

Government Schemes for Women Empowerment in Jharkhand: A Case Study of Ratu in Ranchi District

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Abstract

Women empowerment is central to inclusive development, particularly in Jharkhand, where rural and tribal populations face socio-economic challenges. The state government has launched various initiatives to uplift women through financial aid, skill development, and entrepreneurship. Key among them is the Mukhyamantri Maiya Samman Yojana, offering direct monthly monetary support to women of 18-50 years age group. Additionally, schemes like Self-Help Groups (SHGs) promotion, the Jharkhand Start-Up Policy 2016, Jharkhand State Industrial Policy 2001, and programs by the MSME Development Institute and Department of Industries play vital roles in fostering economic independence.

Based on survey, this study aims to assess women's awareness, participation, and benefits received from these schemes. It also highlights real-world impacts, identifies gaps for improving their effectiveness and suggests ways to strengthen women empowerment initiatives in Jharkhand.

Keywords: Women Empowerment, Jharkhand Government Schemes, Community Participation, Livelihood Promotion, Financial Inclusion

Introduction

Jharkhand, located in eastern India, is known for its rich natural resources, including coal, iron ore, and mineral deposits. The state has a predominantly rural population, with agriculture playing a key role in the economy. Despite its resources, Jharkhand faces significant socio-economic challenges, including poverty, unemployment, and infrastructure gaps.

Women in Jharkhand face numerous challenges, particularly in rural and tribal areas. Child marriage remains prevalent, with many girls married off at young age, often limiting their education and personal development. Literacy rates for girls are lower than those for boys, and access to quality education is limited, especially in remote areas. Additionally, girls face societal pressures, including early motherhood, gender-based violence, and limited opportunities for career advancement, contributing to a cycle of poverty and inequality. Efforts to address these issues through the role of the Government schemes, NGOs, Self Help Groups have been highly appreciable in the past decades. Their combined efforts have been highly beneficial in improving the social and economic status of women. As a result, the condition

of women has been improved a lot in comparison with 19th century. Now a days also, we often come across hatred and atrocities activities towards women, and social evils like dowry, infant feticide, harassment at work place and cases of rape are still present as a big giant, which are major challenges in our society and it is very necessary to check such evil practices so that dream of women empowerment could be shaped into reality. No doubtedly, the combined attempt of all is really appreciable and brought a noticeable change in improving the status of Women. No doubtedly, women are given respectable position in our society and make almost half of the population. Even though, the cases of gender biasing and atrocities towards women are very much common in Indian perspective. Nevertheless, Women have acquired a significant position in their social life, economic activities and decision making among their families. But, the figure is somewhat disappointing in rural areas.

This study is conducted to understand the effort carried out by the Government schemes in the women empowerment and their impact on it, especially in the Jharkhand. My attempt would be to bring out the main issues and challenges in the field of women empowerment. Even though, women are kept at the top and given respected position in our society and constitute almost half of the masses. Nevertheless *why we discuss always about empowerment of women and the necessity of it?* It is an important tool and aspect in the development of our country. The matter is directly linked with the large chunk of population in our society and burden of responsibilities of family lies on them. Hence, it becomes most important in the nature. When women move forward, the family moves, the village moves and the nation moves. No doubtedly, we live in the 21st century and enough efforts have been made to shape the dream into reality. Our commitment towards the Women Empowerment has proved a milestone in improving the condition of women. The efforts of Government and Civil Society have been appreciable and yielded a better result after Independence. It recognizes the challenges and looks at the opportunity for the development and improvement of its half masses of the population.

Concept of Women Empowerment

The concept of women's empowerment has evolved over time, with different definitions and perspectives. Generally, women's empowerment refers to the process of enabling women to take control of their lives, make decisions, and participate fully in all spheres of society. Empowerment of women includes their economic, social, and political empowerment. Economic empowerment refers to women's ability to access resources and participate in the economic decision-making process. Social empowerment refers to women's ability to participate in cultural, social, and community activities. Political empowerment refers to women's ability to participate in the political process and decision-making.

Challenges to Women Empowerment

Despite the importance of women empowerment, several challenges hinder its realization. Discrimination, lack of access to education and healthcare, limited economic opportunities, and cultural and social norms that restrict women's roles and activities. These challenges are particularly pronounced in developing countries, where women face multiple layers of discrimination based on their gender, ethnicity, and socioeconomic status. Areas of Women Empowerment: Empowering women can be achieved in several key areas, including education, employment, political participation, and health. In education, providing girls with equal access to education and ensuring that they stay in school is crucial for their empowerment. In employment, promoting gender equality in the workplace and providing

women with equal pay and opportunities for career advancement is essential. In political participation, ensuring women's participation in decision-making processes and promoting representation in elected bodies is vital. In health, ensuring women's access to quality healthcare services, including reproductive health services, is crucial for their empowerment.

Government's implemented schemes and incentives to support female empowerment in Jharkhand

The Jharkhand Rural Development Department implements various programs to alleviate rural poverty by creating infrastructure and providing sustainable employment opportunities for women. They offer credit, subsidies, and employment generating assets to those below poverty line.

(JSLPS) & Sakhi Mandals

The Jharkhand state livelihood promotion society and Sakhimandals are government schemes aimed at supporting women entrepreneurs in the state. JSLPS ensures women have resources and financial independence, while connecting them with Sakhimandals to generate new livelihoods. Credit linkage has been a powerful tool in this journey, with 32 lakh families linked to Sakhimandals and 2.54 lakh formed across the state.

Mukhyamantri Maiya samman Yojana

The Department of Women, Child Development & Social Security launched the Jharkhand MukhyamantriMaiyaSammanYojana scheme aims to enhance the financial security and well-being of women of 18-50 years age group across the state by providing financial assistance of Rs.2,500/- per month to women beneficiaries. The payments are directly deposited into their bank accounts by the 15th of every month.

Eligibility

The applicant should be a female.

The applicant should be a permanent resident of Jharkhand.

The applicant's age should be between 18-50 years.

Jharkhand Department of Industry

The Jharkhand Department of Industry issued the Jharkhand State Industrial Policy for 2012 that aimed to attract investors and promote sustainable industrial growth, fostering linkages between large and MSME industries, maximizing resource utilization, and fostering rural employment.

Jharkhand State Industrial Policy, 2001

The policy, implemented on November 15, 2000, aims to maximize state resources and stimulate industrial development by categorizing districts into three groups, leveraging natural and human resources for employment opportunities.

Jharkhand start-up policy 2016

The policy was introduced by the Jharkhand government to foster a business-friendly ecosystem, aiming to support 1000 direct start-ups and 1500 virtual start-ups by 2021.

MSME Development Institute, Ranchi

MSME Development Institute delivers skill development training through a variety of skill development and management development packages. It also offers technical assistance through seminars and workshops, project profiles, and capability assessments.

XISS Entrepreneurship Development Programs

are organized by Xavier Institute of Social Service to promote economic development and overall growth, with over 300 programs and vocational training programs conducted to support entrepreneurship and individual development.

Research Questions

- How have Government schemes helped to promote women empowerment in Jharkhand?
- What changes have occurred after receiving financial assistance from schemes?
- What challenges do women face in utilizing Government schemes effectively?

Objectives of the Study

- To study the various schemes of Government related with women empowerment in Jharkhand.
- To understand the concept of women empowerment and the Challenges to Women Empowerment.
- To study the role and importance of these schemes in various aspects.
- To assess awareness and impact of various women empowerment schemes launched by the government of Jharkhand

Methodology

Study Area: The research was conducted in Ratu Town of Ranchi District of Jharkhand.

Research Design: Descriptive and exploratory research using a mixed-method approach.

Sampling Method: Probability sampling method is preferred to minimize the risk of selection bias. The sample for the study consists of 200 people of Ratu Road Town.

Data Collection:

- **Primary Data:** Primary data will be obtained from interviews, observations, structured questionnaire, and surveys as per the need of the research.
- **Secondary Data:** Secondary data will be gathered from published journal articles, newspapers, magazines, web portals, reports of RBI, NABARD, Census surveys.
- **Data Analysis:** Quantitative data analyzed using percentage method and graphical representation. Qualitative data thematically analyzed.

Data Analysis and Findings

Data analysis is an important part of any research or dissertation. It is the process of organizing, examining, and interpreting the information collected during the study. The main purpose of data analysis is to find useful patterns, relationships, and answers to the research questions. By carefully studying the data, researchers can better understand their topic and draw meaningful conclusions. Data analysis can be done using numbers, charts, or even words, depending on the type of research. A good analysis helps to clearly present the results and supports the overall argument of the dissertation.

Table 01: Awareness of Specific women empowerment schemes

Srl. No.	Women Empowerment Schemes	No. Of Respondents out of 200
1	MukhyaMantriSukanyaYojana	150
2	MukhyaMantriMaiyaYojana	200
3	MSME Development Institute Ranchi	15
4	Jharkhand Start Up Policy	49
5	Jharkhand Department of Industry	2
6	Jharkhand MankiMunda Scholarship	26
7	Jharkhand State Rural Livelihood Promotion Society	10
8	Jharkhand Behan BetiSwavalambanProtsahanYojana	30

Source: Primary Data, March-April 2025

Above table 01 shows the awareness of specific women empowerment schemes among 200 people surveyed in Ratu. The most well-known scheme is the Mukhya Mantri MaiyaYojana, known by all 200 respondents. Mukhya Mantri SukanyaYojana is also widely recognized, with 150 people aware of it. Fewer respondents knew about other initiatives like Jharkhand Start-Up Policy by 49 respondents, Behan Beti Swayalamban ProtsahanYojana by 30, and Manki Munda Scholarship by 26. Awareness of schemes like the MSME Development Institute Ranchi by 15 respondents, State Rural Livelihood Promotion Society by 10, and Department of Industry by 2 respondents was quite low. This shows that while some government schemes are well publicized, others need better outreach.

Table 02: Sources of awareness

Srl. No.	Sources of Awareness	No. of Respondents
1	Television	200
2	Social media	170
3	Govt. Officials	150
4	Word of mouth	150

Source: Primary Data, March-April 2025

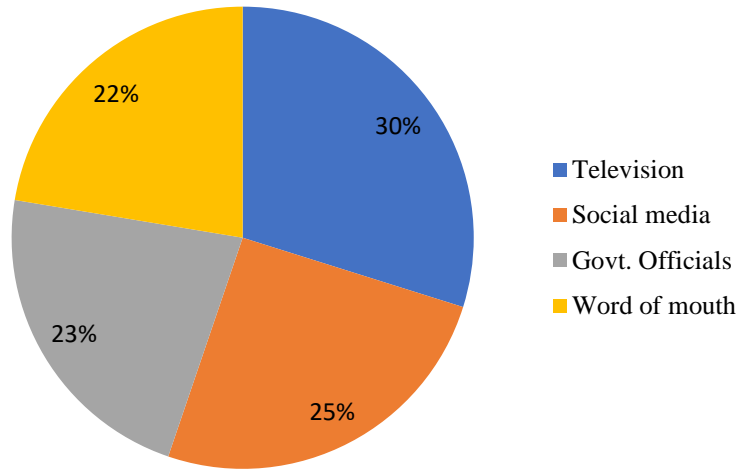


Fig:01.*Sources of awareness*

Fig.01 presents the different sources through which respondents became aware of women empowerment schemes in Jharkhand. The data shows that television is the most dominant source, with all 200 respondents (100%) reporting that they received information through TV. This indicates the strong reach and influence of visual media in spreading awareness.

Following TV, word of mouth played a significant role, as 160 out of 200 respondents mentioned that they learned about the schemes through conversations with friends, family, or community members. This highlights the importance of informal communication networks in rural areas.

Social media is also a major contributor, with 150 respondents stating they got information from platforms like Facebook, WhatsApp, or YouTube. This suggests growing digital engagement even in smaller towns like Ratu.

Finally, government officials were reported as a source of awareness by only 70 respondents, indicating that formal channels such as outreach by authorities or field visits may not be as widespread or effective as other methods.

Overall, the data suggests that mass media and social connections are the most effective ways to spread awareness about women empowerment schemes.

Table: 03Registration status and financial assistance under Mukhya Mantri Maiya Samman Yojana

Registration Status	No. of Respondents	Monthly Financial assistance
Registered	160	Rs. 2,500/-
Not Registered	40	0

Total	200	
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Source: Primary Data, March-April 2025

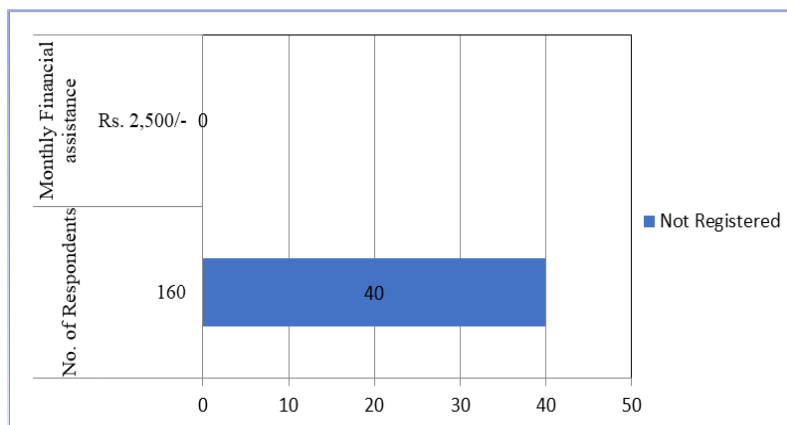


Fig: 02.Registration status and financial assistance under Mukhya Mantri Maiya Samman Yojna

The Above Table 03 and figure 02 shows that all 200 respondents (100%) are aware of the scheme. This indicates that the government has done an excellent job in spreading information about the program, and it has reached even the grassroots level.

Out of 200 respondents 160 have registered under MMSY and all women reported receiving Rs.2,500/- per month, and none reported receiving any lesser amount. This uniformity in benefit distribution is a strong sign of the scheme's proper implementation, transparency, and efficient management. It shows that there are no delays or discrepancies in the disbursement of funds.

Moreover, during field interactions, many women shared that this financial assistance has brought them a sense of security, dignity, and independence. The Rs.2,500 monthly support helps them meet essential household needs, invest in their children's education, and in some cases, start small income-generating activities.

This scheme is a shining example of women-centric governance in Jharkhand, showing how targeted welfare policies can bring about real change.

Table 04: Willingness of respondents to apply for MSME Development Institute, Ranchi (if eligible) Survey from Ratu Town

Educational qualification	Willing to apply(Yes/No)	Reason for willingness/Unwillingness	No. of Respondents
10Th Pass	No	Not aware of the benefits	40
Intermediate	Yes	To gain training	130
Graduate	Yes	To start business	30
Total			200

Source: Primary Data, March-April 2025

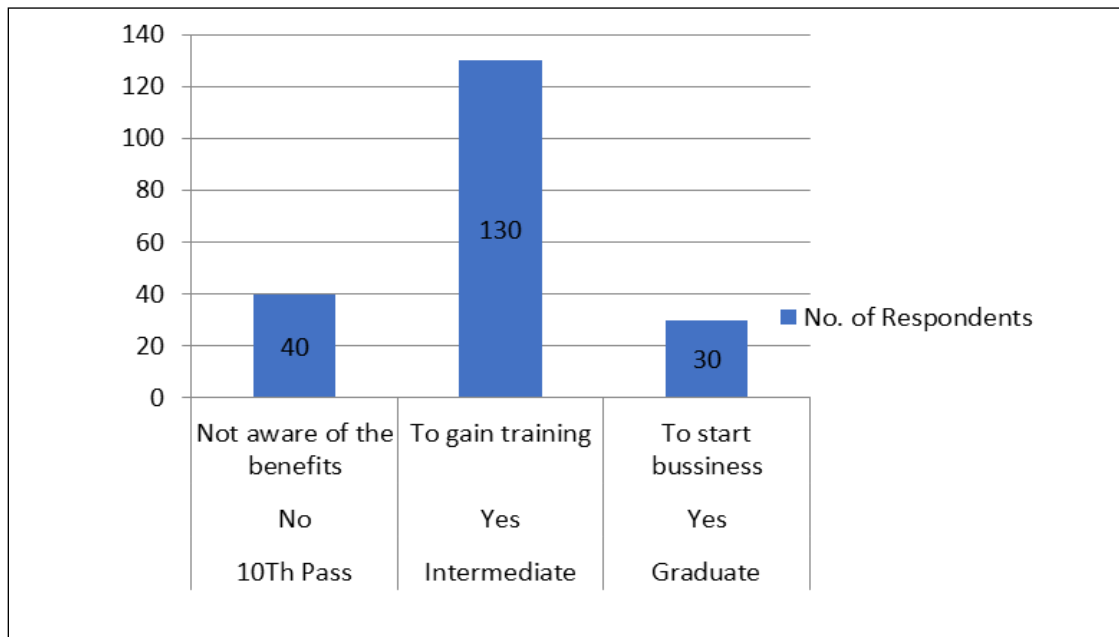


Fig: 03.Willingness of respondents to apply for MSME Development Institute, Ranchi (If eligible)

Above Table 04 and figure 03 presents data from a survey conducted in Ratu Town, focusing on the willingness of people to apply for the MSME (Micro, Small & Medium Enterprises) Development Institute in Ranchi, if they are eligible. It is based on the educational qualification of the respondents.

Out of 200 respondents 40 people, who had only completed 10th grade, said they would not apply because they were not aware of the benefits.130 people with intermediate-level education (12th pass) said they were willing to apply to gain training.30 graduates said they were interested in applying because they wanted to start a business.The bar chart below the table visually supports this data, showing the highest number of willing respondents i.e 130 were motivated by the opportunity to gain training, followed by 40 who were unaware of benefits and hence unwilling, and 30 graduates aiming to start their own business.

Table: 05.Preferred skill development programs for Women (Based on Responses)

Srl. No.	Skill development program	No.of Respondents
1	It & Digital Training	80
2	Tailoring & Handicraft	60
4	Entrepreneur Training	20
5	Health &Nurshing	40
Total		200

Source: Primary Data, March-April 2025

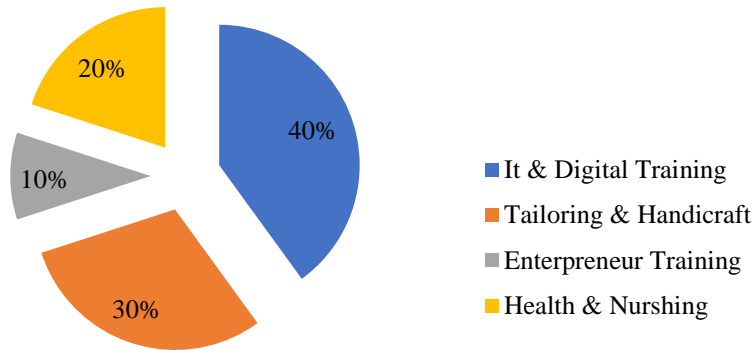


Fig: 04. Preferred skill development programs for Women

The above table 05 and figure04 shows the preferred skill development programs for women based on a survey conducted in Ratu Town in 2025. According to the responses, most women i.e 80are interested in IT and digital training. Tailoring and handicraft training is the second most preferred 60 respondents, followed by health and nursing by 40 respondents. And only 20 women chose entrepreneur training. In total, 200 women participated in this survey.

Table: 06. Schemes availed by women and their benefit

Srl. No	Name of the scheme	Type of benefit received	No. of beneficiaries
1	Mukhya mantra maiya samman yojana	Monthly financial assistance of 2,500/-	80
2	Jharkhand mankimunda scholarship scheme	15,000/-	1
3	Pradhan mantra matruvandana yojana	5,000/-	5

Source: Primary Data, March-April 2025

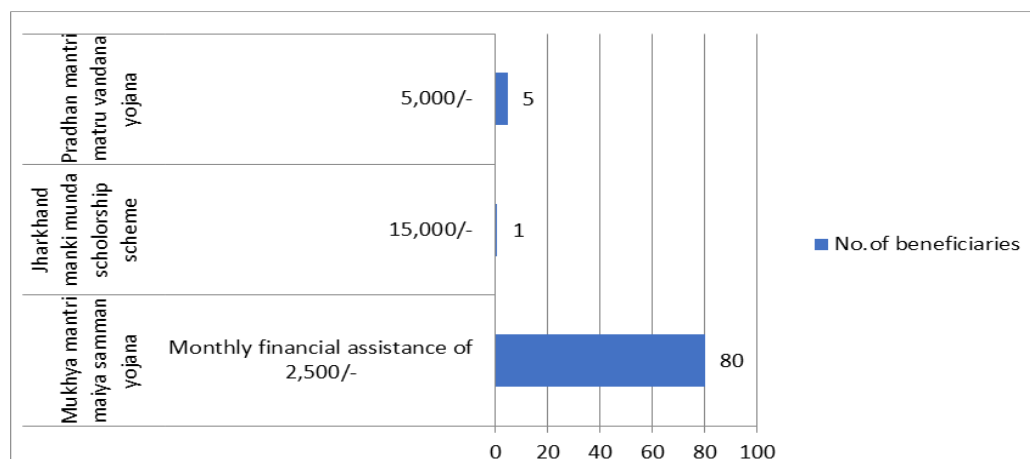


Fig: 05. Schemes availed by women and their benefit

The above Table 06 and figure05 shows information about three government schemes that women in Ratu Town have benefited from, based on a 2025 survey. The MukhyamantriMaiyaSammanYojana is the most used, helping 80 women with a monthly amount of Rs.2,500. One woman received Rs.15,000 through the Jharkhand MankiMunda Scholarship Scheme, and five women received Rs.5,000 each under the PradhanMantriMatruVandanaYojana.

Table 07: Are eligibility criteria easy to meet

Srl. No.	Criteria	No. of Respondents
1	Not Easy	100
2	Slightly Easy	20
3	Moderately Easy	80
4	Very easy	0
Total		200

Source: Primary Data, March-April 2025

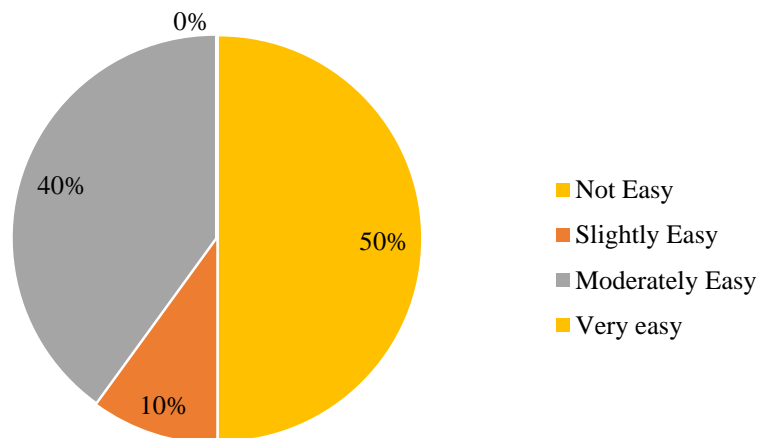


Fig: 06. Are eligibility criteria easy to meet

The above Table 07 and figure 06 shows the responses of 200 respondents from Ratu Town, regarding how easy they find the eligibility criteria for a certain scheme. Out of 200 respondents, 100 said the criteria are Not Easy to meet, 20 felt it is Slightly Easy, and 80 said it is Moderately Easy. No one felt the criteria were Very Easy. This suggests that most people find the eligibility conditions either difficult or only moderately easy to meet.

Table 08: Impact of Schemes on women's socio-economic status in Jharkhand

Srl. No.	Impact	No.of respondents
1	Not Improved	90
2	Slightly Improved	80
3	Moderetly improved	30

4	Highly improved	0
Total		200

Source: Primary Data, March-April 2025

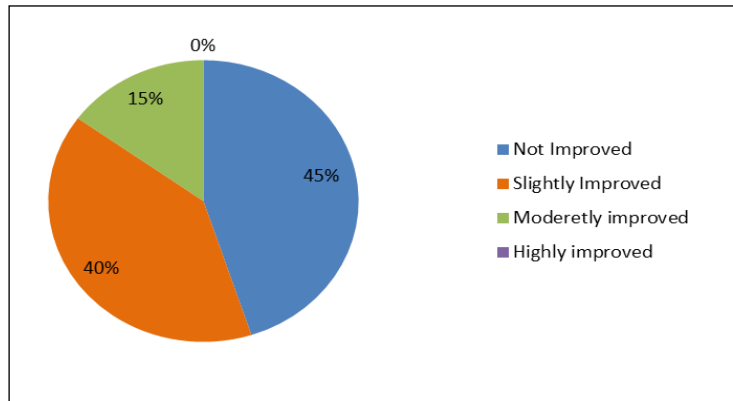


Fig: 07.Impact of Schemes on women's socio-economic status in Jharkhand

The above Table 08 and figure 07 shows the impact of government schemes on the socio-economic status of women in Ratu Town, Jharkhand. Out of 200 women surveyed, 90 said their condition had not improved, 80 felt a slight improvement, 30 reported moderate improvements, and none said their status had highly improved. This indicates that while some women have seen benefits from the schemes, a large number still feel little or no change in their socio-economic condition.

Table 10: Area where schemes have been more effective
(Multiple select answer out of 200)

Area	No.of Respondents
Education	200
Employment opportunity	160
Financial independence	150
Health & nutrition	20
Entrepreneurship & skill development	50
Sanitation & hygiene	10

Source: Primary Data, March-April 2025

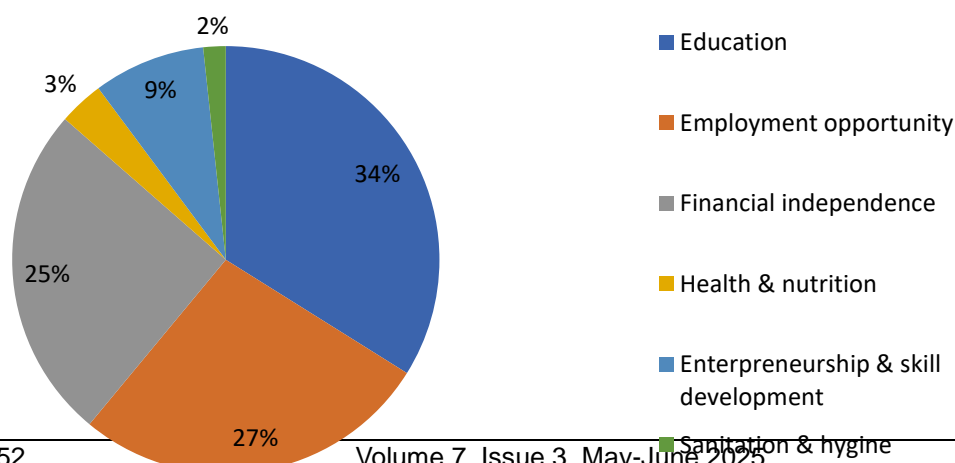


Fig: 08.Area where schemes have been more effective

Above Table 10 and figure 08 shows the areas where government schemes have been most effective, based on a survey of 200 people in Ratu Town. Most respondents i.e 100% said education has improved due to these schemes. About 80% felt there were better employment opportunities, and 75% said they became more financially independent. Only 10% mentioned improvements in health and nutrition, 25% noticed better entrepreneurship and skill development, and just 5% felt sanitation and hygiene had improved. The pie chart below the table visually shows these differences, highlighting that education had the biggest impact.

Table 11: Major barriers to women empowerment in the community (multiple choose question)

Barriers	No. of respondents
Societal norms	200
Lack of education & skills	60
Economic constraints	150
Limited access to resources	70
Violence & discrimination	20

Source: Primary Data

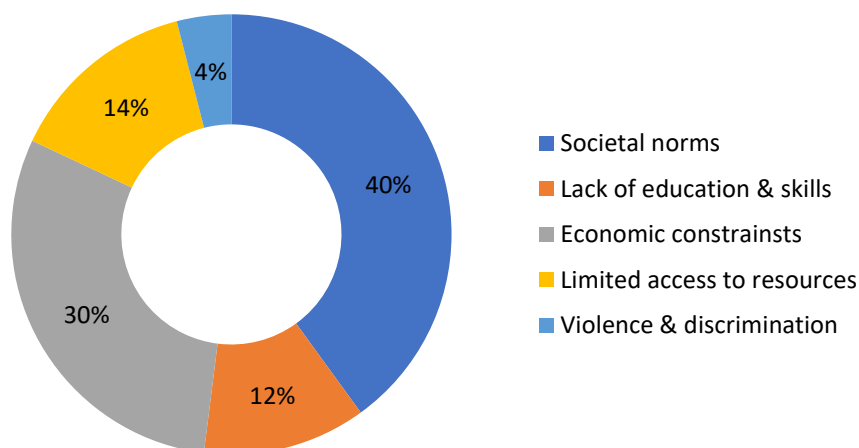


Fig: 09.Major barriers to women empowerment in the Community

Above Table 11 and figure 09 shows the main barriers to women's empowerment in the community based on a survey conducted in Ratu Town . The most common barrier identified is societal norms, with 200 respondents mentioning it. This is followed by economic constraints by 150 respondents, limited access to resources by 70, lack of education and skills by 60, and violence or discrimination by 20

respondents. These results highlight that traditional beliefs and financial challenges are the biggest obstacles for women trying to progress and participate equally in society.

Conclusion

This dissertation is about understanding how government schemes are helping to empower women in Jharkhand, especially in Ratu town. Women empowerment means giving women the freedom, confidence, and opportunity to take part in decision-making at home, in society, and in the economy. Over the years, the government of Jharkhand has launched several schemes to support women. These schemes focus on giving financial support, promoting education, ensuring health services, encouraging self-employment, and improving the overall social status of women. Ratu town was chosen for the survey because it is a semi-urban area with a mix of rural and urban features, making it a good place to study how well these schemes are working.

The main objective of the study is to find out how much women in Ratu know about government schemes and how much they benefit from them. Another goal is to see the impact of these schemes on women's lives whether they help them earn more money, become more independent, or gain respect in society. A field survey was conducted in Ratu town, where 200 women were interviewed. These women were from different age groups, education levels, and economic backgrounds. A questionnaire was used to collect information about their awareness of the schemes, participation in them, and the benefits received. The data collected was then analyzed to understand the overall situation.

Key Findings of the Survey

One of the most important findings of the survey is that 100% of the women interviewed were aware of the MukhyamantriMaiyaSammanYojana, a popular scheme in Jharkhand. This scheme gives Rs.2500 per month to eligible women. Around 60% of the women in the survey said they are currently receiving this benefit. Many women said this money helps them to manage their household expenses, pay for children's education, or invest in small businesses. Apart from this scheme, women were also aware of other programs like the SakhiMandal (Self-Help Groups), Jharkhand Start Up Policy, Jharkhand Department of Industry and MSME Development Institute Ranchi which give them small loans and support for starting small businesses. The Self-Help Groups (SHGs) in Ratu are working actively and are helping women become financially independent.

Challenges and Observations

Even though the awareness level is high for some schemes, many women still face problems in accessing the benefits. Some of the common problems include lack of proper documents, delays in payments, and lack of guidance. In some cases, women depend on male family members to apply for schemes or collect money, which reduces their independence. Another issue is that some women are not aware of how to use the benefits in the best way. For example, they may not know how to invest money in income-generating activities. It was also seen that younger women and those with more education are more confident and better informed about these schemes. There is a clear need for training and awareness programs to help more women take full advantage of the schemes.

Recommendations

The government should make the process of joining these schemes easier and more transparent. Regular training and awareness campaigns should be organized, especially in rural areas. More focus should be given to skill development and digital literacy for women. With proper support and guidance, these schemes can change the lives of women not just in Ratu but across Jharkhand.

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