



# CHALLENGES FOR RURAL WOMEN ENTREPRENEURS IN HARYANA

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## ABSTRACT

The authors emphasize on women entrepreneurs with their challenges that include the rural women in Haryana. Most recent ten years of Indian economy make it apparent that the design of possession in various areas has changed. This development pace of women's interest in monetary exercises is a lot of lower than the normal rate. Since in Haryana, there are as yet numerous social and social limitations on women. Women entrepreneurship improvement is the instrument of women strengthening. As in Haryana, there are around 66% of female populace in the rural area are Idle and unutilized. So monetary of rural women and social improvement is important for in general financial advancement of society and country. The current paper tends to difficulties looked by women entrepreneurs in rural regions of Haryana and further more investigates the chances winning for rural women entrepreneurs.

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Keywords:- Challenges, Entrepreneurship, Women Entrepreneurs, Haryana

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## INTRODUCTION

An entrepreneur is one of the significant portions of financial development. "Entrepreneur" is an English word that has been advanced from French word "Entreprendre", which signifies "To Undertake" and was utilized predominantly in French to depict a "Supervisor or Promoter of a dramatic creation." Entrepreneur is one who practice activity by getting sorted out a dare to accept advantage of an open door and, as the leader, chooses what, how and the amount of a decent and administration will be delivered. An entrepreneur is an individual who sets up a business or organizations, facing a monetary challenge in the desire for benefit. Women entrepreneurs have been assigned as the new motors for development and the rising stars of the economies in agricultural nations to bring success and government assistance. A lady entrepreneur is a grown-up who claims and runs a

venture, particularly a business one, regularly at individual monetary danger. Women Entrepreneurs might be characterized as the women or a gathering of women who start, coordinate and work a business endeavor. The Government of Haryana has characterized women entrepreneurs as an endeavor claimed and constrained by women having a base monetary premium of 51% of the capital and giving in any event 51% of the work produced in the venture to women. Entrepreneurship advancement among rural women assists with improving their own capacities and increment dynamic status in the family and society overall.

The idea of women entrepreneurship is turning into a worldwide marvel assuming a crucial part in the business local area. In India, women have made a similarly late section into business situation chiefly because of the conventional and customary socio-



social climate. Despite the fact that women deal with different issues during the time spent setting up, creating and running their undertakings, by the by, their extent of advancement is high in India, particularly in rural zones with more women making improvement situated program viz. Improvement of Women and Children in Rural Areas (DWCRA) which was dispatched in 1982-83. In what follows, an endeavor is made to investigate the accomplishment of such a plan regarding its endurance, development and advancement of women entrepreneurs also, distinguish the issues looked by the women entrepreneurs.

The need of great importance is to basically harp on the conviction that the monetarily poor have natural abilities and will to arise out of neediness. They are entrepreneurial in nature and the help required is regarding reinforcing their capacities to produce significant business and fitting business sector linkages at worldwide level. It tends to be expressed that right now, the current enabled women framework are changing the economy of the country. Recognizably, they are contributing as occupation worth capital addition of \$200 million. This denotes that advancement can be resolved from the improvement of women in rural regions.

## REVIEW OF LITERATURE

Kumari (2012) in the topic "Challenges and opportunities for women entrepreneurship in India under globalization" aimed her study was to investigate the diverse issue and difficulties confronting women entrepreneurship in India after freedom. Both essential and optional information was gathered under research. Essential information was gathered from the individual meeting and auxiliary information from diaries, web and so forth. The creator found that women share in business and industry is low and in India, the vast majority of the women occupied with the home items and house industry consolidating custom action and valuable of pay age.

Siddiqui (2012) in her examination entitled as "issue experienced by women entrepreneur in India"

which was an exploratory examination endeavored to discover the issues experienced by women entrepreneurs. The information was gathered essential and optional information. The essential information assortment was finished with the assistance of unstructured poll. A portion of the serious issues distinguished were family commitment, issue of account, male-female rivalry and the equivalent could be defeated through suitable preparing, motivators, consolation and inspiration and family moral help as proposed by the creator.

Manjunatha (2013) in her examination "The rural women entrepreneurial issues" talked about different issues looked by women like general inclination in conventional establishment, Paradox of ignorance brings about absence of information and abilities, absence of monetary help, unevenness among family and calling, absence of mindfulness about the public authority program, disappointment of preparing in abilities, less market information, less interpersonal organization is the impediments which is going ahead the method of entrepreneur. On the off chance that women can adapt to this issue, they gleam on two faces society and family.

Sanchita (2013) through her examination "Women Entrepreneur in Haryana: difficulties and issues" featured different tested looked by women entrepreneur in maintaining their business. This examination essential information was associated from 210 women entrepreneur by close to home meeting. The issue as working capital, dispersion channel, deals advancement, power, human asset and rivalry were discovered to be fundamental snags.

Vijaykumar and Jayachitra (2013) by her examination work entitled as "Women Entrepreneur in India-arising issue and difficulties" featured difficulties looked by women. Such features were: lack of money and crude material, promoting issues, rivalry, significant expenses of creation, legitimate customs, credit offices, family struggle and so forth. They likewise offered idea to conquer the issues like money cell, promoting co-usable, supply of crude material, instruction and mindfulness, preparing offices to women and so forth.



Satpal, Rathee and Pallavi (2014) in “Difficulties looked by women entrepreneur in the current innovation period” with objective of study the idea of women entrepreneur and difficulties looked by them in India. This paper depended on optional information and perception. Finding of the investigation shows nonappearance between the family and vocation, social-culture hindrance, male ruled society, low degree of training, showcasing and entrepreneurship abilities are serious issue in women entrepreneur improvement. A few ideas are likewise given in regard of the issues.

## **CHALLENGES FOR RURAL WOMEN ENTREPRENEURS IN HARYANA**

The primary difficulties that women face in business are instructive and work foundation, Balancing their time divide among work and family, Problems of raising beginning up capital, Difficulty in acquiring store, Thought-cut fulfillments jeopardized presence of little organizations, Problems of benefiting crude materials admittance to send out market without mediators, just as a generally mental boundary with respect to banks, providers, and customers the same, are a couple of these difficulties. Notwithstanding this a portion of the difficulties looked by rural women entrepreneurs are as per the following:-

### **1. Lack of education**

Indeed, even in 21st century, rural women in India are lingering a long ways behind in the field of training. The majority of the rural women are ignorant. Women in rural zones who are taught are given either less or insufficient schooling than their male partner somewhat because of destitution, early marriage, low financial status, part of the way because of child’s advanced education. Because of absence of legitimate instruction, women entrepreneurs stay in dim about the improvement of new innovation, new strategies for creation, showcasing and other administrative help which will urge them to thrive.

### **2. Male Dominated Society**

In our constitution there are equivalent rights for people however in genuine sense balance doesn’t

exist in rural regions. Women are being disregarded in numerous circles of life. Women are not treated equivalent to men. All things considered, individuals have a set disposition that women are just for family work. Their entrance to business needs the endorsement of the top of the family. Entrepreneurship has generally been viewed as a male safeguard and male ruled. All these put a break in the development of women entrepreneurs. In this manner male entrepreneurs become obstacle in the achievement of women entrepreneurs.

### **3. Family ties**

Women in our nation are sincerely connected to their families. They are as a rule exceptionally less reasonable. They should do all the family work, to take care of the youngsters and different individuals from the family. They are over troubled with family duties like consideration of youngster additional regard for spouse, and parents in law which remove a heaps of their time and energy. In such conditions, it will be hard for women to think and run the venture effectively.

### **4. Issue of account**

Women entrepreneurs need to endure a great deal in raising and meeting the monetary necessities of the business, investors, loan bosses and monetary establishments are not approaching to give monetary help to women borrowers on the ground of their less credit value and more odds of business disappointment. They likewise deal with monetary issue because of blockage of assets in crude materials, work-in-progress completed products and non-receipt of installment from clients on schedule.

### **5. Absence of Raw Materials**

Because of helpless street network and helpless transportation, it is very hard to make accessibility of crude materials all the time in rural zones. Accessibility of crude materials is a fundamental segment of entrepreneurship. Women entrepreneurs in rural zones truly face an intense errand in getting the necessary crude material and other essential contributions for the endeavors when the costs are high.



## 6. Extreme rivalries

In the period of innovation, women entrepreneurs face a great deal of issues and difficulties. Normally women entrepreneurs don't utilize high innovation during the time spent creation. In a market where the opposition is excessively high, they need to contend energetically to get by in the market against the coordinated area and their male partner who have huge experience and ability to receive trend setting innovation in overseeing ventures.

## 7. Significant expense of creation

A few components including wasteful administration add to the significant expense of creation which remains as a hindrance before women entrepreneurs. Women entrepreneurs face innovation outdated nature because of non-appropriation or moderate selection to changing innovation which is a main consideration of significant expense of creation.

## 8. Generally safe bearing capacity

In our country, by and large women are sensitive and passionate commonly. An entrepreneur should have hazard bearing limit with respect to being fruitful entrepreneur. However, women, here and there neglect to bear the sum hazard which is fundamental for running a venture. Absence of appropriate schooling, preparing and monetary help from exterior likewise decrease their capacity to bear the danger engaged with an undertakings.

## 9. Portability limitations

In our country, fundamentally in rural territory, women versatility is exceptionally restricted and has become an issue because of conventional qualities and failure to drive vehicles. Moving alone and requesting a space to remain out in the night for business intentions are as yet viewed with dubious eyes. Now and again, more youthful women feel awkward in managing men who show additional interest in them than business related perspectives. Hence security of women is additionally a significant test.

## 10. Social Barriers

The practices and customs pervasive in Indian social orders towards women here and there remain as an obstruction before them to develop and succeed. Positions and religions rule with each other and impede women entrepreneurs as well. In rural zones, they face more friendly obstructions as they are constantly seen with dubious eyes.

## 11. Absence of entrepreneurial fitness

Absence of entrepreneurial fitness is a significant worry for rural women entrepreneurs. They have no entrepreneurial twisted of brain. Here and there even subsequent to going to different preparing programs on entrepreneurship, women entrepreneurs neglect to hold over the dangers and inconveniences that may come up in a hierarchical working.

## 12. Lawful customs

To satisfy the legitimate customs needed for running an endeavor turns into a commotion task with respect to a women entrepreneur in light of the predominance of degenerate practices in government workplaces and procedural deferrals for different licenses, power, water and shed designations. In such circumstances women entrepreneurs think that its difficult to focus on the smooth working of the undertaking.

## OPPORTUNITIES FOR RURAL WOMEN ENTREPRENEURS IN HARYANA

There is openhanded proof to support that in the event that more women are roused and are given the necessary consolation and help for turning out to be entrepreneurs, they would contribute altogether in running feasible business endeavors. There are a few projects and plans and plans both by focus and state government at various levels for inspiration and backing to rural women entrepreneurs in Haryana. In 1999-2000, the Govt. of India dispatched "SwarnaJayanti GramSwarozgarYojana" program for advancing neediness easing through independent work and the association of poor into Self-Help



Groups (SHG). Advances given under this plan are treated as medium-term advances. The SHGs have given another rent of life to the women in towns for their social and monetary strengthening. There is public strategy for establishing a climate through certain financial and social arrangements for full improvement of women to empower them to understand their maximum capacity. These arrangements give chances of equivalent admittance to investment and dynamic of women in friendly, political and interest in financial advancement of the country. There are diverse professional preparing programs for women by service of work and business, they have set up territorial professional preparing foundations for advancement of entrepreneurial abilities Following are the significant projects for improvement of entrepreneurship in Haryana:-

- IRDP: Integrated Rural Development Program: The fundamental destinations of integrated rural improvement Program is to upgrade the pay producing force of family who are beneath the destitution line to reduce the neediness. They grant specialized and entrepreneurial abilities and raise the pay level of poor people.

IRDP (Integrated Rural Development Program) partnered programs TRYSEM (Training Rural Youth for Self Employment) DWCRA (Development of Women and Children in Rural Areas) [10].

- JRY (JawaharRozgarYojna): It is wage Employment program carried out by Panchayats at Village, Block and District level in the proportion. 70:15:15 and so on
- Support and Training and Employment Programme for Women (STEP)
- SwarnaJayanti Gram SwarozgarYojana (SGSY)
- SampoornaGrameenRozgarYojana (SGRY), including Food Grains Component
- Assistance for Rural Employment Guarantee Schemes
- National Social Assistance Programme (NSAP)
- National Rural Employment Guarantee Act (NREGA)
- National Food for Work Programme (NFWP)
- National Common Minimum Programme (NCMP)

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## CONCLUSION

It can be easily concluded, that for the advancement of an economy, rural women strengthening should be engaged upon. Rural territories need uncommon changes in regions like foundation, credit accessibility, proficiency, neediness annihilation, and so on Women are a significant human asset of the country and each state should attempt to use them as arbiters of financial development and advancement. Support for women entrepreneurship is one of the ways for that. Yet, tragically it is seen that the conventional attitude of the general public and carelessness of the state and separate specialists are significant snags in the women entrepreneurship advancement in Haryana. Women need consolation and backing from the relatives, government, society, male partners and so forth, with the correct help. The solitary earnest need is to make a good air to expand independent work for women. Consequently, it is important to give preparing to rural women to improve their entrepreneurial expertise and giving a way of accomplishment to rural women.

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