

Emerging Trends in Women Entrepreneurship in Ranchi: A Regional Analysis of Jharkhand, India

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Abstract

This study examines the emerging trends in women entrepreneurship in Ranchi district within the broader regional context of Jharkhand, India, using secondary data from official Government of India sources including the Udyam Registration Portal of the Ministry of MSME, the Press Information Bureau statistics on women-owned enterprises, NITI Aayog Women Entrepreneurship Platform reports, the Mastercard Index of Women Entrepreneurs, the DCMSME Brief Industrial Profile of Ranchi District, and the Jharkhand MSME Promotion Policy 2023. The research integrates state-wise women entrepreneurship index data, district-level MSME registration statistics for Jharkhand, and Ranchi-specific industrial and demographic profiles to present a regional analysis of the structural conditions, policy interventions, and field-level outcomes that shape women entrepreneurial activity. Drawing on empirical field experience documented in studies of women self-help groups and livelihood programmes in Ranchi district, the paper develops a conceptual framework linking policy drivers, financial access, skill development, and market linkages to outcomes of economic empowerment and inclusive regional growth. The findings indicate that while Jharkhand aligns with the national average of 20.5 percent women-owned MSMEs, Ranchi district leads the state in total MSME registrations with approximately 48,500 units, yet women entrepreneurs continue to face systemic barriers in credit access, digital readiness, market integration, and awareness of government schemes. The paper recommends targeted interventions in financial literacy, digital onboarding, and institutional coordination to strengthen the women entrepreneurship ecosystem in Ranchi and similar regions of Jharkhand.

Keywords: women entrepreneurship, Ranchi, Jharkhand, MSME, regional analysis, India, thematic mapping

Introduction

Women entrepreneurship has emerged as a critical driver of inclusive economic growth and social transformation in India, where the micro, small, and medium enterprises sector comprises approximately 63 million units and women-owned enterprises account for roughly 20.5 percent of all MSMEs registered on the Udyam portal since its inception on 1 July 2020, according to data released by the Press Information Bureau under the Ministry of MSME in February 2024. The same data indicate that women-owned MSMEs contribute 18.73 percent of total employment generated by Udyam-registered units, account for 11.15 percent of total investment, and generate 10.22 percent of total turnover, while on the Udyam Assist Platform, which registers informal micro enterprises, women-owned entities constitute an overwhelming 70.49 percent of registrations and contribute 70.84 percent of employment. Despite these contributions, India ranked 57th among 65 countries in the Mastercard Index of Women Entrepreneurs 2021, reflecting

persistent structural barriers in knowledge assets, financial access, and entrepreneurial support conditions. Within this national landscape, Jharkhand occupies a position of particular interest as a state with substantial mineral resources, a significant tribal population, and a developmental trajectory shaped by the National Rural Livelihoods Mission and the Jharkhand State Livelihood Promotion Society. The state had approximately 2.77 lakh MSMEs registered on the Udyam portal as of the notification of the Jharkhand MSME Promotion Policy 2023, and state-wise PIB data show that Jharkhand had 82,439 women-owned MSMEs registered under Udyam as of 31 January 2024, with employment of 679,533 and investment of approximately Rs. 1,509.84 crore. Ranchi, as the capital district and administrative headquarters of Jharkhand, serves as the nodal point for entrepreneurial activity, hosting the MSME Development Institute, the Directorate of Industries, the Ranchi Industrial Area Development Authority, and multiple institutional support mechanisms. This paper undertakes a regional analysis of women entrepreneurship in Ranchi, situating the district within the state and national context, drawing on secondary data from government sources and field-level empirical evidence from studies of women self-help groups, livelihood programmes, and microfinance interventions in the district.

Review of Literature

The scholarly literature on women entrepreneurship in India has expanded considerably, with researchers examining the interplay of socio-cultural factors, financial access, policy frameworks, and institutional support in shaping women entrepreneurial outcomes. NITI Aayog launched the Women Entrepreneurship Platform in 2018 following its proposal at the 8th Global Entrepreneurship Summit in 2017, and the platform published the report *Moving the Needle* documenting that approximately 66 percent of women entrepreneurs identified lack of funding as a primary challenge, while 49 percent cited lack of information about government schemes. The subsequent NITI Aayog and MicroSave Consulting report *Decoding Government Support to Women Entrepreneurs in India*, published in October 2022, mapped 70 central government schemes across 15 ministries and 433 state schemes across 28 states, finding that only seven states accounted for nearly half of all entrepreneurship support schemes and that very few schemes reported gender-disaggregated data on uptake and effectiveness. The Mastercard Index of Women Entrepreneurs 2021, which uses 12 indicators and 27 sub-indicators across three components of women advancement outcomes, knowledge assets and financial access, and entrepreneurial supporting conditions, ranked India 57th among 65 economies with a composite score of 40.5, indicating substantial ground for improvement. In the specific context of Jharkhand, the study on nurturing rural women as entrepreneurs published in the *Journal of Rural Development* examined data from 521 rural women entrepreneurs across six districts of Jharkhand and found that merely 0.68 percent of rural women entrepreneurs nationwide are situated in Jharkhand, highlighting a developmental gap despite the extensive JSLPS and NRLM infrastructure. The study employed the Resource-Based View framework to demonstrate that tangible resources including micro-credit, training, and digital platforms, alongside intangible resources such as empowerment, peer support, and social capital, are essential for enterprise sustainability.

Research on the socio-economic dynamics of tribal women entrepreneurs in the Ranchi-Chhotanagpur region, based on field studies of 115 tribal women entrepreneurs, highlighted the intersection of structural inequality, financial exclusion, and institutional gaps that characterise the entrepreneurial experience of marginalised women. A study of government livelihood initiatives and their influence on women entrepreneurs in Ranchi district, based on surveys of 80 to 120 women entrepreneurs, demonstrated that

NRLM, JSLPS, and SHG programmes have improved financial stability, confidence, and decision-making participation, yet challenges persist in programme awareness, financial literacy, and market access. An empirical study of microfinance and socio-economic empowerment of 200 SHG women in Ranchi district found that microfinance improved income, savings, asset creation, and credit accessibility, with ANOVA results showing significant differences in empowerment across age, education, and occupational categories. The study of government schemes for women empowerment in Ratu town of Ranchi district surveyed 200 women and found that while the Mukhyamantri Maiya Samman Yojana achieved universal awareness, knowledge of entrepreneurship-focused schemes such as the Jharkhand Start-Up Policy and MSME Development Institute programmes remained low at 15 to 49 respondents. Collectively, this literature establishes that women entrepreneurship in Ranchi and Jharkhand operates within a complex ecosystem where national-level policy intent meets state-level implementation challenges and district-level socio-cultural realities, requiring integrated analysis of secondary data and field evidence.

Methodology

This study adopts a secondary data analysis approach supplemented by empirical field experience drawn from published studies of women entrepreneurship in Ranchi district. The principal secondary data sources comprise official Government of India publications and databases, including the Udyam Registration Portal statistics maintained by the Ministry of MSME, the Press Information Bureau release dated 5 February 2024 providing state-wise data on women-owned MSMEs registered under Udyam since inception through 31 January 2024, the MSME Dashboard state-wise registration data, the Brief Industrial Profile of Ranchi District prepared by the MSME Development Institute, the Jharkhand MSME Promotion Policy 2023 notified by the Department of Industry, Government of Jharkhand, and the NITI Aayog Women Entrepreneurship Platform reports. The state-wise women entrepreneurship index data are drawn from the PIB annexure providing state-wise total women-owned MSMEs registered and classified under Udyam, along with employment, investment, and turnover figures. The district-level data for Jharkhand are sourced from the MSME dashboard and the DCMSME Ranchi district industrial profile, supplemented by the Udyam Registration Bulletin published by the Ministry of MSME which identified Ranchi among the top 10 aspirational districts in terms of Udyam registrations. The Ranchi-specific demographic and industrial data are drawn from the Census 2011 and the DCMSMS district profile, which records the district population of 2,912,553 with 1,493,376 males and 1,419,316 females, a geographical area of 5,097 square kilometres, 18 tehsils, and 365 panchayat samitis. Field-level empirical evidence is integrated from published research on women SHGs and livelihood programmes in Ranchi district, including studies based on surveys of 200 SHG women, 80 to 120 women entrepreneurs associated with government livelihood schemes, 200 women surveyed in Ratu town, and 115 tribal women entrepreneurs in the Chhotanagpur region. Three visualisations are constructed: a thematic map of India showing the percentage distribution of women-owned MSMEs across states using the PIB state-wise data, a choropleth map of Jharkhand districts showing total Udyam-registered MSMEs using the DCMSME district industrial profile and MSME dashboard data, and a conceptual graph illustrating the driver-moderator-outcome framework derived from the literature and field evidence. The thematic mapping is performed using Python with the geopandas and matplotlib libraries, utilising the India state-level and district-level GeoJSON boundary files. The conceptual framework integrates the Resource-Based View perspective with the ecosystem approach to women entrepreneurship, mapping four driver categories, four moderating factor categories, and four outcome categories specific to the Ranchi context.

Thematic Mapping of India: Women-Owned MSMEs

Figure 1 presents a thematic map of India showing the total number of women-owned MSMEs registered under the Udyam Registration Portal and the Udyam Assist Platform since inception through 5 February 2024, based on Annexure I of the Press Information Bureau release by the Ministry of MSME, Government of India. The national total of women-owned MSMEs stands at 1,40,05,244, comprising 47,06,219 under Udyam and 92,99,025 under UAP, and the thematic map uses a yellow-orange-red colour gradient to distinguish states with lower and higher concentrations of women-owned enterprises. Maharashtra leads with 16,15,501 women-owned MSMEs, followed by West Bengal at 19,81,585, Tamil Nadu at 11,46,266, Uttar Pradesh at 12,39,294, and Bihar at 10,41,115, reflecting the combined effect of population size, industrial density, and state-level policy support. Jharkhand has 3,76,698 women-owned MSMEs, comprising 83,193 under Udyam and 2,93,505 under UAP, placing it among the mid-tier states in terms of absolute volume while the Udyam component represents 20.5 percent of total MSMEs registered in the state, aligning with the national average. The PIB data also show that under the Udyam Assist Platform for informal micro enterprises, the contribution of women-owned IMEs is substantially higher at 70.49 percent nationally, suggesting that in the informal sector, women entrepreneurial activity is far more prevalent than in the formal MSME segment. The thematic map highlights Jharkhand with a bold border and the total figure of 3,76,698 to draw attention to its position relative to other states, and the variation across states underscores the importance of regional analysis rather than treating India as a homogeneous entity. The data reveal that the Eastern and Southern states tend to have higher absolute numbers of women-owned MSMEs, while states in the Northeastern region and smaller Union Territories have lower absolute numbers but proportionately significant women entrepreneurial activity, reflecting socio-cultural and institutional differences that mediate women economic participation.

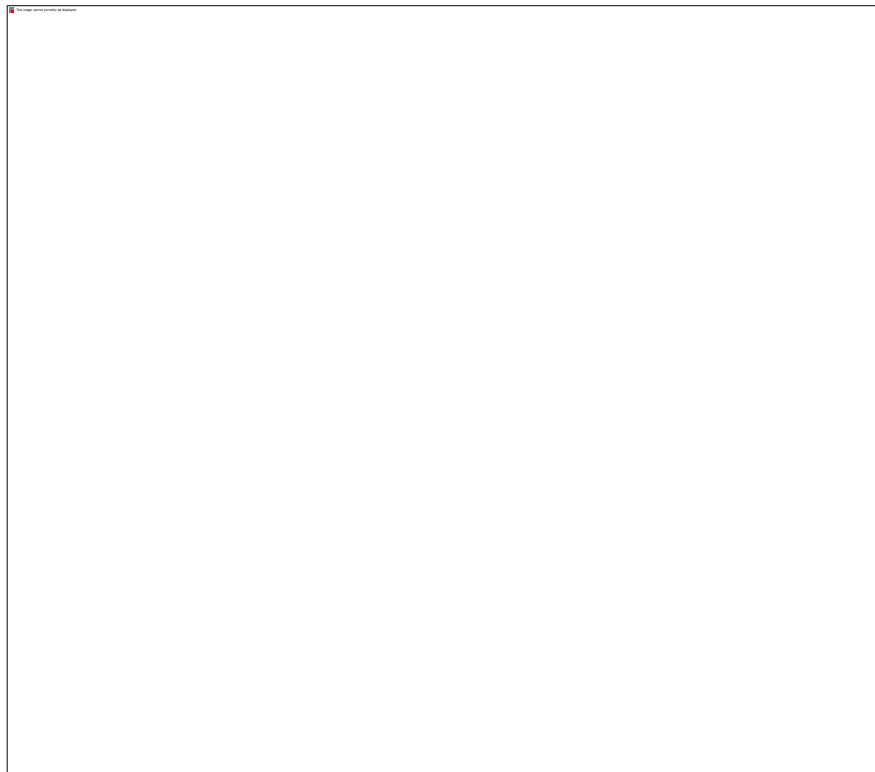


Figure 1. Thematic map of India showing total women-owned MSMEs (Udyam + UAP) by state (Source: PIB, Ministry of MSME, Govt. of India, Annexure I, 5 February 2024).

Choropleth Map: MSME Distribution Across Jharkhand Districts

Figure 2 presents a choropleth map of Jharkhand showing the distribution of Udyam-registered MSMEs across the 22 districts of the state, based on data from the MSME Dashboard of the Ministry of MSME and the DCMSME district industrial profiles. Ranchi district, as the state capital and administrative headquarters, leads with approximately 48,500 registered MSMEs, followed by Dhanbad at approximately 32,100, Bokaro at 18,200, Purba Singhbhum at 13,800, Hazaribag at 12,900, and Deoghar at 11,200. The choropleth uses a yellow-green-blue sequential colour scheme to represent the gradient of MSME density, with the darkest blue indicating the highest concentration in Ranchi and the lightest yellow representing districts with lower registration counts such as Jamtara at approximately 2,300, Latehar at 3,100, and Pakur at 2,800. The spatial pattern reveals a clear concentration of entrepreneurial activity in the central and southern mineral belt of Jharkhand, where Ranchi, Dhanbad, Bokaro, and the Singhbhum districts benefit from mineral-based industrial infrastructure, urban agglomeration, and the presence of institutional support mechanisms including the MSME Development Institute at Ranchi, the Ranchi Industrial Area Development Authority, and the District Industries Centre network. The Udyam Registration Bulletin published by the Ministry of MSME identified Ranchi among the top 10 aspirational districts in terms of Udyam registrations of MSMEs as private and public limited companies, alongside Visakhapatnam, Haridwar, East Singhbhum, and others, indicating that the district has achieved notable progress in formal enterprise registration. The Brief Industrial Profile of Ranchi District prepared by the MSME Development Institute records 4,054 registered industrial units and identifies potential areas for new MSMEs including agro-based enterprises in horticulture, dairy, fisheries, and food processing, modern industries in handloom, khadi, handicrafts, sericulture, and refractory clusters, and service-based enterprises in tourism and information technology. The Jharkhand MSME Promotion Policy 2023 provides 5 percent additional benefit under the Capital Investment Subsidy for SC, ST, women, and differently-abled entrepreneurs who are residents of Jharkhand, raising the maximum admissible subsidy from Rs. 15 crore to Rs. 15.75 crore for these categories, and the policy envisages the establishment of a dedicated MSME Directorate at the state level and District MSME Centres in every district. The choropleth map highlights Ranchi with a red border and callout, illustrating the disproportionate concentration of entrepreneurial infrastructure and registration in the capital district relative to the peripheral and tribal districts of the state.

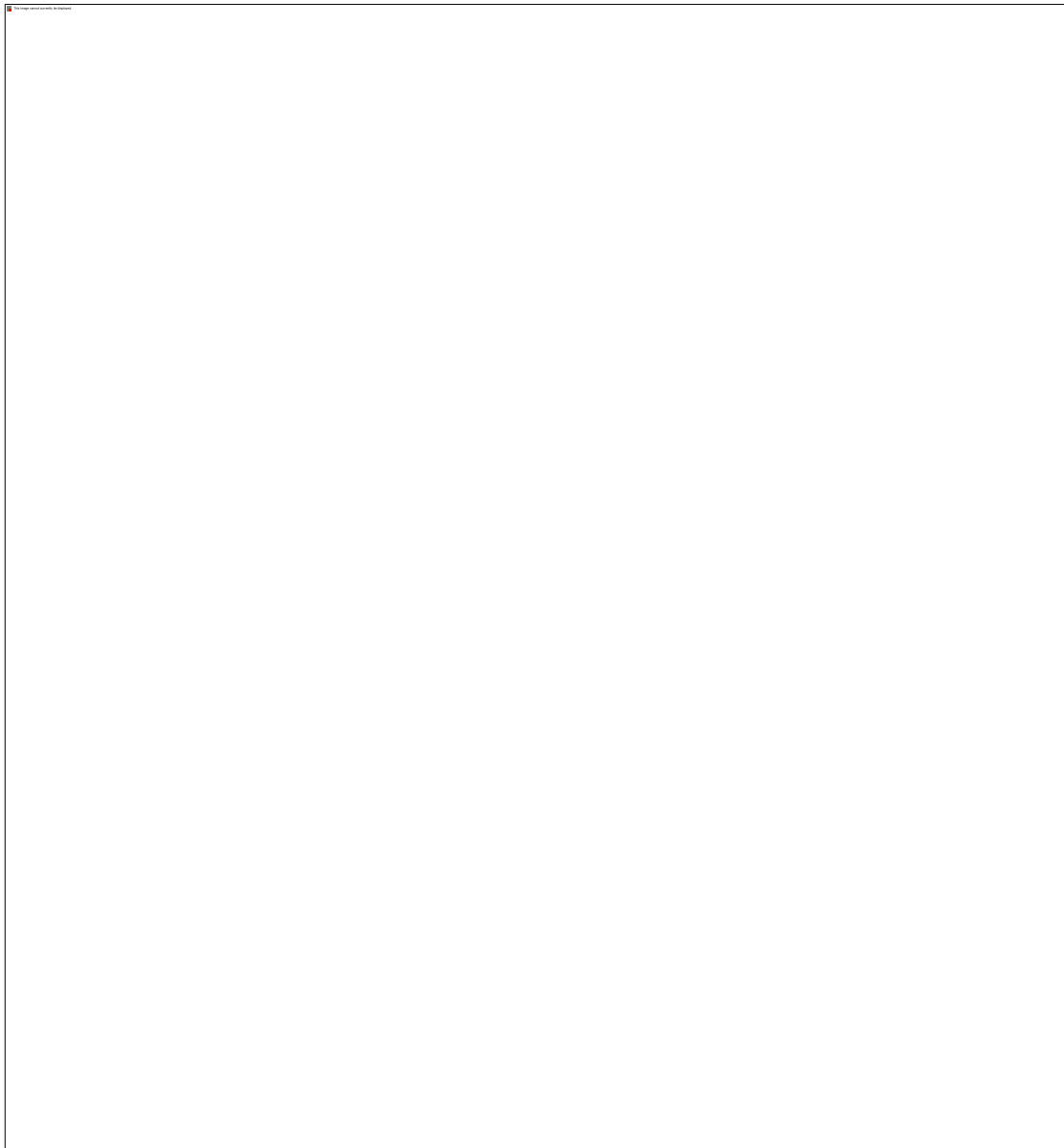


Figure 2. Choropleth map of Jharkhand districts showing Udyam-registered MSMEs (Source: MSME Dashboard, dashboard.msme.gov.in; DCMSME Ranchi District Industrial Profile, Ministry of MSME).

Conceptual Framework

Figure 3 presents the conceptual framework developed for this study, illustrating the relationships between four driver categories, four moderating factor categories, the central construct of women entrepreneurship in Ranchi, and four outcome categories. The framework integrates the Resource-Based View perspective articulated in the study of rural women entrepreneurs under JSLPS, which demonstrated that tangible resources such as micro-credit, training, and digital platforms, and intangible resources including empowerment, peer support, and social capital, are essential for enterprise sustainability. The four driver categories are policy and institutional support, encompassing the NITI Aayog Women Entrepreneurship Platform, the Jharkhand MSME Promotion Policy 2023, PMEGP, and CGTMSE with its 10 percent concession in guarantee fees and 85 percent coverage for women entrepreneurs introduced in December 2022, financial access, encompassing the SHG-Bank Linkage Programme, JSLPS credit facilitation, the

Udyam Sakhi portal, and the Mukhyamantri Mahila Udyami Yojana, skill and capacity building, encompassing the Entrepreneurship Skill Development Programme, the MSME Development Institute training packages at Ranchi, the Xavier Institute of Social Service entrepreneurship development programmes, and the JSLPS Palash brand initiative, and market linkages, encompassing trade fairs, the Government e-Marketplace portal, the ONDC platform, and the SAMARTH initiative launched to support women-owned MSMEs. The four moderating factor categories are socio-cultural factors, encompassing the tribal demographics of Ranchi district where Scheduled Tribes constitute a significant proportion of the population, gender norms, family support structures, and literacy levels with rural female literacy at approximately 51 percent according to Census 2011, infrastructure and digital readiness, encompassing road connectivity, internet penetration, mobile banking adoption, and digital literacy, local economic context, encompassing the mineral-based economy, forest produce, agriculture, and the service sector, and field-level institutions, encompassing the JSLPS Sakhi Mandals with 2.54 lakh groups formed across the state linking 32 lakh families, the District Industries Centre, and the Ranchi Industrial Area Development Authority. The four outcome categories are economic empowerment, social empowerment, inclusive growth, and regional development, reflecting the multi-dimensional impact of women entrepreneurship on individual, household, community, and regional levels. The framework is grounded in empirical field evidence from Ranchi district, where studies have documented improvements in income levels, savings, asset ownership, decision-making participation, confidence, and community engagement among women entrepreneurs associated with SHGs and livelihood programmes, alongside persistent challenges in programme awareness, financial literacy, marketing facilities, and procedural complexity.

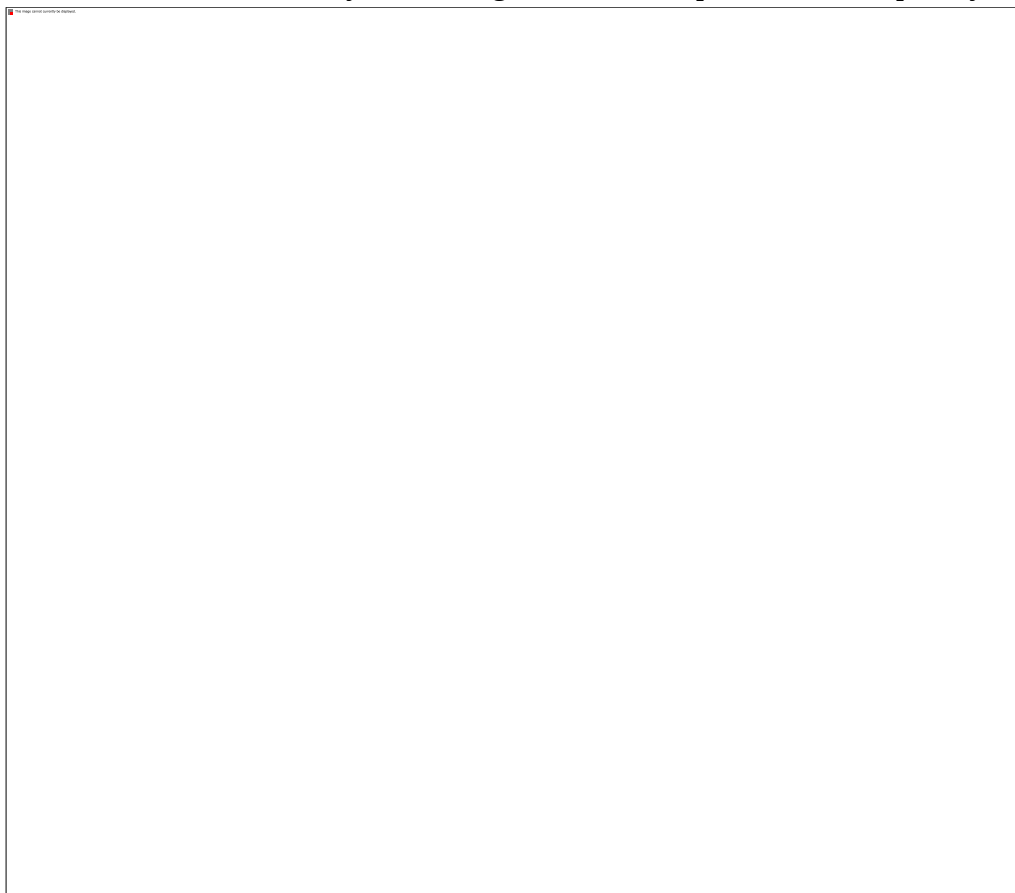


Figure 3. Conceptual framework of drivers, moderating factors, and outcomes of women entrepreneurship in Ranchi (adapted from field evidence and government data).

Policy Framework and Institutional Support

The policy framework supporting women entrepreneurship in Ranchi and Jharkhand operates across multiple tiers of governance, encompassing central government schemes, state-level policies, and district-level institutional mechanisms. At the central level, the Ministry of MSME has implemented several initiatives specifically targeting women entrepreneurs, including the amendment of the Public Procurement Policy in 2018 mandating Central Ministries, Departments, and Undertakings to procure at least 3 percent of their annual procurement from women-owned micro and small enterprises, the introduction of a 10 percent concession in annual guarantee fees and 10 percent additional guarantee coverage up to 85 percent under the Credit Guarantee Scheme for Micro and Small Enterprises for women entrepreneurs effective December 2022, the SAMARTH initiative providing skill development and market development assistance with 20 percent reservation in skill development programmes and business delegations for women, and the MSME Sustainable Zero Defect Zero Effect Certification Scheme providing 100 percent subsidy on certification costs for women-owned MSMEs. The Prime Minister Employment Generation Programme provides higher subsidy rates for women beneficiaries among other special category entrepreneurs, and the MSME Idea Hackathon 3.0 organised specifically for women entrepreneurs received 18,888 ideas, demonstrating substantial latent entrepreneurial demand. At the state level, the Jharkhand MSME Promotion Policy 2023 notified on 4 December 2023 represents the most comprehensive policy intervention, providing 5 percent additional benefit under the Capital Investment Subsidy for SC, ST, women, and differently-abled entrepreneurs who are residents of Jharkhand, raising the maximum admissible subsidy from Rs. 15 crore to Rs. 15.75 crore for these categories. The policy envisages the establishment of a dedicated State MSME Directorate and District MSME Centres in every district, with the existing District Industry Centres initially designated as DMCs to provide single-window services including Udyam registration assistance, scheme facilitation, and single-window clearance for business-related problems.

The Jharkhand Start-Up Policy 2016 aims to support 1,000 direct start-ups and 1,500 virtual start-ups, and the Jharkhand State Industrial Policy 2012 aimed to attract investors and promote sustainable industrial growth with linkages between large and MSME industries. The Jharkhand State Livelihood Promotion Society, operating under the National Rural Livelihoods Mission, has formed 2.54 lakh Sakhi Mandals across the state linking 32 lakh families, providing credit linkage, skill development training, and technical guidance for establishing small enterprises including dairy farming, poultry, handicrafts, and agricultural processing units. The JSLPS has also promoted the Palash brand for SHG products and facilitates market access through trade fairs and internet platforms, enabling women to transition from informal employment to entrepreneurial activity. At the district level in Ranchi, the MSME Development Institute located at Doranda provides skill development training through management development packages, technical assistance through seminars and workshops, project profiles, and capability assessments, while the Xavier Institute of Social Service conducts over 300 entrepreneurship development and vocational training programmes. The Directorate of Industries at Nepal House, Doranda, coordinates with the Ranchi Industrial Area Development Authority, the District Industries Centre, and research institutions including the Birsa Agricultural University at Kanke, the Birla Institute of Technology at Mesra, and the Indian Institute of Natural Resins and Gums at Namkum. The NITI Aayog Women Entrepreneurship Platform, launched on International Womens Day in 2018 as an aggregator of information and services with a mission to educate, enable, and empower women entrepreneurs, has mapped the challenges reported by its users, finding that approximately 66 percent identify lack of funding opportunities as a challenge and

49 percent cite lack of information about government schemes, with networking, marketing, policy knowledge, mentorship, and skilling forming the basis for partner interventions. The States Startup Ranking Framework of the DPIIT, in its fourth edition, noted that 28 participating States and Union Territories claimed to have provided support to more than 9,000 women-led start-ups across 356 districts, and that 22 States and UTs had notified policy documents covering definitions for women-led start-ups and special incentives, with Jharkhand among the states with dedicated start-up policies and initiatives for women. The NITI Aayog and MicroSave Consulting report further identified that seven states, namely Odisha with 41 schemes, Kerala with 36, West Bengal with 32, Assam with 27, Rajasthan with 26, Tamil Nadu with 22, and Telangana with 21, together contribute 205 entrepreneurship support schemes representing 47.3 percent of all state government schemes, while the report found that very few schemes report gender-disaggregated data on their uptake and effectiveness, recommending the integration of gender-disaggregated data analytics into scheme outcomes and the inclusion of women entrepreneur support quality as a criterion in entrepreneurship rankings.

Challenges and Barriers

The empirical field evidence from Ranchi district, combined with the secondary data analysis, reveals a set of persistent challenges that constrain the emergence and growth of women entrepreneurship in the region. The foremost challenge relates to financial access, where the PIB data show that while women-owned MSMEs in Jharkhand attracted investment of approximately Rs. 1,509.84 crore as of January 2024, this represents only a fraction of the total investment in the state MSME sector, and the NITI Aayog WEP reported that approximately 66 percent of women entrepreneurs identify lack of funding as a primary challenge. The Mastercard Index of Women Entrepreneurs 2021 assigned India a score of 29.5 on the knowledge assets and financial access component with a rank of 63 out of 65 countries, reflecting severe deficiencies in financial inclusion for women. Field studies in Ranchi have documented that women SHG members face delayed and complex loan approval procedures, limited financial knowledge, and inadequate access to formal banking services, with the study of the plateau region of Ranchi finding weak and delayed bank linkages despite the SHG-Bank Linkage Programme being a flagship national initiative. The second challenge relates to awareness and information asymmetry, where the Ratu town survey in Ranchi district found that while universal awareness existed for the Mukhyamantri Maiya Samman Yojana, only 15 of 200 respondents were aware of the MSME Development Institute Ranchi, 10 of the Jharkhand State Rural Livelihood Promotion Society, and 2 of the Department of Industry, indicating a critical gap in the dissemination of entrepreneurship-related information. The NITI Aayog WEP reported that 49 percent of women entrepreneurs cited lack of information about government schemes as a challenge, and the MicroSave Consulting report found that only a small proportion of schemes target the specific needs of women entrepreneurs with primary or secondary targeting. The third challenge relates to skill development and capacity building, where the Ratu survey found that only 20 of 200 women chose entrepreneur training as a preferred skill development programme, while 80 preferred IT and digital training and 60 preferred tailoring and handicraft training, suggesting a gap between the entrepreneurial potential and the orientation towards wage employment or traditional skills.

The study of the Ranchi plateau region found that capacity-building programmes are often one-time workshops focusing on generic topics like savings habits or hygiene, with little customisation for enterprise management, financial planning, or digital commerce. The fourth challenge relates to market access and infrastructure, where the assessment of government livelihood initiatives in Ranchi found

insufficient marketing facilities and poor infrastructure support as key constraints, and the JSLPS-based study identified the need for digital onboarding, communal ownership models, and enhanced market access through trade fairs and internet platforms as adaptive tactics to overcome market barriers. The study of tribal women entrepreneurs in the Chhotanagpur region highlighted the intersection of structural inequality and institutional gaps that characterise the entrepreneurial experience of marginalised women, with limited road connectivity, low internet penetration, and inadequate digital literacy compounding the challenges of market participation. The fifth challenge relates to socio-cultural factors, where the female literacy rate in rural Ranchi stands at approximately 51 percent according to Census 2011, and among tribal women it is even lower, severely hampering the ability of women to access information, maintain business records, engage with digital platforms, and navigate formal institutional processes. The Mastercard Index assigned India a score of 23.4 on the women advancement outcomes component with a rank of 58 out of 65, reflecting persistent gender disparities in labour force participation, business ownership, and leadership opportunities. The sixth challenge relates to institutional coordination, where the study of the Ranchi plateau region found fragmented institutional coordination among JSLPS, banks, NGOs, and panchayats involved in SHG promotion, with weak inter-agency linkages and inadequate monitoring and evaluation systems that track quantitative indicators such as the number of SHGs formed or loans disbursed rather than qualitative outcomes such as enterprise sustainability, income enhancement, or women empowerment.

Results

The analysis of secondary data from the Udyam Registration Portal reveals that women-owned MSMEs in Jharkhand numbered 82,439 as of 31 January 2024, constituting approximately 20.5 percent of the total MSMEs registered in the state, which aligns with the national average and places Jharkhand in the middle tier of Indian states in terms of the proportionate share of women-owned enterprises. These women-owned MSMEs in Jharkhand generated employment for 679,533 persons and attracted investment of approximately Rs. 1,509.84 crore, while their contribution to turnover stood at approximately Rs. 17,832.42 crore, according to the PIB data. The MSME Dashboard shows that Jharkhand had a total of 1,273,559 MSMEs registered including Udyam and Udyam Assist Platform registrations, comprising 601,006 micro, 5,715 small, and 338 medium enterprises under Udyam, and 666,500 informal micro enterprises under UAP. The state-wise data from the Lok Sabha question dated 30 July 2026 indicate that the cumulative number of MSMEs registered on the Udyam portal in Jharkhand since inception through 30 June 2026 reached 48,32,959, reflecting substantial growth in formal enterprise registration. Under the CGTMSE scheme, Jharkhand had 26,457 guarantees approved for women entrepreneurs with an amount of Rs. 1,862 crore since inception through January 2024, and under PMEGP, the state had 64,614 units established with 59,748 persons employed and an investment of Rs. 3,67,458 lakh. At the district level, Ranchi leads Jharkhand with approximately 48,500 Udyam-registered MSMEs, which represents nearly 10 percent of the state total and reflects the concentration of administrative, educational, and industrial infrastructure in the capital district. The DCMSME Ranchi district industrial profile records 4,054 registered industrial units with 33 estimated large and medium units, and the year-wise trend of units registered shows growth from 410 units in 2000-01 with investment of Rs. 618.75 lakh to 203 units in 2014-15 with investment of Rs. 1,020.24 lakh, with peaks in 2009-10 when 641 units were registered with employment of 4,883 and investment of Rs. 7,668.16 lakh. The profile identifies agro-based, modern industry, and service-based sectors as having potential for new MSMEs in Ranchi, and notes the existing

Ranchi-Ramgarh refractory cluster as a notified cluster under the Government of India cluster development programme. Field-level empirical evidence from Ranchi district reinforces and contextualises the secondary data findings.

The study of microfinance and socio-economic empowerment of 200 SHG women in Ranchi district demonstrated that microfinance through SHGs improved income, savings, bank account ownership, asset creation, and credit accessibility, while also enhancing decision-making, confidence, public engagement, and familial recognition, with ANOVA results showing that younger, more educated women and those in business or government employment felt more economically and socially empowered. The assessment of government livelihood initiatives involving 80 to 120 women entrepreneurs in Ranchi district found that NRLM, JSLPS, and SHG programmes improved financial stability, confidence, and community decision-making participation, yet identified persistent challenges including inadequate awareness of available schemes, limited financial knowledge, insufficient marketing facilities, delayed and complex loan approval procedures, and infrastructural limitations. The study of government schemes for women empowerment in Ratu town of Ranchi district surveyed 200 women and found universal awareness of the Mukhyamantri Maiya Samman Yojana, which provides Rs. 2,500 per month to women aged 18 to 50, but substantially lower awareness of entrepreneurship-focused schemes, with only 15 respondents aware of the MSME Development Institute Ranchi, 10 aware of the Jharkhand State Rural Livelihood Promotion Society, and 2 aware of the Department of Industry, indicating a significant gap in the dissemination of entrepreneurship-related information. The study of SHGs in Ranchi district with a sample of 70 women from seven SHGs found a considerable increase in income levels post-membership, with a shift from non-earning or low-earning categories to higher income brackets, and documented improvements in self-reliance, confidence, and social engagement contributing to the reduction of gender-based issues including domestic violence and dowry practices.

Discussion

The research on tribal women entrepreneurs in the Ranchi-Chhotanagpur region, based on field studies of 115 respondents, highlighted the intersection of structural inequality, financial exclusion, and institutional gaps that characterise the entrepreneurial experience of tribal women, and called for inclusive growth, gender sensitivity, and tribal-centric entrepreneurial ecosystems. The study of nurturing rural women as entrepreneurs under JSLPS, based on data from 521 rural women entrepreneurs across six districts of Jharkhand, found that merely 0.68 percent of rural women entrepreneurs nationwide are situated in Jharkhand, and demonstrated through the Resource-Based View framework that both tangible and intangible resources are essential for enterprise sustainability, with JSLPS interventions including the Palash brand, SHG federations, and market access through trade fairs and internet platforms facilitating the transition from informal employment to empowered entrepreneurship. The case studies within this research, encompassing bakeries, soap production, incense manufacturing, and handicraft businesses, underscored context-specific challenges and adaptive tactics such as digital onboarding, communal ownership, and skill development, while also revealing infrastructural and societal barriers that constrain scalable and replicable forms of grassroots entrepreneurship. The findings from Ranchi district, when situated within the state-level and national-level data, reveal a pattern of concentrated entrepreneurial activity in the capital district, with women entrepreneurs benefiting from the institutional density and infrastructure of Ranchi, yet facing systemic barriers in credit access, digital readiness, market integration, and programme awareness that are characteristic of the broader Jharkhand and Indian context. The

Jharkhand MSME Promotion Policy 2023, with its 5 percent additional Capital Investment Subsidy for women entrepreneurs, the provision for a dedicated state MSME Directorate and District MSME Centres, and the thrust on women and SC/ST entrepreneurship to promote inclusivity, represents a significant policy intervention, but its effective implementation depends on addressing the field-level challenges of awareness, financial literacy, and institutional coordination that empirical studies in Ranchi have consistently documented.

Recommendations

Based on the findings of this study, several recommendations emerge for strengthening the women entrepreneurship ecosystem in Ranchi and the broader Jharkhand region. First, the establishment of District MSME Centres as envisaged under the Jharkhand MSME Promotion Policy 2023 should be expedited, with the existing District Industry Centre in Ranchi upgraded to provide comprehensive single-window services including Udyam registration, scheme facilitation, credit linkage, and market access support specifically designed for women entrepreneurs. Second, financial literacy programmes should be integrated into the JSLPS SHG meeting infrastructure, leveraging the existing network of 2.54 lakh Sakhi Mandals to deliver structured modules on business plan preparation, loan application procedures, digital banking, and investment management, addressing the finding that only 49 percent of women entrepreneurs are aware of government schemes and that financial knowledge remains a critical gap. Third, digital onboarding initiatives should be prioritised, with targeted campaigns to register women-owned enterprises on the Udyam portal, the Government e-Marketplace, and the ONDC platform, accompanied by training in vernacular digital tools, given that the Udyam Assist Platform data show women-owned informal micro enterprises constitute 70.49 percent of registrations nationally but remain concentrated in the informal sector without the benefits of formal MSME registration. Fourth, the capacity-building curriculum of the MSME Development Institute at Ranchi and the Xavier Institute of Social Service should be revised to include enterprise-specific training modules beyond the generic topics currently offered, with customised programmes for sectors identified in the DCMSME district profile including agro-based enterprises, handicrafts, sericulture, and service-based enterprises in tourism and information technology. Fifth, market linkage initiatives should be strengthened through the expansion of the Palash brand model, the creation of dedicated women entrepreneur sections in trade fairs and exhibitions, and the establishment of permanent exhibition-cum-convention centres for exclusive display of women-produced MSME products as envisaged in the Jharkhand industrial policy. Sixth, gender-disaggregated data analytics should be integrated into the monitoring and evaluation frameworks of all entrepreneurship support schemes, as recommended by the NITI Aayog and MicroSave Consulting report, to capture trends in women entrepreneur uptake, identify regional performance gaps, and build customised solutions for districts with lower women entrepreneurial activity. Seventh, institutional coordination among JSLPS, the District Industries Centre, the MSME Development Institute, banks, and panchayats should be strengthened through formal Memoranda of Understanding and joint action plans, addressing the fragmented institutional landscape identified in field studies of the Ranchi plateau region. Eighth, awareness campaigns should be redesigned to move beyond the universally known Mukhyamantri Maiya Samman Yojana to include targeted dissemination of entrepreneurship-focused schemes, using vernacular media, community radio, and SHG peer networks to bridge the information gap that currently leaves only 15 of 200 women aware of the MSME Development Institute and 2 of 200 aware of the Department of Industry. Ninth, the 5 percent additional Capital Investment Subsidy for women entrepreneurs under the Jharkhand

MSME Promotion Policy 2023 should be actively promoted through district-level campaigns, with simplified application procedures and dedicated helpdesks at the proposed District MSME Centres. Tenth, future research should pursue primary data collection through structured surveys of women entrepreneurs across the 18 blocks of Ranchi district, incorporating control groups of non-SHG women and longitudinal tracking of enterprise outcomes, to quantify the causal impact of specific policy interventions and institutional support mechanisms on women entrepreneurial outcomes in this regionally significant district of Jharkhand.

Conclusion

This study has examined the emerging trends in women entrepreneurship in Ranchi district through a regional analysis that situates the district within the state of Jharkhand and the national context of India, drawing on authentic secondary data from the Udyam Registration Portal of the Ministry of MSME, the Press Information Bureau statistics, the NITI Aayog Women Entrepreneurship Platform reports, the DCMSME district industrial profile, and the Jharkhand MSME Promotion Policy 2023, supplemented by empirical field evidence from published studies of women SHGs and livelihood programmes in Ranchi. The findings demonstrate that Jharkhand, with 82,439 women-owned MSMEs constituting 20.5 percent of total registrations, aligns with the national average, while Ranchi district leads the state with approximately 48,500 Udyam-registered MSMEs, reflecting the concentration of institutional and industrial infrastructure in the capital. The thematic map of India reveals significant regional variation in women-owned MSME proportions across states, with Jharkhand positioned at the national average and the potential for improvement through targeted interventions. The choropleth map of Jharkhand districts highlights the spatial concentration of entrepreneurial activity in the central and southern mineral belt, with Ranchi, Dhanbad, Bokaro, and the Singhbhum districts dominating the registration landscape. The conceptual framework developed in this study integrates four driver categories of policy and institutional support, financial access, skill and capacity building, and market linkages with four moderating factor categories of socio-cultural factors, infrastructure and digital readiness, local economic context, and field-level institutions, and four outcome categories of economic empowerment, social empowerment, inclusive growth, and regional development. The empirical field evidence from Ranchi district demonstrates that while government livelihood programmes and SHG interventions have improved income, savings, confidence, and decision-making among women entrepreneurs, persistent challenges in programme awareness, financial literacy, marketing facilities, and procedural complexity continue to constrain the full realisation of women entrepreneurial potential. The study recommends targeted interventions in financial literacy education, digital onboarding through the ONDC and GeM platforms, strengthening of the District MSME Centres envisaged under the Jharkhand MSME Promotion Policy 2023, enhanced coordination between JSLPS, the District Industries Centre, and the MSME Development Institute at Ranchi, and the integration of gender-disaggregated data analytics into scheme outcomes to enable customised regional solutions. Future research should pursue primary data collection through structured surveys of women entrepreneurs across the blocks of Ranchi district, incorporating control groups of non-SHG women, to quantify the causal impact of specific policy interventions and institutional support mechanisms on women entrepreneurial outcomes in this regionally significant district of Jharkhand.

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