



## Barriers Facing Women Entrepreneurs in Rural India: A Study in Haryana

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### Abstract

The paper is an attempt to throw light on barriers faced by women entrepreneurs in Haryana (India). The study was descriptive-cum-exploratory in nature and convenient sampling technique was followed. The study is entirely based on primary data that was collected through structured questionnaire. The findings revealed that lack of family support, non-cooperation of male counterparts, weak bargaining position, psychological barriers, lack of experience, lack of knowledge, lack of society support, harassment, difficulties in getting loans to set up a business, lack of awareness about credit facilities for women, lack of infrastructure facilities, strict regulations and policies, attracting customers, lack of marketing skills and unfavorable market behaviors were the major problems faced by the women entrepreneurs. The study was limited to rural area of District Jind in Haryana (India). Further research can be done in other states of India and results can be compared. It is recommended through the study that women entrepreneurs start business with adequate funds, search new markets, network and consult with professionals. Most importantly, the policies and programmes related to the development of women entrepreneurship should be implemented honestly. The study is the first empirical investigation of the relation between the education status and barriers faced by women entrepreneurs in rural Haryana (India).

**Keywords:** Women, Entrepreneurs, Barriers, Rural Area

**JEL Classification:** M13

**Paper Classification:** Research Paper

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### Introduction

India is a diverse country with a rich cultural heritage. The social scenario in India is fast changing. From a time when women were not allowed to venture out of their homes, women, now a days have improved education standards and participate in social and political activities with equal enthusiasm as men. Historically, Indian women like Gargi, Brahmi, Damyanti, Laxmi Bai & Razia Sultana were powerful and significant decision makers. At the present, there is a revolution in the role and status of women, throughout the world. Women worldwide are breaking away

from traditional and stereotypic roles and are entering into the conventional male dominated roles and are successfully doing justice to their new found roles. Hence in this era of social change and evolution, it is essential to study women entrepreneurship and how can it be encouraged and boosted further. It is found that those countries wherever there is gender equality and women play significant roles in organizations, there is greater wealth, social development and development of moral organizations. Hence, the role of women in modern organizations and as entrepreneurs is of great academic interest.

Government of India has defined women enterprise as an enterprise which is owned and controlled by females, with a minimum 51 per cent of the capital, and working with at least 51 per cent female's employees.

### **Review of Literature**

Ghosh, Gupta and Dhar (1998) studied the women and entrepreneurship in India, in a research project undertaken by The Centre for Management Development in Trivandrum titled Management Skills for Rural Enterprises: A Field Investigation. The project involved motivating, training and assisting men and women towards developing independent business ventures. This study focused on the experiences of women who started micro-enterprises. Based on the quantitative analysis of the data obtained from questions administered to 73 women who invested in small scale industries, an attempt was made to develop a profile of women entrepreneurs and draw out some implications. According to the results of the study, societal and cultural values impinge on women entrepreneurs outside their homes, making it difficult for them to operate in male dominated spheres. As women, they are obliged to make their work and home environments fit to run smoothly and pleasantly. Nath (2000) examined the effect of social, organizational and personal partialities on the development of professional women in India. The data was collected from Indian women entrepreneurs with the help of structured questionnaire and in depth interview. It was found that the environment in India is conducive for women managers to reach the top. However, better culture and environment has to be developed for women entrepreneurs in India.

Thomas (2000) analyzed the performance and the complementary strengths of women entrepreneurs' dual role as homemakers and entrepreneurs in Ernakulam district in Kerala state. An analytical survey followed by case studies of twelve women entrepreneurs from Ernakulam district in Kerala state was done. Entrepreneurial competencies of these women were identified and finally a SWOT analysis was done. The study found that women entrepreneurs were facing the problems of policy-practice gaps, lack of professionalism, conservative attitudes, and time constraints, hesitancy to improve entrepreneurial knowledge, obedient nature and low risk bearing capacity. However, a better entrepreneurial environment, supportive family, access to infrastructure and entrepreneurial qualities strengthened women entrepreneurs. Dhameja (2002) studied the opportunities, performance and problems experienced by women entrepreneurs with reference to India and found that the role of women has changed over the years and they are successful in various decision making roles like advisors, publishers, exporters, producers, artists and so on. Embran (2003) studied the women entrepreneurship in Kerala and found that women entrepreneurs face plethora of problems not only in launching their units but also in running them with financial problems like shortage of working capital. Setty (2004) draws our attention towards the potential and challenges for women to become entrepreneurs. Woman has been the economic partner of man in several fields but when it comes to entrepreneurship, man seems to dominate the entrepreneurial world. Entrepreneurship is not simply a masculine job. A

woman is equally endowed with the psychological qualities and managerial abilities that matter in successful entrepreneurship. Sometimes, the environment and opportunities are the same for both man and woman. But interestingly, the entrepreneurial activity in traditional societies has been restricted to man.

Ghosh and Cheruvalath (2007) studied the female entrepreneurs as important catalysts for economic growth and development in India. The study further examines the current status of female entrepreneurs in the country. The study discussed many challenges faced by women entrepreneurs, for instance, low level of education and socio-cultural restrictions. The study also gave suggestions to improve entrepreneurship in women like accurate training, inculcating an entrepreneurial attitude in them, 'attribution augmenting', understanding their entrepreneurial inspiration, and, most significantly, removal of discerning social duties compulsory to them. Kulkarni (2010) studied the obstacles for the development of women entrepreneurs in Pune region and found that the majority of women entrepreneurs faced micro factors related to economic problems due to lack of finance and modern technology. The second restriction is the macro factor which is related to competition. To stay alive in the male dominated business, women entrepreneurs have to be stronger emotionally. Women entrepreneurs have to keep on proving their qualities more loudly than the male counterparts. Third macro factor related to external environment is the geographic problems concerned with the distance, communication mode, channels of distribution etc. Mehta and Mehta (2011) studied the opportunities and challenges of rural female entrepreneurs in Silli, Jharkhand, India and found that the main challenges faced by rural women in business are educational and work background. The study further indicated that various State Small Industries Development Corporations, the nationalized banks and even NGOs are organizing various programmes for development of women entrepreneurs. Thangaraju (2011) measured the responsible factors for entrepreneurial motivation, problems and growth of women-owned businesses in Erode District, Tamil Nadu. The study comprises a sample of 305 women entrepreneurs from Erode district, Tamil Nadu. The study revealed that the major problem was not availability of finance but repayment of it. The repayments are difficult due to low paying capacity, which is affected by lack of education, poor skills, and certain problems related to marketing, viz., lack of mobility, biased attitude towards women and caste to which they belong and poor infrastructural support. Hence, if women have to succeed as entrepreneurs, they have to be educated, skilled and trained sufficiently. Umamaheswari (2011) measured the growth and the factors influencing the growth of women enterprise units in Dindigul district of Tamil Nadu and found that the variables, namely, age of the enterprise, location of the unit, nature of the unit sources of labor, traditional nature of business, and professional management have influence on the level of growth. Apart from these, other variables, namely, technically qualified entrepreneurs, past experience of the entrepreneurs and the special skill possessed by the entrepreneurs also influence the level of growth. Chanchan (2013) identified and analyzed the pull and push factors associated with the development of women entrepreneurs in Manipur and found that irrespective of education level and income group, the financial constraints are the main reasons for women taking up entrepreneurship. Tuschano (2013) studied the women entrepreneurs in unorganized sector in Vasai Taluka in Mumbai. The study showed that women largely belonging to lower income or middle income group of Vasai Taluka were found in micro businesses in unorganized sector. There was a mix of traditional and modern businesses. These businesses operated under condition of extreme shortage of all types of resources and are outside the range of social security. Women entrepreneurs faced infinite problems in business. The amount of investment was low which limit their businesses to small size. It enforced them to use traditional tools and trust on cheap raw material. Lack of skills and professionalism in business affect their income. The

production level was low, therefore the income level was low, but there was a great possibility of growth in some businesses. Ramasethu (2015) studied the difficulties and issues tackled by urban working females in India and found that women undergo psychological and physical pressure, lack of suitable balance between employment and family maintenance, unfair management in the place of work, tensioned life and work place discernment.

The thorough review of literature reveals that studies on women entrepreneurship in Haryana are scarce and scattered with only a few in depth studies. The scope of the study is limited to general analysis of the motivating factors and problems of women entrepreneurs which did not analyze the real entrepreneurial qualities in the context of functioning of the women entrepreneur. Therefore, there is a need for an analytical study of entrepreneurial problems of women and changing entrepreneurial environment women are exposed to, due to new economic policies under globalization and liberalization.

### Objectives of the Study

The objectives of the study are:

1. To ascertain the status of women entrepreneurs in the state of Haryana.
2. To investigate the problems and challenges faced by women entrepreneurs.

### Hypotheses

The hypotheses are developed based on literature review and objectives of the study. In the present study hypotheses are stated below:

*H01: The women entrepreneurs' position is very low in the state of Haryana.*

*H02: The women entrepreneurs face various problems and challenges related to family and society, economical problems, marketing problems and law and regulations etc. in the state of Haryana.*

### Significance of the Study

There is a need for an analytical study of entrepreneurial problems of women and changing entrepreneurial environment women are exposed to, in context of new economic policies under globalization and liberalization.

### Research Methodology

In the study, the following research methodology is used:

#### Research design

The study was descriptive-cum-exploratory in nature and based on survey questionnaire.

#### Population

Women entrepreneurs in the state of Haryana (India) constituted the population of the study.

#### Sample design

Sample was selected from women entrepreneurs in rural area of District Jind, Haryana (India), who were categorized according to educational status. Data was collected from 200 respondents.

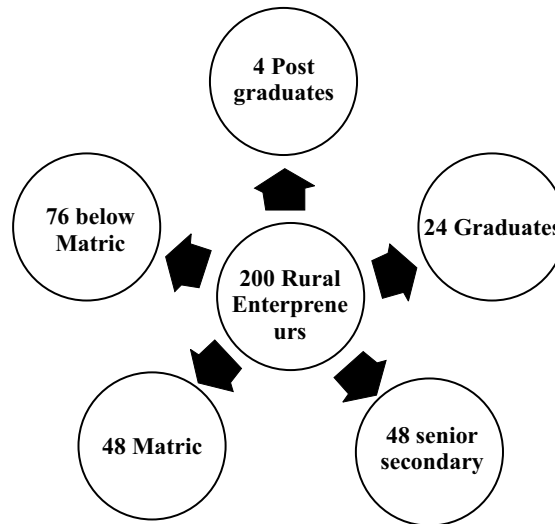


Figure 1. Sample Design for studying Women Entrepreneurs in Jind, Haryana, India

### Sampling Technique

A sample of 200 respondents is selected through non-probability convenient sampling technique from women entrepreneurs in the state of Haryana (India), who are categorized on the basis of their age group, residential status, marital status, income group, educational status, scale of business, nature of business.

### Sample unit

The women entrepreneurs in rural area of district Jind in Haryana (India) were taken as the sample unit.

### Data collection

**Secondary data.** Secondary data is collected from published material like books, pamphlets, articles, newspapers, journals, thesis and annual reports on women entrepreneurs.

**Primary data.** The study is mainly based on secondary data and primary data. The primary data was collected through structured questionnaire duly filled with women entrepreneurs.

### Measures

All variables unless defined otherwise, were measured at, each tendency by using Likert's five point scale (1= Strongly Disagree, 2= Disagree, 3= Indifferent, 4= Agree, 5= Strongly Agree).

### Statistical techniques

In the present study, Crosstab technique was used to examine the data. Data was also analyzed, interpreted and evaluated with required statistical tools like tabulation, graphic presentation and percentage etc.

## Results and Discussion

**Table 1: Status of Women Entrepreneurs in India (2014-15)**

Characteristics	Registered Sector	Unregistered Sector	EC-2005*	Total
Size of Sector (in Lakh)	15.64	198.74	147.38	361.76
No. of Women Enterprises (in Lakh)	2.15	18.06	6.4	26.61
Percentages of Women Enterprises	13.72	9.09	4.34	7.36

Note: (i) Source: Annual Report (2014-15) (MSME), Government of India

(ii) \*Economic Census 2005

Table 1 shows that out of total 361.76 lakh enterprises, only 7.36 per cent (26.61 lakh) enterprises are owned by women, in which only 13.72 per cent registered enterprises (2.15 lakh) and 9.09 per cent unregistered enterprises (18.06 lakh) are controlled and managed by women. This shows that in Indian context, enterprises owned and managed by women are miniscule.

**Table 2: Descriptive Status of Women Entrepreneurs in Haryana**

Status of Women Entrepreneurs in the State of Haryana		Frequency	Percentage
Age Group	18-30	92	46
	31-40	92	46
	above 40	16	8
Residential Status	Rural	96	48
	Urban	104	52
Marital Status	Married	168	84
	Unmarried	28	14
	Divorced/Separated	4	2
Income Group	High income group	96	48
	Low income group	104	52
Educational Status	PG	4	2
	UG	24	12
	12TH	48	24
	10TH	48	24
	Below 10TH	76	38
Scale of Business	Very small	88	44
	Small	96	48
	Medium large	16	8
Nature of Business	Trading	132	66
	Production	4	2
	Services	64	32
Total		200	100

Table 2 shows that out of 200 respondents, 46 per cent belonged to the age group of 18 to 30 and 31 to 40 age group respectively. Only 16 per cent women belonged to the age group of 40 and above. The study further reveals that 48 per cent women entrepreneurs are from rural area and 52 per cent from urban. The result further exhibited that 84 per cent women were married, 14 per cent are unmarried and only 2 per cent were divorced or separated. Additionally, 48 per

cent women entrepreneurs belonged to high income group and 52 per cent belonged to low income group. The study further showed that 24 per cent were educated up to senior secondary and matric from each, 38 per cent were below matric, 12 per cent were graduates while only 2 per cent were post graduates. Hence it is established through the results of the study that ratio of high educational status (post graduate and graduate) is very low in women entrepreneurs. It can be said that lack of awareness about girls' education is the reason of low educational status in rural areas of district Jind. Further analysis revealed that 44 per cent women entrepreneurs were having very small businesses, 48 per cent were having small businesses but only 8 per cent were having medium to large businesses. So, it can be said that majority of women entrepreneurs were having small businesses, because they have faced various problems in starting the business, operating and controlling the same. The study further exposed that majority (66 per cent) of women entrepreneurs were into trading activities like cloth, cosmetics, and bangles etc., 32 per cent women entrepreneurs were providing services like parlor etc.

### Problems and Challenges faced by Women Entrepreneurs

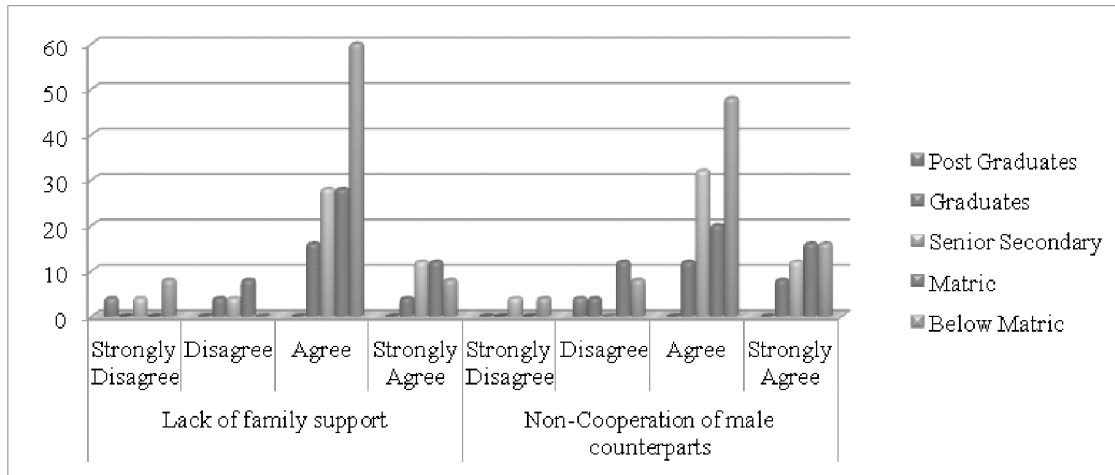
An analysis of total 200 respondents (4 post graduate, 24 graduates, 48 senior secondary, 48 matric and 76 below matric) was prepared with the support of crosstab technique of SPSS and measured, at each tendency by using Likert's five point scale under the study.

**Table 3: Responses of Women Entrepreneurs (Educational Status Wise) about Family Problems**

Educational Status	Lack of family support				Non-Cooperation of male counterparts				Total
	Strongly Disagree	Disagree	Agree	Strongly Agree	Strongly Disagree	Disagree	Agree	Strongly Agree	
Post Graduates	4	0	0	0	0	4	0	0	4
	100.00%	0.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100%
Graduates	0	4	16	4	0	4	12	8	24
	0.00%	16.70%	66.70%	16.70%	0.00%	16.70%	50.00%	33.30%	100%
Senior Secondary	4	4	28	12	4	0	32	12	48
	8.30%	8.30%	58.30%	25.00%	8.30%	0.00%	66.70%	25.00%	100%
Matric	0	8	28	12	0	12	20	16	48
	0.00%	16.70%	58.30%	25.00%	0.00%	25.00%	41.70%	33.30%	100%
Below Matric	8	0	60	8	4	8	48	16	76
	10.50%	0.00%	78.90%	10.50%	5.30%	10.50%	63.20%	21.10%	100%
Total	16	16	132	36	8	28	112	52	200
	8.00%	8.00%	66.00%	18.00%	4.00%	14.00%	56.00%	26.00%	100%

Table 3 exhibits that out of total 200 respondents (4 post graduate, 24 graduates, 48 senior secondary, 48 matric and 76 below matric) a very large number of respondents (84 per cent) believed that they have facing problems of lack of family support but 16 per cent disagreed; majority of graduates (83.4 per cent), (83.3 per cent) senior secondary, (83.3 per cent) matric and below matric (89.5 per cent) respondents agreed but all the post graduates strongly disagreed. The results further indicate that out of total most of respondents (82 per cent) said that they have facing problems of non-cooperation of male counterparts; a vast number of graduates (83.4 per cent), (91.7 per cent) senior secondary, (75 per cent) matric and below matric (84.3 per cent) respondents agreed but (100 per cent) all the post graduates did not agreed. Hence, it is established through the results of the study, that majority of respondents have facing problems of

lack of family support and non-cooperation of male counterparts; there was positive correlation between education level with family support and cooperation of male counterparts. The results can be assessed through Figure 2.



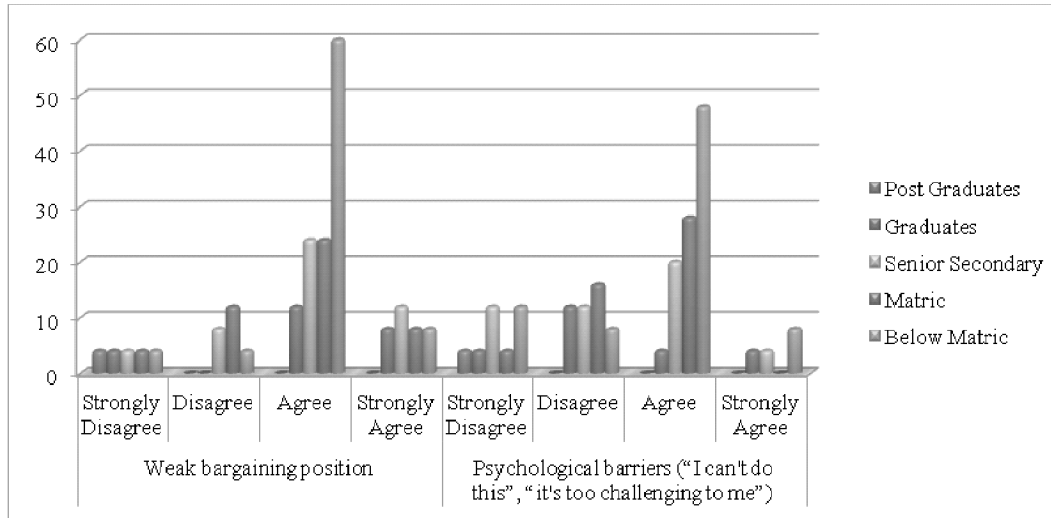
**Figure 2. Responses of Women Entrepreneurs (Educational Status Wise) about Family Problems**

Table 4 exhibits that out of total respondents, a huge number of graduates (83.4 per cent), (75 per cent) senior secondary, (66.7 per cent) matric and below matric (89.4 per cent) respondents agreed that they have facing problem of weak bargaining position; but (100 per cent) all post graduates strongly disagreed. The table further indicated that most of graduates (66.7 per cent), (50 per cent) senior secondary and all post graduate (100 per cent) does not facing of problem of psychological barriers but (58.3 per cent) matric and (73.7 per cent) below matric respondents agreed that they are facing problems of psychological barriers.

**Table 4: Responses of Women Entrepreneurs (Educational Status Wise) about Self-Domain Problems**

Educational Status	Weak bargaining position				Psychological barriers (“I can’t do this”, “it’s too challenging to me”)				Total
	Strongly Disagree	Disagree	Agree	Strongly Agree	Strongly Disagree	Disagree	Agree	Strongly Agree	
Post Graduates	4	0	0	0	4	0	0	0	4
	100.00%	0.00%	0.00%	0.00%	100.00%	0.00%	0.00%	0.00%	100.00%
Graduates	4	0	12	8	4	12	4	4	24
	16.70%	0.00%	50.00%	33.30%	16.70%	50.00%	16.70%	16.70%	100.00%
Senior Secondary	4	8	24	12	12	12	20	4	48
	8.30%	16.70%	50.00%	25.00%	25.00%	25.00%	41.70%	8.30%	100.00%
Matric	4	12	24	8	4	16	28	0	48
	8.30%	25.00%	50.00%	16.70%	8.30%	33.30%	58.30%	0.00%	100.00%
Below Matric	4	4	60	8	12	8	48	8	76
	5.30%	5.30%	78.90%	10.50%	15.80%	10.50%	63.20%	10.50%	100.00%
Total	20	24	120	36	36	48	100	16	200
	10.00%	12.00%	60.00%	18.00%	18.00%	24.00%	50.00%	8.00%	100.00%

From the table above, it is found that the women with lower educational qualification (metric or below) face higher psychological barriers that women with higher educational qualifications. So, the present study found that high education increases the level of confidence and decreases the psychological barriers of women entrepreneurs. The results can be assessed through Figure 3.



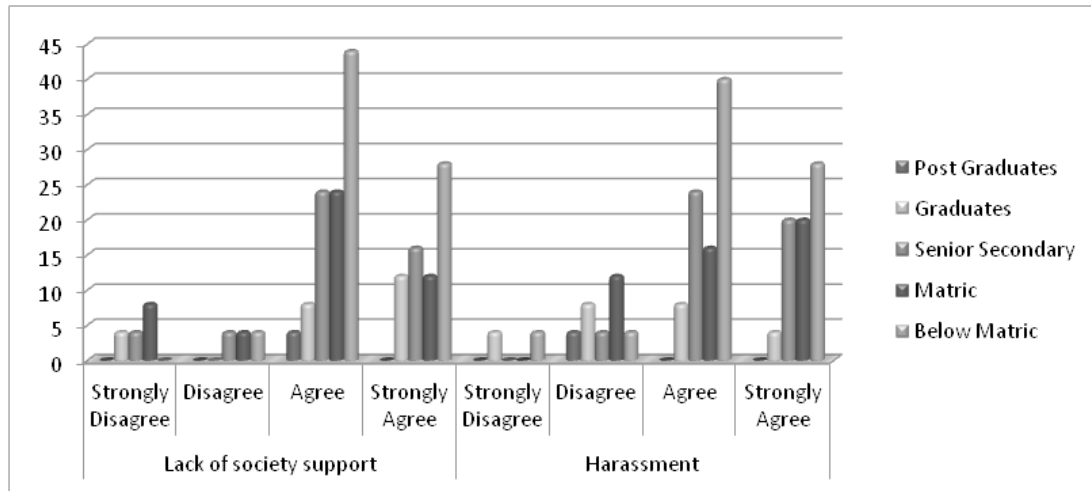
**Figure 3. Responses of Women Entrepreneurs (Educational Status wise) About Self-Domain Problems**

Table 5 shows that out of total a high number of graduates (83.4 per cent), (83.3 per cent) senior secondary, (75 per cent) matric, below matric (94.7 per cent) and all post graduate respondents agreed that they are facing problems of lack of society support. The table further exposed that majority of graduates (66.6 per cent), (91.7 per cent) senior secondary, (75 per cent) matric and below matric (89.4 per cent) respondents agreed that they are facing problems of harassment but all post graduates and graduates (33.3 per cent) did not agree.

**Table 5: Responses of Women Entrepreneurs (Educational Status Wise) about Social Problems**

Educational Status	Lack of society support				Harassment				Total
	Strongly Disagree	Disagree	Agree	Strongly Agree	Strongly Disagree	Disagree	Agree	Strongly Agree	
Post Graduates	0	0	4	0	0	4	0	0	4
	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%	0.00%	0.00%	100.00%
Graduates	4	0	8	12	0	8	8	8	24
	16.70%	0.00%	33.30%	50.00%	0.00%	33.30%	33.30%	33.30%	100.00%
Senior Secondary	4	4	24	16	0	4	24	20	48
	8.30%	8.30%	50.00%	33.30%	0.00%	8.30%	50.00%	41.70%	100.00%
Matric	8	4	24	12	0	12	16	20	48
	16.70%	8.30%	50.00%	25.00%	0.00%	25.00%	33.30%	41.70%	100.00%
Below Matric	0	4	44	28	4	4	40	28	76
	0.00%	5.30%	57.90%	36.80%	5.30%	5.30%	52.60%	36.80%	100.00%
Total	16	12	104	68	4	32	88	76	200
	8.00%	6.00%	52.00%	34.00%	2.00%	16.00%	44.00%	38.00%	100.00%

Hence, it is established through the results of the study that *negative correlation between education level and facing problems of harassment by women entrepreneurs because educated ladies are more aware about their rights*. The results can be assessed through Figure 4.



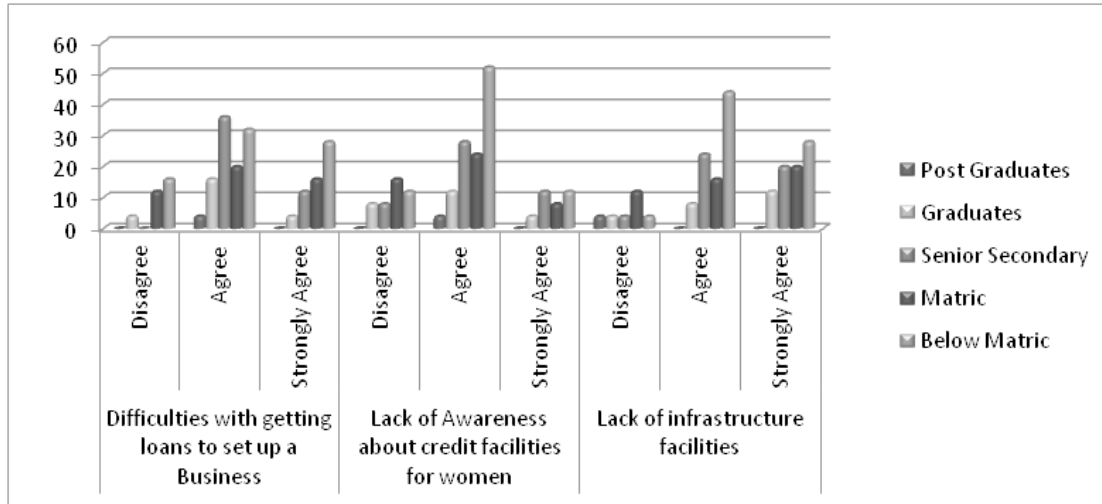
**Figure 4. Responses of Women Entrepreneurs (Educational Status Wise) about Social Problems**

Table 6 reveals that out of total respondents, the mainstream of graduates (83.4 per cent), (75 per cent) matric, below matric (78.9 per cent), all post graduates and senior secondary respondents agreed that they have facing problems of difficulties with getting loans to set up a business. The table further indicates that the majority of graduates (66.7 per cent), (83.3 per cent) senior secondary, (66.7 per cent) matric, below matric (84.2 per cent) respondents agree that they are facing problems of lack of awareness about credit facilities for women but all post graduates and 33.3 per cent graduates disagreed.

**Table 6: Responses of women entrepreneurs (educational status wise) about financial and environmental problems**

Educational Status	Difficulties with getting loans to set up a Business			Lack of Awareness about credit facilities for women			Lack of infrastructure facilities			Total
	Disagree	Agree	Strongly Agree	Disagree	Agree	Strongly Agree	Disagree	Agree	Strongly Agree	
Post Graduates	0	4	0	4	0	0	0	4	0	4
	0.00%	100%	0.00%	100%	0.00%	0.00%	0.00%	100%	0.00%	100%
Graduates	4	16	4	8	12	4	4	8	12	24
	16.70%	66.70%	16.70%	33.30%	50.00%	16.70%	16.70%	33.30%	50.00%	100%
Senior Secondary	0	36	12	8	28	12	4	24	20	48
	0.00%	75.00%	25.00%	16.70%	58.30%	25.00%	8.30%	50.00%	41.70%	100.00%
Matric	12	20	16	16	24	8	12	16	20	48
	25.00%	41.70%	33.30%	33.30%	50.00%	16.70%	25.00%	33.30%	41.70%	100%
Below Matric	16	32	28	12	52	12	4	44	28	76
	21.10%	42.10%	36.80%	15.80%	68.40%	15.80%	5.30%	57.90%	36.80%	100%
Total	32	108	60	48	116	36	24	96	80	200
	16.00%	54.00%	30.00%	24.00%	58.00%	18.00%	12.00%	48.00%	40.00%	100%

The table further shows that most of graduates (83.4 per cent), (91.7 per cent) senior secondary, (75 per cent) matric, below matric (94.7 per cent) and all post graduates respondents agree that they face problems of lack of infrastructure facilities. The results can be assessed through Figure 5. So it can be said that *highly educated women entrepreneurs have awareness about credit facilities for women.*



**Figure 5. Responses of Women Entrepreneurs (Educational Status Wise) about Financial and Environmental Problems**

Table 7 shows that out of total respondents, a significant number of graduates (66.7 per cent), (83.3 per cent) senior secondary, (75 per cent) matric below matric (78.9 per cent) and all post graduates respondents agree that they face problems of strict regulations and policies. The table further exhibits that majority graduates (83.3 per cent), (83.3 per cent) senior secondary, (75 per cent) matric and below matric (89.5 per cent) respondents agree that they are facing problems of red-tape and bribery etc. The table further indicates that a vast number of graduates (66.7 per cent), (75 per cent) senior secondary, (66.7 per cent) matric below matric (89.5 per cent) and all post graduates respondents agree that they are facing problems of lack of Governmental support.

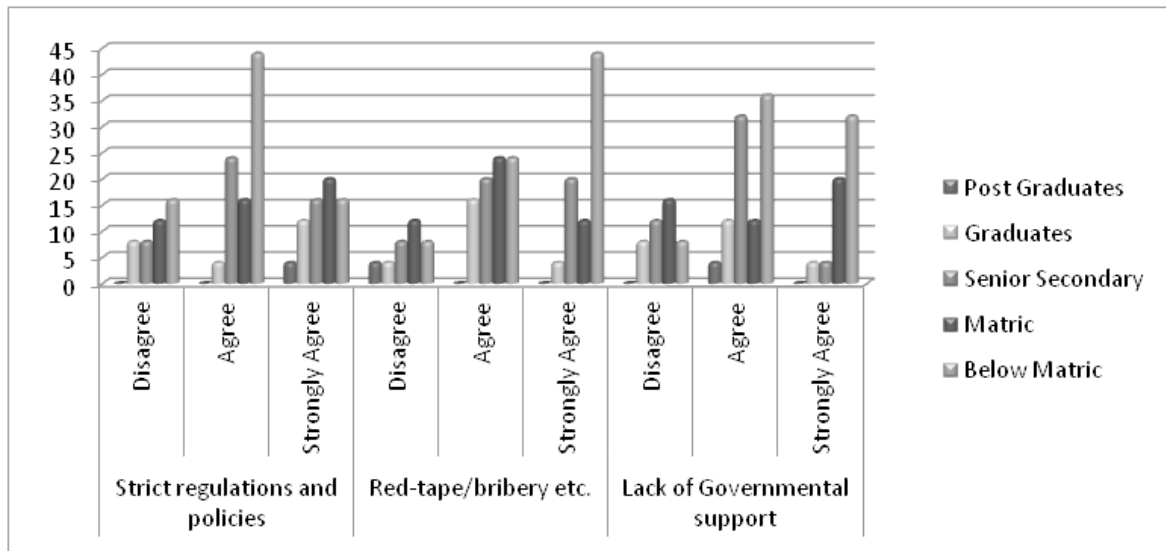
**Table 7: Responses of Women Entrepreneurs (Educational Status Wise) about Legal problems**

Educational Status	Strict regulations and policies			Red-tape/bribery etc.			Lack of Governmental support			Total
	Disagree	Agree	Strongly Agree	Disagree	Agree	Strongly Agree	Disagree	Agree	Strongly Agree	
Post Graduates	0	0	4	4	0	0	0	4	0	4
	0.00%	0.00%	100.00%	100.00%	0.00%	0.00%	0.00%	100.00%	0.00%	100.00%
Graduates	8	4	12	4	16	4	8	12	4	24
	33.30%	16.70%	50.00%	16.70%	66.70%	16.70%	33.30%	50.00%	16.70%	100.00%
Senior Secondary	8	24	16	8	20	20	12	32	4	48
	16.70%	50.00%	33.30%	16.70%	41.70%	41.70%	25.00%	66.70%	8.30%	100.00%

(Continued)

<b>Matric</b>	12	16	20	12	24	12	16	12	20	48
	25.00%	33.30%	41.70%	25.00%	50.00%	25.00%	33.30%	25.00%	41.70%	100.00%
<b>Below Matric</b>	16	44	16	8	24	44	8	36	32	76
	21.10%	57.90%	21.10%	10.50%	31.60%	57.90%	10.50%	47.40%	42.10%	100.00%
<b>Total</b>	44	88	68	36	84	80	44	96	60	200
	22.00%	44.00%	34.00%	18.00%	42.00%	40.00%	22.00%	48.00%	30.00%	100.00%

It can be said that *women entrepreneurs are facing many problems of strict regulations and policies; red-tapism and bribery; and lack of Governmental support for running their businesses.* So, Government should support women entrepreneurs for starting and growing a business. The results can be assessed through Figure 6.



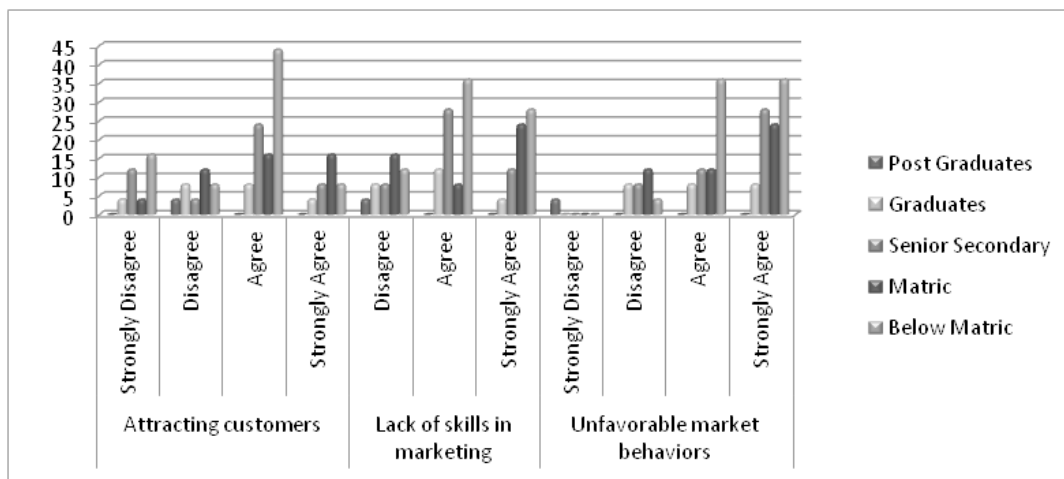
**Figure 6. Responses of Women Entrepreneurs (Educational Status Wise) about Legal Problems**

Table 8 reveals that out of total respondents, most of graduates (66.6 per cent), (66.7 per cent) senior secondary, (66.6 per cent) matric and below matric (68.4 per cent) respondents agree that they have facing problems of attracting customers but all post graduates (100 per cent) do not agree. The table further exposes that majority of graduates (66.7 per cent), (83.3 per cent) senior secondary, (66.7 per cent) matric and below matric (84.2 per cent) respondents agree that they face problems of lack of marketing skills but all post graduates disagree. The table further indicates that a significant number of graduates (66.7 per cent), (83.3 per cent) senior secondary, (75 per cent) matric, below matric (94.8 per cent) and all post graduates respondents agree that they are facing problems of unfavorable market behaviors.

**Table 8: Responses of Women Entrepreneurs (Educational Status Wise) about Marketing and Mobility problems**

Educational Status	Attracting customers				Lack of skills in marketing			Unfavorable market behaviors			Total
	Strongly Disagree	Disagree	Agree	Strongly Agree	Disagree	Agree	Strongly Agree	Disagree	Agree	Strongly Agree	
Post Graduates	0	4	0	0	4	0	0	0	4	0	4
	0.00%	100%	0.00%	0.00%	100%	0.00%	0.00%	0.00%	100%	0.00%	100%
Graduates	0	8	8	8	8	12	4	8	8	8	24
	0.00%	33.30%	33.30%	33.3%	33.30%	50.00%	16.70%	33.30%	33.30%	33.30%	100%
Senior Secondary	12	4	24	8	8	28	12	8	12	28	48
	25.00%	8.30%	50.00%	16.70%	16.70%	58.30%	25.00%	16.70%	25.00%	58.30%	100%
Matric	4	12	16	16	16	8	24	12	12	24	48
	8.30%	25.00%	33.30%	33.30%	33.30%	16.70%	50.00%	25.00%	25.00%	50.00%	100%
Below Matric	16	8	44	8	12	36	28	4	36	36	76
	21.10%	10.50%	57.90%	10.50%	15.80%	47.40%	36.80%	5.30%	47.40%	47.40%	100%
Total	32	36	92	40	48	84	68	32	72	96	200
	16.00%	18.00%	46.00%	20.00%	24.00%	42.00%	34.00%	16.00%	36.00%	48.00%	100%

So, it is found, that women entrepreneurs face many problems of attracting customers, lack of marketing skills and unfavorable market behaviors for running and growing a business. Therefore, *women entrepreneurs should start business with adequate funds; explore new products and services; search the new markets; do networking; and consult with professionals to solve these difficulties.* The results can be assessed through Figure 7.



**Figure 7. Responses of Women Entrepreneurs (Educational Status Wise) about Marketing and Mobility problems**

### Conclusion and Suggestions

To ascertain the status of women entrepreneurs in the state of Haryana, the study showed that 46 per cent of the sample belonged to the age groups of 18 to 30 and 31 to 40 respectively. 48 percent women entrepreneurs belonged to rural area and 52 per cent to urban area. Further, 84 per

cent women were married. The findings further exposed that 48 per cent women entrepreneurs belonged to high income group and 52 per cent belonging to low income group. The ratio of high educational status (post graduate and graduate) is very low in women entrepreneurs; it can say that lack of awareness about girls' education is the reason of low educational status in rural area of district Jind. Majority (92 per cent) of women entrepreneurs have small business, because they face various problems of starting business, operating and controlling the business. Most of (66 per cent) of women entrepreneurs were in the business of trading like cloth, cosmetics, bangles etc., and 32 per cent women entrepreneurs were having services like parlor, stretching the cloth etc.

To investigate the problems and challenges faced by women entrepreneurs, an analysis of total 200 respondents (4 post graduate, 24 graduates, 48 senior secondary, 48 matric and 76 below matric) was done using Likert's five point scale and cross tab technique of SPSS. The study further showed that the women entrepreneurs faced various problems like related to family, self, social, financial, economical, legal, environmental, marketing and mobility. On the basis of analysis, it was found that lack of family support and non-cooperation of male counterparts, psychological barriers, weak bargaining position, absence of experience, absence of knowledge, absence of society support, harassment, difficulties with getting loans to set up a business, absence of awareness about credit facilities for women, absence of infrastructure facilities, strict regulations and policies, attracting customers, absence of marketing skills, unfavorable market behaviors were the key difficulties faced by women entrepreneurs in rural area of Haryana (India). It was suggested through the study that Government should support the women entrepreneurs for starting and growing a business; it is the requirement of the hour to implement the related policies and programmes honestly for development of the women entrepreneurs. The ratio of high educational status (post graduate and graduate) is very low in women entrepreneurs. Lack of awareness about girls education is the reason of low educational status in rural area of district Jind, state of Haryana. So families should help girls to educate themselves for a better decision making, awareness, self-esteem, self-independence and bright future. Women entrepreneurs should try to start their businesses with adequate funds, exploring the product and services, search the new markets, network and consult with professionals for solve these difficult.

### Limitations of the Study

The study is limited to the women entrepreneurs in Jind district of Haryana. Similar research at a larger scale could give result that can be generalized further. Convenient sampling was used in the study, so that each area gets adequate coverage and representative sample can be drawn from the universe. In spite of all these limitations, an earnest attempt has been made to arrive at fairly objective and representative conclusion by analyzing the available data elegantly and tactfully.

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