes with the sole aim of fostering a culture of entrepreneurship within India was issued under Pradhan Mantri Mudra Yojana (PMMY) launched by the Honorable Prime Minister on 8<sup>th</sup> April, 2015 envisages providing Mudra Loan up to 10 lakh to income generation micro enterprise engaged in manufacturing, trading and service sector. Banks and other financial institutions can offer Mudra Loan to women who have the vision to initiate their own business in India. Pradhan Mantri Mudra Yojana (PMMY) loan can be availed of by anyone looking to launch, 70% of the loan accounts have been sanctioned to women entrepreneurs. The Mahila Loan Yojana is a scheme designed uniquely for budding women entrepreneurs where women from all walks of life can avail of such loans. However, they would need to meet a certain set of eligibility criteria in get so<sup>14</sup>.

#### *Women Entrepreneurship Platform (WEP)*

Women Entrepreneurship Platform (WEP) was launched by NITI Aayog in 2017 is a first-of – its- kind, unified portal that brings together women from different background and offers them access to a multitude of resources, support and learning<sup>15</sup>.

#### *BIRSA HARIT GRAM YOJANA (BHGY)*

BIRSA HARIT GRAM YOJANA (BHGY) has been implemented by the rural development department Jharkhand on 24 February, 2022 to provide access and advantage of program for the public of Jharkhand State. It is a state job certain scheme launched by the Jharkhand Govt., Honorable CM Hemant Soren to provide economic assistance for appreciation of Bagwani. This scheme focuses at bringing over two lakh acres of unused government follow land under the afforestation program. Govt. has targeted to provide 100 fruits bearing plants to about five lakh families for economic empowerment and capacity building<sup>16</sup>.

#### *JOHAR SCHEME*

Jharkhand opportunities for Harnessing Rural Growth (JOHAR) is greeting in the local tribe language. The project comes under Umbrella of the Jharkhand State Livelihood Promotion Society and targets over 200000 rural households formed into 3500 farmers producer groups (PG) based on women Self-Help Group (SHGs).

The World Bank provides funds this six-year loan project designed to enhance and diversity household incomes in selected farm and non-farm sectors for targeted beneficiaries in the project areas of Jharkhand<sup>17</sup>.

#### *Dairy Loan Scheme*

Dairy loan scheme is initiated by NABARD for development of Dairy Entrepreneurship in India. It is a scheme boosting economic development of rural India. Under this scheme finance assistance is provided by commercial bank or cooperative bank with refinance facilities from NABARD. It is a type of working capital support farmers to purchase an upgrade equipment, machinery, livestock, feed etc. for dairy business<sup>18</sup>.

#### *Aajivikas Samvardhan Hunar Abhiyan (ASHA)*

Aajivikas Samvardhan Hunar Abhiyan (ASHA) was launched on 22 September, 2020 by the Jharkhand government. Under the livelihood promoting skills campaign, the state government says that 17 lakhs rural women will be linked to livelihood. Under the scheme, self-employment opportunities related to local resources will also be provided to rural women. Its main objective of the chief minister's livelihood promotion human abhiyan is to make women self-dependent and empowered by connecting them with employment.

#### *Phulo-Jhano Ashirwad Abhiyan*

Phulo-Jhano Ashirwad Abhiyan on aspirational scheme rolled out by the chief minister Hemant Soren is now providing a lifesaver for marginalized section of the society. Under this scheme, women involved in liquor selling are connected with Jharkhand State Livelihood Promotion Society (JSLPS) and are provided with an interest free loan to start a business of their own.

#### *Mukhyamantri Sarthi Yojana (MMSY)*

It is a scheme to prepare youth for job and self-employment by providing training in residential or non-residential centers which is implemented by JSDMS (Jharkhand Skill Development Mission Society) was announced in a gazette notification 1198 dated November 14, 2002. Its main objective is to provide skill development training in NSQF- jobs role (The National Skill Qualifications Framework) that are relevant to Industry. As per guidelines, issued through notification by the ministry of skill development and entrepreneurs, government of India, The program is conducted with the common cost norms and provided training for skill development to youth both boys and girls in residential or non-residential as so to be availed facilities and arrangement<sup>19</sup>.



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#### *MAHILA SAMRIDHI YOJANA*

Special central assistance implemented the Mahila Samridhi Yojana to upgrade economic development and provide employment with entrepreneurship in rural as well as urban areas by way of financing the women beneficiaries either directly or through Self-Help Group (SHG). The people those are eligible to take advantages of the scheme who belong to the Backward Class as notified by Central/State Govt. from time to time and living below double be less than Rs. 120000 p.a. in urban areas and Rs. 98000 p.a. in rural areas. Though this scheme take support with finance and start up any business or profession by which they appreciate their earning capacity and skill efficiency.

#### *RASHTRIYA MAHILA KOSH (RMK)*

The Minister of child and women development started Rashtriya Mahila Kosh in 1923 aiming to fulfill credit needs of poor and women with no finance assistance especially in the formal sector. The micro finance service under Rashtriya Mahila Kosh is provided through a client friendly and hassle-free loaning mechanism for livelihood activities, housing needs family needs etc. with a motive to uplift the economic status of poor women. It is also known as National Credit Fund for women as it provided financial assistance to poor women to meet their needs<sup>20</sup>.

#### *The Pradhan Mantri Matsya Sampada Yojana (PMMSY)*

The Pradhan Mantri Matsya Sampada Yojana (PMMSY) is an entrepreneurship development programs which India government launched for development of fisheries. The government provides such environment for appreciation of final production in sustainable and responsible manners so that self-reliant concept could be appreciated for fisheries. This scheme is implemented by the development of fisheries under the ministry of fisheries, animal husbandry, and dairying<sup>21</sup>.

#### *Adivashi Mahila Sashktikaran Yojana (AMSY)*

The fourth goal five year planning describes that each Indian have infrastructure facilities like foods, house, education and health facilities as well as equal wealth distribution among poor and rich persons. Schedule tribe both men and women belong to weak class of the societies in India socially and economically. All these hinder them in taking part in any of the national development process because of the many Tribal Welfare Association are established to empower their socio-economic status and standardize their living.

The ministry of Affairs has launched a scheme known as adivasi mahila sashktikaran yojana (AMSY) to assist tribal women in carrying out the employment- generation activities by facilities loan at a concession rate of interest<sup>22</sup>.

#### VII. CONCLUSION AND RECOMMENDATION

Gumla district is playing an important role in development of its area, day to day it is creating a new record especially in transforming rural women into entrepreneurship and exciting them for starting self-employment. In joining the people with tracks of economy, district administrative has lead role, since it has excellent role to implement development schemes on the ground level. The performance and leadership of women in district created a excellent record in the Jharkhand. They have started up new business combining women membership through taking advantage of government entrepreneurship development schemes, NGOs, Institutions and agency. In the district, JSLPS, PRADAN, Grameen Anda Utpadak Swawlambi Sahakari Samiti, Vikash Bharti Bishunpur, KVK, Van-Dhan centre, Training institutions, Grameen Poultry farm Swawlambi Sahakari Samiti and different department of government play as catalyst to adopt self-employment or start up new enterprises in growth of prosperity of people. Women are working through FPO (Farmer Producer Organization) in every block of district and increasing share capital of FPO. These influences have grown employment generation and self-employment, Rural women have joined with self-employment in different fields i.e. pickles preparation, poultry farms, Agriculture products, canteen, beauty parlor, Ragi products, sato production, mushroom production, mustard oil production, sanitary pad production, bagwani, fruits and vegetable productions, dairy farms, eggs production, lemon grass oil production, goat farming, fish farming, herb oil production, medical herbs collections, tailoring etc. and earned good income. These women have not only started for her but provided her family's member and other women employment. Rural women of district have entered into entrepreneurship by yet they have many challenges to sustain their business in the throat-cut competition. In such condition, government should create such chain that facilitates to supply products produced by rural women and they see opportunities of being success. Intermediaries should be decreased to collect products from producers, it decreases benefit. They should have direct supplying opportunities to wholesale or company so that profit amount should be grown, rural women of district are unawareness with government schemes specially entrepreneurship development programs, government subsidies and loan.



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Information about those schemes should be delivered through proper channel and motivated them to take advantages. They should have direct access in taking advantage of government schemes, subsidies and loan and should be easy process. Rural women should be provided opportunities to understand environment, skill development, management, technical skills strategies and knowledge about marketing strategies and successful operational strategies for sustaining development.

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