

## WOMEN ENTREPRENEURSHIP IN RURAL AREA OF HARYANA WITH SPECIAL REFERENCE TO GURUGRAM DISTRICT

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### ABSTRACT

*The current study looks at how women entrepreneurs are flourishing both economically and socially in every nation on earth, and how their credibility is rising as people become more aware of their place and economic standing in society. This essay also examines how women participate in small business operations and how they overcome various obstacles in order to survive. It is obvious that this reflects poorly on the financial standing of women-owned businesses that engage in a variety of petty trading activities, such as selling vegetables, operating kirana shops, laundry and ironing facilities, beauty salons, pan shops, and book stalls, all of which fall under the category of petty trading and do not generate significant revenue for them.*

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**Keywords:** Women Enterprises, Finance, Petty Business Ventures, Marketing.

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### Introduction

Women or a group of women who run a business enterprise are referred to as "women entrepreneurs. Like a male entrepreneur, a female entrepreneur has a variety of tasks to complete inside the company. They are urged to concentrate on the potential for founding new businesses, take on risks, introduce innovations, coordinate, administer, and control company operations, and exercise effective leadership in all facets of business. As a business owned and operated by women who have at least a financial stake, the Indian government has lauded women entrepreneurs.

### Review of Literature

Numerous academic studies have been conducted emphasising the value of female entrepreneurship in influencing commercial operations, such as petty trading.

According to Bowen & Hisrich's research study from 1986, "several research papers on entrepreneurship, including women entrepreneurship, were compared and assessed." It summarises various studies in this way, showing that women entrepreneurs are more likely to have had entrepreneurial fathers, to have had forts or only children, to be relatively educated in general but perhaps lacking in management skills, to have a high internal locus of control, to have more masculine or instrumental values than other women, to have started their businesses outside of traditionally male-dominated industries, and to require additional managerial training.

"Made a study on the recent growth of women entrepreneurs in Asian developing nations," according to Tambunan (2009). Based on data analysis and a review of recent significant literature, the study's primary focus was on women business owners in small and medium firms. According to this report, SMEs are becoming increasingly significant in developing Asian nations, making up, on average, more than 90% of all businesses across all industries. This study also illustrated the comparatively low proportion of female entrepreneurs in this region, which can be attributed to issues like low educational attainment, a lack of funding, and cultural or religious restrictions. However, the survey found that the majority of women who own SMEs fall into the group of forced entrepreneurs who are looking for higher family earnings.

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### Need for Present Study

Women are eagerly seeking entrepreneurship, which offers a potential for economic progress, and the government and semi-government organisations are key players in encouraging women to start their own businesses through a variety of social initiatives. Numerous women entrepreneurs are expanding quickly to achieve social and economic prestige, especially in underdeveloped areas, by focusing on petty commerce, which always captures the interest of female entrepreneurs.

### Women participation in Petty Trade

Petty trade in India refers to the marketing of goods such as vegetables, fruits, ready-to-wear clothing, different types of leather, plastic goods, etc. They are constantly run and pushed by minor traders like Kirana Shops and Iron Shops. It also has a ladies emporium, beauty salons, a pan shop, and a books stall. The engagement of women is increasingly apparent in all such activities. Women are stepping up and participating in businesses more actively as a result of government aid provided through different financing programmes and support from NGOs.

### Objectivities of the Study

The following goals are covered by the current study:

- To make acceptable recommendations for improving the financial standing of small-scale female businesses.
- To research the socioeconomic traits of women who engage in small-scale trade.
- To research the advancement of female entrepreneurs.

### Methodology

The information was gathered using both primary and secondary sources. The random sample approach has been used to evaluate women's involvement in small-scale commerce in rural regions. In the year 2021, a sample size of 90 respondents was randomly selected from the state of Haryana. For this reason, women respondents who are involved in small-scale trade are given a standard questionnaire. This document discusses a brief profile of the respondents from whom the data were acquired.

**Table 1: Caste Composition of the Sample Respondents**

Sr. No	Caste Wise	No. of Respondents	Percentage
1	SC	24	27
2	BC	23	26
3	EWS	28	31
4	GEN	15	16
	TOTAL	90	100

Source: field Survey

Table 1 As many 90 women respondents 24% are from SC category, 23% belong to BC category, 28 % belong to EWS category and remaining are from General Category. The majority of the petty traders belong to backward class. Thus majority of the respondents are socially middle level hierarchy and engaging in petty trading activities. Economically, they are struggling hard to get some income form their small business.

**Table 2: Age composition of the Sample Respondents**

Age Group (Years)	No. of Respondents	Percentage
15-25	20	22
26-34	15	17
35-44	35	39
45 above	20	22
	90	100

Source: Filed Survey

Table 2 The age composition of sample respondents shows that nearly 78% are in the age group 15-44 age group which constitutes the potential working group. Most of the trading activities in these villages are mostly owned by young age group people. They are completely devoting their time and energy to set income to feed their family member.

**Table 3: Education wise of the Respondents**

Caste	Illiteracy	Primary	Secondary	Higher	Total
SC	10	2	5	3	20
BC	8	2	3	2	15
EWS	8	8	14	5	35
GEN	6	6	6	2	20
Total	32	18	28	12	90

Source: Field Survey

Table 3 shows that the women, who are participating in the sample are, are most literates as much as 68% are literate and 32% are illiteracy. Among these literate most of them are having primary and secondary education. It means women entrepreneurs are aware about skill and knowledge of their business.

**Table 4: Family Size of the Respondents**

Family Members	Respondents	Percentage
02	20	22
03	30	33
04	18	20
Above 4	22	25
Total	90	100

Source: Field Survey

Table 4 shows that the family size of the majority of the respondents is not in accordance with small family size. The family size of 53% of the respondents is in between 3-4 members and 25% of the respondents are bearing more than 4 members. It is to be noted that only 22% respondents are small family norms.

**Table 5: Investment Level of Respondents**

Investment Levels	No. of Respondents	Percentage
Below-20000	31	34
20001-40000	17	19
40001-60000	14	16
60001-80000	10	11
Above 80001	18	20
Total	90	100

Source: Field Survey

Table 5 shows that as far as investment levels are concerned, 34% women are traders investing up to Rs. 20000. In the higher Investment range of Rs. 80000 and above there are 20% respondents. The higher investment is made by women traders who are running Beauty Parlour and Kangan Hall. The lowest investment made by vegetable vendors.

**Table 6: Loan Particulars of the Respondents**

Loan Levels	Personal	Banks	Money Lenders	Total
Below-20000	7	5	19	31
20001-40000	5	2	10	17
40001-60000	4	5	5	14
60001-80000	3	3	4	10
Above 80001	2	10	6	18
Total	21	25	44	90

Source: Field Survey

Table 6 shows out of 90 respondent's maximum majority of the respondents have taken loan from money lender with huge interest rate and gave a lot of troubles for the women traders. The researcher has observed that debt burden is one of the causes of farmer suicide in agriculture sector in this area.

**Main Finding of the Study**

- Lack of Information: Women entrepreneurs are not aware of the availability of raw materials, financing options, government assistance, subsidies, and other benefits. They have advanced technology as well, so they are unable to expand their market.

- Lack of confidence: Women lack the ability to take risks and have low levels of confidence. They always get the impression that they are failing, so they are reluctant to take chances. Their capacity to assume risk is insufficient.
- Psychological Factor: Women always feel exposed in all situations. They perform both work-related duties and housework.
- Lack of funding: Women and small business owners frequently experience cash flow issues and a lack of operating capital. The properties listed on women's names are not theirs to own. Men never procreate.
- Inadequate Education: The majority of women lack the understanding of marketing strategies, technology advancements, etc. due to their lack of education. The establishment and operation of commercial companies are further complicated by a lack of knowledge and expertise.
- Inadequate Marketing and Sales Arrangements: Women entrepreneurs in underdeveloped regions struggle to sell their goods.
- Social Attitudes: In order for women to survive, they must contend with gender prejudice. Many women are hesitant to get into company since there is gender discrimination in the world of running a business.
- Family Responsibilities: Indian women in rural areas place the most value on raising children and other family members. The company operations of women entrepreneurs must be balanced. With the help of the spouse and other family members, they are able to succeed.
- Low risk tolerance: Women typically lack the skills to manage financial matters.

#### **Suggestion for the Improvement**

The following suggestions are made to help female company owners develop their skills and meet their obstacles.

- In order to aid women in the industrial sector, self-help organisations of female entrepreneurs will be given resources and encouraged to raise finance.
- Women who belong to underprivileged communities like SC, BC, EWS, ST, etc. have received help from the government, either at the state or federal levels. They also encourage entrepreneurs by providing training courses, equipment, kits, industrial locations, etc.
- Set up a training programme to gain access to management, leadership, marketing, financial, production process, profit planning, and bookkeeping professional abilities. This would give women a lot more confidence to start their own businesses.
- The state and federal governments must offer value-added initiatives including incentives, tax breaks, and subsidies to encourage women to start their own businesses.
- To raise the general level of women's personal standards, efforts should be made to increase the quality of their education as well as to provide appropriate arrangements for their training, practical experience, and personal development programmes.
- To aid women in facilitating the relationship with other women entrepreneurs, national and local trade fairs, industrial exhibits, seminars, and conferences might be conducted.
- To support the growth of entrepreneurship, particularly to design business projects, educational institutions should be associated with various government and non-government organisations.
- Providing local women entrepreneurs with access to microcredit and enterprise credit systems.

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