

Women Entrepreneurship and Women Empowerment – A study with special reference to Bhiwani , Charkhi Dadri and Hissar Districts of Haryana state

Charu lata

Research Scholar

Bhagwant University Ajmer

Dr Pukhraj Dadhich

Associate Professor

Bhagwant University Ajmer

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Abstract

The contribution of women to the entrepreneurial environment is crucial. For two reasons, women entrepreneurs need to be researched separately. The first point is that, during the past ten years, women entrepreneurs have become an underutilised source of economic growth. In addition to giving themselves and others jobs, they also provide society unique solutions to problems with management, organisation, and business, as well as the utilisation of entrepreneurial prospects. In this paper we will study the level of female entrepreneurship in Haryana one of the leading and fastest-growing states as the state has frequently drawn criticism. This paper sheds light on the condition of women entrepreneurs, their difficulties, and their business plans.

Keyword: *Women Entrepreneurship, Women Empowerment.*

INTRODUCTION

The paper makes an effort to highlight the challenges faced by women business owners in Haryana (India). This research employs a random and purposeful (judgemental) sample technique and is descriptive-cumulative in character. The study solely relies on primary information that was gathered via structured questionnaire. The results showed that lack of family support, male

counterparts' unwillingness to cooperate, weak bargaining position, psychological barriers, lack of experience and knowledge, lack of support from society, harassment, challenges in obtaining loans to start a business, lack of knowledge about credit options for women, lack of infrastructure, stringent rules and policies, difficulties in attracting customers, lack of marketing expertise, and unfavorable market behaviors were the main factors.

The main issues that women entrepreneurs had to deal which included lack of marketing expertise, tight restrictions and policies, attracting clients, and adverse market behaviours. The research was restricted to Hissar, Bhiwani, and Charki Dadri in Haryana (India). It is possible to do more studies in different Indian states and compare the findings. According to the report, women entrepreneurs should start their businesses with enough capital, look for new markets, network, and seek professional advice. Many programmes, such as HSRCW, HWDC, and the MAHILA MANDA+L SCHEME, have been introduced by the government on occasion, however there are still issues with empowering women in Haryana state and other programmes started by the government of Haryana on its behalf as well.

Review of Literature

In order to comprehend the background and viewpoints connected to the success of women in society, Jarniou et al. (2015) undertook a study to evaluate the research on female entrepreneurs from a French-speaking perspective. To bring about and realise societal change, both genders should cooperate. In addition, ongoing attention must be paid to the study of social norms that are both visible and invisible in order to revive and strengthen them in order to create a favourable working environment for female entrepreneurs. Additionally, in order for women business owners to manage their personal and professional lives, it is required to legalise specific conditions and scenarios. State needs to concentrate on coming up with a variety of solutions to the problems rather than depending on a single, conventional, and unbending strategy to succeed.

WOMEN ENTREPRENEURSHIP AND EMPOWERMENT: AN ANALYSIS FROM THE PERSPECTIVE OF SMALL URBAN INDIA DR. SUJIT ROY & DR. SAMITA MANNA INTERNATIONAL JOURNAL OF RESEARCH IN COMMERCE, ECONOMICS &

MANAGEMENT VOLUME NO. 4 (2014), ISSUE NO. 02 (FEBRUARY) The study has showcased a microcosm of intricate relationship between perceived empowerment and entrepreneurship of businesswomen in a representative way from the perspective of small urban India, which is thriving and prospering in this new millennium. Mere activities of women in economic sphere have not ensured a meaningful perception of empowerment by women entrepreneurs. Entrepreneurial economic activities of women have already been playing a significant role at the core level of social life i.e. the family. However, this entrepreneurial role of women, in general, has yet to be a significant determinant in the lives of women entrepreneurs, particularly outside their families. Women entrepreneurs have been found not to discharge their societal role and responsibilities with an empowered mind-set. However, with few significant emerging trends as asserted by a small number of women entrepreneurs, women entrepreneurship has been pointing to an evolving, enriching and meaningful life of women entrepreneurs.

In a broad sense, empowerment is the process of exercising more control over power in order to address concerns about current authority and maintain control over its sources. Empowerment is both a process and the end product of a process (Haider and Akhtar, 1999). Women's empowerment, according to Pillai (1995), is a proactive, multifaceted process that helps women to fully realize their identity and authority in all areas of life. Power cannot be given out as goals or treated as a commodity to be traded. It is necessary to acquire power and to exercise, maintain, and keep it. When a woman believes in herself and believes that she can carry out any task in society like a man lady is said to be empowered since she can. Consequently, it is a process that occurs within women. Women must be richer in ideas and have a strong understanding of their own beliefs if they are to feel empowered (Khanum, 2001). Nowadays, empowerment is more often associated with a method of gaining more control over one's life. Control over financial resources, knowledge, and ideology are all implied by this. Power to, power with, and power within are all involved. Women's lives are impacted by power relationships on many different levels, including those of their families, communities, markets, and states. The psychological capacity of women to assert themselves is crucial since the "gender roles" that are assigned to them build the power relationship, particularly in cultures like India that oppose women's empowerment (Chandra, 2011). In their study, Chakraborty and Barman (2014) examined the impact of a few

motivational factors on the growth of Assamese rural entrepreneurs. The primary information has been gathered via a standardised questionnaire. They discovered that self-service, the desire to succeed financially, and the need for freedom were what most motivated entrepreneurs. Additionally, it was shown that different positions' entrepreneurship development programmes were insufficient to support rural entrepreneurs.

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Gupta and Aggarwal (2015) research paper titled, “**Opportunities and Challenges faced by Women Entrepreneurs in India**” Have expressed by their study that women are untapped resource of any of the country with varying degree and policy makers of each and every country should formulate policies to utilise them for economic development. In India we can find that most of the women entrepreneurs are working on small scale basis but with greater success rate so they should be encouraged by the government via. schemes to take active participation at medium and large organisations as an entrepreneur Khanka (2009) carried out a study in Assam to recognize their entrepreneurial enthusiasm.. He discovered that the demands for monetary realisation, personal growth, independence, and respect were what primarily drove entrepreneurs. Additionally, it was noted that wanting to give back to society was not seen as a compelling reason to start a business. The study did not find any evidence of a significant difference between male and female entrepreneurs' sources of motivation.

Uma and Ramesh (2018) in their paper, “**A Study on Government Support for Promoting Women Entrepreneurs in Karnataka State**” Explained about various schemes launched by government and banks for encouraging women entrepreneurship in Karnataka states some of them are **Science and technology entrepreneurship park (STEP), Micro, small enterprises – cluster development programme, Credit guarantee fund scheme, District industry center scheme launched by government and many more banks with the sole agenda to promote women entrepreneurship.**

Inference from Review of Literature

By the review of the literature on women empowerment, it is inferred that, the process of women’s empowerment has not followed a logical sequence of thought and action. It needs a deliberate process of organization and mobilization of the women. Though strong women organization with drive and urge are far and few, it has been suggested that organizations of women serve as a collective force to mobilize power and resources for their development. For participation, being meaningful women must possess knowledge and skills related to reproductive, productive and emancipator roles.

The role of the state in empowering women through affirmative action is crucial to accelerate the process towards gender equality. It is necessary to bring them in the center of the public state politics, which can enhance their participation for change. In India, both governmental and non-governmental agencies at their respective level have therefore aimed to work for and towards women empowerment. Government has undertaken various policies and programmes for women development, and the voluntary agencies have worked closely with the women at grassroots. Studying women status means a sensitive diagnosis of the nature of gender subordination through the study of gender relation in specific context.

Research Objectives of the Study

The study's primary goal is to comprehend, examine, and explain the management issues facing Haryana's female small-business owners. Additionally, the study has the following additional goals to be met:

- Gaining knowledge of the socioeconomic characteristics of female entrepreneurs.
- To understand the many managerial issues that women business owners in Haryana's Charki Dadri, Bhiwani, and Hissar confront.
- To determine the degree to which successors, typically sons and daughters-in-law, are aware of the duties of entrepreneurship development programmes (EDPs) and promotional schemes.

Hypothesis

Ho1: There is significant relationship between the women empowerment and success of women entrepreneurs.

Ho2: There is significant relationship between Government supportive measures and sustainable growth of women entrepreneurs.

Significance of the Study

The study also finds out, is women in the rapid advancement of life, and is satisfied with the multiple roles they are playing at home and at workplace. The present study comprises the socio-

economic, political and legal dimensions of the women. It analyzes various government policies, which helped in the upliftment of the women in India and specifically Delhi, the Union Capital Territory.

Research Design:

An exploratory research design will be adopted to study about motivational factors behind women entrepreneurship and women empowerment, problems and challenges they faces, impact of women empowerment on different aspects of economy. The present study employs the qualitative analysis, which ensures the direction of each factor's influence on the level of empowerment

Scope of Study: The present study is conducted in Haryana .The state has 22 districts out of which 3 districts have been selected for study i.e. Charkhi Dadri , Bhiwani and Hissar of Haryana State.

Sampling Method: Here in this research random and purposive (judgemental) sampling technique is used.

Sampling Size: The information on Women Entrepreneurs will be collected from 200 from rural and urban areas. The sample is comprised of women entrepreneurs from a variety of sectors.

Data collection

The study mostly relies on primary data. The data was collected from the structured quesnnaire collected from Women entrepreneurs of . Charkhi Dadri , Bhiwani and Hissar

Results and Discussions:

Based on our survey, we provide the findings in the following manner: socioeconomic background of the survey participants which contain profile and social characteristics that have economic repercussions and influence several parts of our study. For the present analysis, data on the respondents' ages, marital statuses, educational backgrounds, and family backgrounds were gathered. These elements are:

(I) Age Profile

After fulfilling their social obligations of producing their substitutes up until the point when children start taking care of themselves, such as starting school or college, and start demanding minimal time and attention from the mother, this is the phase of marriage during which the majority of women start their own businesses.

Table 1 : Distribution of respondents according to Age profile Charki dadri, Bhiwani and Hissar in Haryana

Age Group	Number of Respondents	
	Units (No.)	Percentage
20 to 30	25	11.9
30 to 40	79	37.6
40 to 50	58	27.6
50 to 60	40	19
Above 60	8	3.9
	210	100

Source: Primary Data

It can be seen from Table 1 that the majority of respondents, or 37.6%, are between the ages of 30 and 40, while 27.6% are between the ages of 40 and 50. A minimum of 3.8% of respondents were over 60 at the time of the survey. Therefore, it can be claimed that young women between the ages of 30 and 50 are typically involved in business activities. Of course, the owner and the business advance together. However, female business owners occasionally step aside and hand off their responsibilities to their successors, who are usually their sons and daughters-in-law.

Table 2: Distribution of respondents according to marital status Charki dadri, Bhiwani and Hissar in Haryana

Marital Status	Number of Respondents
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	Units (No.)	Percentage
Married	172	81.9
unmarried	14	6.6
Widow	20	9.6
Divorce	4	1.9
Total	210	100

Source: Primary Data

Table No. 2 shows that 94 percent of the 210 women entrepreneurs in the sample are married, with only 6.6% of them being single. Our analysis shows that the majority of married women entrepreneurs (82%) are supported by their life partners (172); nonetheless, 20 widows and 20 other married women entrepreneurs have lost their spouses or have tried to separate from their relationships (divorcee-4).

Table 3: Distribution of respondents according to Educational Qualifications Charki dadri, Bhiwani and Hissar in Haryana

Educational Qualifications	Number of Respondents	
	Units (No.)	Percentage
Undergraduate	21	10
Graduate	73	34.9
Pot Graduate	31	14.7
Education (Bed, Med)	32	15.2
Management (MBA)	11	5.2
Computer(MCA PGDCA)	10	4.7

Engineering (Be, MTECH)	9	4.4
Training on Job	23	10.9
Total	210	100

Source: Primary Data

Table no. 3 demonstrates that the majority of respondents to our poll (34.9%) are graduates, followed by 29.5% who have professional credentials and 14.7% who have post-graduate degrees. Although it is noteworthy that even professionally trained women in the fields of education, management, computers, or engineering ultimately chose women's entrepreneurship as a career, frequently under pressure from the job market, contrary to popular belief, women entrepreneurs do not necessarily lack professional education. Only 10.9 percent of the study's participants took the training to launch their businesses. It has been found that knowledge received through practical experience and fieldwork is beneficial in the workplace. There is a solid consensus that women should be required to attend school. The policy implication of the educational background of female entrepreneurs is that business education should be included in the general school curriculum to enable them to enter industries like manufacturing and trading.

Table 4 Distribution of respondents according to Type of Activities in Women enterprises Charki dadri, Bhiwani and Hissar in Haryana

Type of Activity	Number of Respondents	
	Units (No.)	Percentage
Manufacturing	27	12.9
Trading	65	30.9
Service	97	46.2
Mixed	21	10

Total	210	100
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Source: Primary Data

Operational Information Activity Type Economic sectors can be divided into three categories: primary, secondary, and tertiary. The primary sector includes all activities related to agriculture. Production of goods is a part of the secondary sector's activities, and service activities like trade and non-trading are a part of the tertiary sector's activities. Less women work in the production sector in metropolitan regions; instead, they typically work in the tertiary sector. More women are drawn to non-trading occupations in the tertiary sector as well. Because manufacturing involves more difficulties than other types of work, women could be reluctant to enter the field. It is presumable that women typically engage in tasks that demand less money or are extensions of domestic duties (Nelson, 1991).

Table 4's findings, which show that 46.2% of respondents work in the service sector and 30.9% in the trading sector, support previous studies that have shown that the expanding number of women-owned firms are focused in the retail and personal services sectors (Hisrich and Brush, 1986).

Women Entrepreneurship and Awareness about promotional Programs

Table 5 Distribution of Woman Entrepreneurs according to Awareness about promotional Programs Charki dadri, Bhiwani and Hissar of Haryana

Awareness of woman entrepreneurs	Number of Respondents	
	Absolute number	Percentage
Aware	21	10
Unaware	189	60
Total	210	100

Source: Primary Data

It is disappointing and unfortunate to learn from Table 5 that only 10% of women business owners are aware of promotional initiatives set up by the government, with the remaining 90% being oblivious. This demonstrates that government initiatives to support female entrepreneurs are ineffective, which may be the reason why the small-scale industry, particularly in areas where women are concentrated, has not met its desired growth rates. Therefore, it is important to inform female entrepreneurs about promotional initiatives and schemes so that positive outcomes can be observed.

Assistance from Government/ Non-Government Institutions

Table 6 Distribution of Woman Entrepreneurs according to Assistance from Government/ Non-Government Institutions Charki dadri, Bhiwani and Hissar of Haryana

Assistance from Govt./non-Govt. Institutions	Number of Respondents	
	Absolute Number	Percentage
No Assistance	189	90
Trading	9	4.2
Financial	12	5.8
Marketing Activities	0	0
Total	210	100

Source: Primary Data

Table 6 The majority of women business owners (90 percent) do not accept any support from governmental or non-governmental organisations. 5.8% of the respondents to the research received financial aid for their businesses, compared to only 4.2 percent who received trading assistance from governmental or non-governmental organisations. The government should offer attractive and advantageous help to the women entrepreneurs in order for them to accept additional assistance, according to the policy implications of this.

Conclusion and Policy Implications

According to the report, women business owners in small operations face a variety of issues and difficulties. The main issue facing the small business sector is the unfavourable competition from many business categories, such as MNCs, large, medium-sized, and small businesses. All of these things range in price and quality. There is compelling evidence that these entrepreneurs should compete on an even playing field. According to the report, women business owners face a variety of issues and difficulties when operating small businesses. Strong arguments exist for level playing fields to promote these entrepreneurs' healthy competition. Although it is illegal, child labour is rarely enforced in India. In our opinion, there is a compelling argument for changing the definition of a child, which should be lowered from 14 to 10 years old. This is because today's children want to be educated and independent, so there is no harm if a girl older than 10 works part-time in women's businesses to pay for her education. We advise joining the Women Entrepreneurs Association because there is no organisation for them in the state to encourage cooperation (instead of unhealthy competition) and networking among colleagues. This may give them a forum to voice their shared concerns and persuade the authorities to develop laws that would foster an environment that would support business. There is little doubt that women entrepreneurs need to be organised if they are to fully harness the potential and capabilities offered by the government's special programmes. The policies and programmes aimed at encouraging women to start businesses should, above all else, be carried out honestly.

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