



Women Struggles: Socioeconomic Challenges Faced by Women Artisans in Ranchi District

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Abstract:

This study explores the multifaceted socioeconomic challenges faced by women artisans in the traditional handicraft sectors of Ranchi district, Jharkhand. Despite their crucial role in sustaining indigenous art forms and contributing to the rural economy, these women often remain marginalized due to poverty, limited market access, lack of financial inclusion, and inadequate institutional support. The study also investigates the extent of access to financial resources available to these artisans and critically assesses the effectiveness of government schemes intended to support and empower them. Using a document analysis methodology, the research draws upon academic literature, policy documents, government reports, and NGO publications to uncover patterns and gaps in the support structures surrounding women artisans. The findings highlight significant barriers related to gender, caste, digital illiteracy, and weak implementation of schemes, calling for a more integrated and localized approach to artisan empowerment in the region.

Keywords: Women Artisans, Socioeconomic Challenges, Traditional Handicrafts, Ranchi Financial Access, Government Schemes, Empowerment, Artisan Economy.

1. Introduction:

Women artisans in India have historically been the backbone of the country's traditional handicraft sectors, contributing significantly to the preservation of cultural heritage and the sustenance of rural economies. In the tribal heartland of Jharkhand, particularly in Ranchi district, women have played a pivotal role in weaving, bamboo craft, pottery, and other indigenous art forms. Despite their crucial contributions, these women often remain marginalized, facing a multitude of socioeconomic challenges that hinder their growth and empowerment (De, 2020). These challenges stem from factors such as poverty, illiteracy, gender-based discrimination, lack of market access, and limited institutional support, all of which perpetuate cycles of economic and social vulnerability (Kumar & Sinha, 2021).

Women artisans in Ranchi, many of whom belong to Scheduled Tribes and other marginalized communities, work under precarious conditions. Their artisanal activities, although skill-intensive, are poorly remunerated due to exploitative middlemen, limited bargaining power, and lack of direct access to lucrative markets (Choudhary & Ekka, 2022). Moreover, the absence of adequate policy frameworks and financial inclusion initiatives prevents these women from scaling their work beyond subsistence levels. As a result, the

contribution of women artisans to household incomes is often undervalued, reinforcing traditional gender roles and limiting their autonomy (Banerjee & Pandey, 2023).

The economic uncertainties faced by these artisans are further compounded by social challenges. Many women artisans balance their craftwork with unpaid domestic labor, childcare, and agricultural duties, which leaves them with little time or energy to engage in skill development or entrepreneurial training (Singh & Das, 2021). Cultural constraints also act as barriers; in many cases, societal norms restrict women's mobility and limit their participation in cooperatives or self-help groups, curbing their collective bargaining power (Mehta & Raj, 2020). This social exclusion is deeply rooted in patriarchal structures that continue to dominate rural and tribal societies in the region.

Furthermore, global market trends and rapid industrialization have led to a decline in demand for traditional handicrafts, adversely impacting the livelihoods of artisans. The lack of digital literacy and e-commerce exposure among women artisans in Ranchi restricts their ability to tap into broader markets or benefit from government schemes like "Make in India" or "Vocal for Local" (Prasad & Devi, 2023). Even when such schemes exist, there is often a gap in their implementation at the grassroots level, making them inaccessible to the very women who need them most.

Given this backdrop, there is an urgent need for research that not only highlights the struggles of these women but also advocates for sustainable policy interventions, community-based support mechanisms, and inclusive development practices. Empowering women artisans in Ranchi through skill development, financial assistance, market linkages, and social support systems is vital not just for their individual growth, but for the overall socioeconomic development of the region (Sharma & Topno, 2024). Understanding the nuanced challenges they face serve as a foundation for designing holistic interventions that truly uplift and empower them.

1.1. The Statement of the Problem:

Despite their invaluable contributions to preserving indigenous crafts and sustaining local economies, women artisans in Ranchi district continue to face significant socioeconomic challenges that hinder their personal and professional growth. These challenges include low income, lack of access to markets, inadequate institutional support, gender-based discrimination, limited educational opportunities, and minimal exposure to modern tools and technologies. The intersection of poverty, patriarchy, and policy gaps further marginalizes these women, leaving them with little agency to improve their livelihoods or assert their rights. This study seeks to investigate the depth and dimensions of these struggles, aiming to highlight the systemic barriers that prevent women artisans from achieving economic independence and social empowerment in Ranchi district.

1.2. The Significance of the Study:

This study holds significant relevance as it aims to shed light on the often-overlooked socioeconomic struggles faced by women artisans in the Ranchi district, a region rich in traditional handicraft practices yet marked by deep-rooted gender and economic inequalities. By exploring the multifaceted challenges these women encounter—including limited market access, low income, and social marginalization—the research provides valuable insights for policymakers, NGOs, and development practitioners working toward gender-inclusive economic development. Understanding these issues is essential for designing targeted interventions that can enhance the livelihoods of women artisans through skill development, financial inclusion, and sustainable market linkages. Ultimately, the study contributes to the broader discourse on women's empowerment, rural entrepreneurship, and cultural preservation in tribal and marginalized communities.

1.3. The Research Questions:

RQ₁: What are the various socioeconomic challenges faced by women artisans in the traditional handicraft sectors of Ranchi district?

RQ₂: To what extent do women artisans in the traditional handicraft sectors of Ranchi district have access to financial resources?

RQ₃: How effective are government schemes in supporting and empowering women artisans in Ranchi district?

1.4. The Objectives of the Study:

O₁: To identify the various socioeconomic challenges faced by women artisans in the traditional handicraft sectors of Ranchi district.

O₂: To explore the extent of access to financial resources available to these artisans of traditional handicraft sectors of Ranchi district.

O₃: To assess the role of government schemes in supporting and empowering women artisans in Ranchi.

2. The Review of Related Literature:

Singh, N., Kaur, K., Moid, S., Rehman, A. U., & Rushdi, N. J. (2025). Crafting empowerment through Madhubani painting: The journey of rural women artisans. The results showed five overarching themes with twenty-two subthemes each. Human, social, and economic capital as they pertain to women artists working in Madhubani paintings provide the basis of the first three topics, which are rooted in capitalism theory. Two main points emerged from the data: the difficulties women craftspeople encounter and the promising new prospects presented by the developing industry.

Noor, S., Akhtar, C. S., Naveed, S., & Isa, F. M. (2022). Women artisans facing obstacles. In *Artisan and handicraft entrepreneur*. The target population for this study consists of twenty rural women artisan entrepreneurs hailing from the Punjab zone. Research shows that women artisan entrepreneurs face a number of challenges, including but not limited to: lack of infrastructure, power outages, exploitation by intermediaries, restricted marketing options, lack of direct consumer interaction, less money, less family support, and poorer profitability. Younger generations are hesitant to continue their family's profession due to the difficulties they have encountered, according to the results. Findings from this study will be useful for lawmakers as they craft legislation to support female artisan businesses via training and education, which is crucial to the survival of this sector.

Kanungo, P., Sethi, N., & Biswal, P. (2021). Socio-economic condition, welfare schemes, and occupational structure of 'pattachitra' artisans in Odisha, India. Policymakers may benefit from this research by better understanding the challenges faced by traditional craftspeople. It offers recommendations for creating a stable income for craftsmen, including subsidised raw materials, fair-priced wholesale stores, financial aid for showroom construction, and easy promotional events. It is important to highlight this research because of its singularity—its previously unseen qualitative results.

Jyoti, & Kishore, S. (2019, October). A Socio-economic Study of Entrepreneurial Abilities of Rural and Urban Women in Ranchi District, Jharkhand and Need of ICT for Transforming Their Abilities. Through participation in this program, rural women were able to hone their entrepreneurial spirit, save money regularly, become better managers, gain confidence to take calculated risks, learn to invest their own money,

and build an attitude of independence. Nevertheless, it was believed that the use of ICT in SHG training programs was crucial in order to enhance the entrepreneurial abilities of businesswomen in both urban and rural regions. The purpose of this paper is to examine the history of SHGs, the challenges and opportunities they present to women entrepreneurs, and the ways in which information and communication technology (ICT) can improve SHG training programs for both urban and rural women, taking into account their respective socioeconomic statuses.

Shah, A., & Patel, R. (2017). Problems and challenges faced by handicraft artisans. Since most craftsmen possess innate artistic abilities, the handicraft industry has enormous potential to provide job opportunities for millions of craftspeople spread out over the nation. Gujarati women have achieved great success in the “Needle and Thread” craft. Typically, they are employed for this purpose inside their homes. However, these things are in high demand nowadays. According to market need, they necessitate a professional touch. In an effort to promote art and craftspeople, the government has implemented a number of programs and initiatives. There have been many attempts, both official and otherwise, but the results have been disappointing. Because of their disorganisation, lack of knowledge, money, exposure to new technology, market information, and institutional framework, handicraft artists endure tremendous hardship.

2.1. The Research Gap:

Although existing studies have explored the challenges faced by women artisans in various regions such as Bihar, Punjab, and Odisha, there is a clear lack of region-specific research focusing on the unique socioeconomic realities of women artisans in Ranchi district. Most of these studies broadly address difficulties like infrastructure gaps, limited marketing access, and financial constraints, yet they overlook local tribal dynamics, cultural norms, and caste-based exclusions that affect women artisans in Jharkhand. Additionally, studies also touched upon SHGs and entrepreneurial development in Ranchi, their work did not specifically analyze financial resource accessibility or utilization by artisans, nor did it assess how government schemes are implemented and perceived by rural craftswomen. Furthermore, while Shah and Patel (2017) critique national-level handicraft support mechanisms, they fail to examine the effectiveness of such schemes at the grassroots level in Ranchi, particularly from a gender and intersectionality perspective. Therefore, a significant research gap exists in understanding the localized, gendered, and structural challenges, financial access limitations, and the on-ground effectiveness of government interventions for women artisans in the traditional handicraft sectors of Ranchi district.

3. The Methodology of the Study:

The present study adopted **document analysis** as its primary research methodology to investigate the socioeconomic challenges, financial accessibility, and the role of government schemes in the lives of women artisans in the traditional handicraft sectors of Ranchi district. Document analysis is a qualitative research method that involves a systematic review and interpretation of existing textual data, including government reports, policy documents, academic journal articles, NGO publications, and evaluation reports of relevant schemes and programs. This approach enabled the researcher to extract meaningful patterns, themes, and insights from both historical and contemporary records, allowing for a comprehensive understanding of the contextual realities faced by women artisans. The use of document analysis also facilitated triangulation of findings from diverse sources, enhancing the credibility and depth of the study while minimizing fieldwork limitations.

4. The Analysis and Interpretation:

Pertaining to Objective 1

O₁: To identify the various socioeconomic challenges faced by women artisans in the traditional handicraft sectors of Ranchi district.

Women artisans in the traditional handicraft sectors of Ranchi district encounter a wide range of interlinked socioeconomic challenges that significantly impede their progress and well-being. One of the most pressing issues is **economic insecurity**, as most artisans earn minimal income from their crafts, which often fails to meet basic living expenses. Due to the informal nature of their work, these women lack access to stable employment, wage protection, or social security benefits, placing them in a precarious financial situation (Choudhary & Ekka, 2022). The absence of minimum wage enforcement and reliance on seasonal or irregular income further amplifies their vulnerability.

Limited market access and exploitation by intermediaries present another major obstacle. Most women artisans in Ranchi operate through informal channels and depend on local traders or middlemen to sell their products, which drastically reduces their profit margins. These intermediaries often exploit artisans by offering unfair prices or delaying payments (Kumar & Sinha, 2021). Additionally, the lack of awareness about digital platforms and e-commerce tools prevents these women from reaching wider markets, keeping them trapped in localized, low-paying networks (Prasad & Devi, 2023).

Educational disadvantages and low literacy levels also hinder their growth. Many women artisans, particularly from tribal communities, have received little or no formal education, which limits their ability to manage finances, maintain records, or participate in training programs. This educational gap contributes to a lack of confidence in dealing with government agencies, NGOs, or financial institutions (Singh & Das, 2021). Without basic literacy and numeracy skills, they struggle to access information on government schemes or to advocate for their rights effectively.

Social and cultural barriers deeply rooted in patriarchal norms also play a significant role in limiting women artisans' potential. In many tribal and rural areas of Ranchi, women are expected to prioritize domestic responsibilities and caregiving roles over income-generating activities, which restricts their time and mobility (Mehta & Raj, 2020). Cultural stigma around women's public participation further isolates them from forming or joining cooperatives or self-help groups, which could otherwise enhance their bargaining power and access to collective resources.

Lack of access to credit and institutional support is another critical challenge. Women artisans often lack collateral or formal identification documents, which disqualify them from receiving loans from banks or credit institutions. Microfinance institutions and government subsidies exist but are often inaccessible due to bureaucratic hurdles, corruption, or lack of proper guidance (Banerjee & Pandey, 2023). Consequently, these women remain dependent on local moneylenders who charge exploitative interest rates, pushing them further into debt cycles.

Lastly, **inadequate infrastructure and poor working conditions** exacerbate the problem. Many artisans work from poorly lit, cramped spaces without proper ventilation, tools, or safety equipment. These conditions not only reduce productivity but also lead to long-term health issues. Moreover, insufficient transportation, communication facilities, and lack of organized marketplaces make it even harder for them to scale their enterprises or reach urban buyers (Sharma & Topno, 2024).

The socioeconomic challenges faced by women artisans in Ranchi's traditional handicraft sectors are deeply rooted in systemic inequalities and structural barriers. Addressing these issues requires a holistic and gender-sensitive approach that integrates education, financial inclusion, policy reforms, and social empowerment.

Pertaining to Objective 2

O₂: To explore the extent of access to financial resources available to these artisans of traditional handicraft sectors of Ranchi district.

Access to financial resources remains a critical yet underdeveloped component of economic empowerment for women artisans in the traditional handicraft sectors of Ranchi district. Despite the recognition of their cultural and economic contributions, these artisans often find themselves excluded from formal financial systems. One of the primary barriers is the lack of collateral or formal documentation—such as land records, identity proofs, or business registrations—required by banks and financial institutions for issuing loans or credit facilities (Kumar & Sinha, 2021). As a result, many artisans are forced to rely on informal sources such as local moneylenders, who often impose exorbitant interest rates, plunging these women into cycles of debt and dependency (Singh & Das, 2021).

Government financial schemes such as the **PradhanMantri MUDRA Yojana (PMMY)** and **National Rural Livelihoods Mission (NRLM)** are theoretically available to women in rural and tribal areas. However, the **implementation gap** remains significant. A large number of women artisans in Ranchi are either unaware of such schemes or unable to navigate the bureaucratic processes needed to benefit from them. The lack of financial literacy further compounds the problem, as many women are not confident in filling out forms, understanding loan terms, or managing repayments (Choudhary & Ekka, 2022). In tribal pockets, language barriers and limited interaction with formal institutions make the process even more daunting.

Even in instances where women artisans are members of **Self-Help Groups (SHGs)** or cooperatives, access to finance is often limited and insufficient for expanding their craft enterprises. While SHGs do provide some level of savings and internal lending mechanisms, the amounts involved are typically small and short-term, limiting their use to emergency expenses or basic household needs rather than business growth (Mehta & Raj, 2020). Moreover, SHGs in Ranchi often struggle with inadequate training, irregular meetings, and weak linkages with banks and NGOs, which restrict their capacity to mobilize funds effectively (Prasad & Devi, 2023).

Microfinance institutions have also attempted to bridge the credit gap in rural Jharkhand. However, critics point out that **microfinance alone does not ensure empowerment** unless it is combined with capacity-building and market support. High interest rates, rigid repayment schedules, and group liability clauses sometimes result in more stress than empowerment for these artisans (Banerjee & Pandey, 2023). Moreover, microloans are rarely tailored to the seasonal nature of handicraft production, which requires flexible repayment timelines that align with production and sales cycles.

Another overlooked aspect is the **absence of financial training and digital banking exposure**. In a digitalizing economy, most rural women artisans in Ranchi are still unfamiliar with mobile banking, digital wallets, or online transactions, which restricts their ability to engage in wider e-commerce opportunities or track financial records (Sharma & Topno, 2024). This digital divide is more pronounced among tribal women with limited educational exposure, making it difficult for them to transition to modern financial tools.

Several financial schemes and institutions exist on paper, the actual access to and utilization of financial resources by women artisans in Ranchi's handicraft sector remains severely constrained by structural, educational, cultural, and logistical barriers. Without targeted financial literacy programs, simplified credit mechanisms, and localized banking support, these artisans will remain excluded from the economic opportunities that could potentially transform their livelihoods and communities.

Pertaining to Objective 3

O₃: To assess the role of government schemes in supporting and empowering women artisans in Ranchi.

Government schemes in India are intended to promote inclusive development, with several specifically targeting the empowerment of women in rural and tribal regions. In Ranchi district, which is home to a rich tradition of handicrafts and tribal artistry, these schemes theoretically hold great promise for women artisans. However, the actual effectiveness of such schemes remains mixed due to implementation barriers, lack of awareness, and infrastructural constraints. While some positive outcomes have been noted in terms of forming Self-Help Groups (SHGs) and initiating skill development programs, the overall impact on long-term empowerment and financial independence of women artisans remains limited (Choudhary & Ekka, 2022).

One of the major government interventions is the **National Rural Livelihoods Mission (NRLM)**, which seeks to mobilize rural women into SHGs and facilitate their access to credit and markets. In some areas of Ranchi, NRLM has successfully helped women form cooperatives and gain small loans for handicraft production. However, the coverage is inconsistent, and many women artisans, especially those from remote tribal villages, remain unaware or unable to access the scheme due to poor communication and outreach (Kumar & Sinha, 2021). Moreover, where SHGs do exist, they often lack adequate training and mentoring support, making it difficult for members to effectively utilize financial aid or navigate entrepreneurial challenges (Mehta & Raj, 2020).

Another flagship program, the **PradhanMantri MUDRA Yojana (PMMY)**, aims to provide microfinance to small entrepreneurs, including artisans. Though the scheme has enabled some women artisans in Ranchi to purchase raw materials or upgrade their tools, the number of beneficiaries is relatively small. Many applicants face rejection due to lack of documentation, limited digital literacy, and unfamiliarity with banking procedures. Furthermore, loan amounts disbursed under MUDRA are often insufficient for scaling up craft-based enterprises, especially when artisans require support for marketing, transport, or digital infrastructure (Singh & Das, 2021).

Skill development initiatives under the **Skill India Mission** and **Deen Dayal Upadhyaya Grameen Kaushalya Yojana (DDU-GKY)** have been implemented in Ranchi, but with mixed results. While some training centers have offered valuable workshops on tailoring, weaving, or bamboo craft, there is a disconnect between training content and market demand. Often, women are trained in generic skills rather than traditional handicrafts unique to the region, which undermines the cultural and economic potential of local artistry (Prasad & Devi, 2023). Additionally, training programs rarely include modules on entrepreneurship, branding, or digital marketing—skills essential for real empowerment.

The **Tribal Cooperative Marketing Development Federation of India (TRIFED)** and the ‘**Vocal for Local**’ initiative under the Ministry of Tribal Affairs have attempted to promote indigenous crafts through exhibitions and e-marketplaces like Tribes India. While these initiatives have helped a few skilled artisans gain national visibility, their reach is minimal in Ranchi, and most women artisans remain disconnected from such platforms due to poor internet access, lack of digital literacy, and inadequate institutional linkages (Sharma & Topno, 2024).

Furthermore, bureaucratic hurdles, corruption, and lack of accountability at the local governance level often dilute the benefits of government schemes. Many artisans report facing delays in approvals, lack of guidance, and difficulties in submitting required paperwork. There is also a significant **gap between policy design and**

grassroots realities, particularly when programs fail to consider the sociocultural constraints faced by tribal women, such as mobility restrictions, domestic workload, and patriarchal resistance to women's financial independence (Banerjee & Pandey, 2023).

In conclusion, while government schemes aimed at empowering women artisans in Ranchi district exist in substantial number and scope, their **effectiveness is severely hindered by poor implementation, lack of awareness, and limited capacity-building support**. To truly empower women artisans, there is a need for integrated efforts that go beyond funding to include training, mentorship, digital inclusion, and active community engagement.

5. Conclusion:

The study reveals that women artisans in the traditional handicraft sectors of Ranchi district face persistent and interrelated socioeconomic challenges that hinder their economic independence and social empowerment. These challenges include limited access to financial resources, exploitation by intermediaries, poor infrastructure, gender-based restrictions, and inadequate awareness or implementation of government schemes. Although various policies and programs exist to support artisan livelihoods, their effectiveness remains limited due to systemic gaps, lack of grassroots-level awareness, and insufficient institutional coordination. The document analysis underscores the urgent need for more targeted interventions—such as financial literacy training, digital inclusion, market linkages, and culturally sensitive empowerment initiatives—to ensure that women artisans are not only protected but also actively enabled to thrive in the evolving artisan economy.

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