

## **The Role of Female Entrepreneurs in Driving Development in Haryana: A Case Study from Karnal**

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### **Introduction**

Women constitute half of the total population throughout the world. The socio-economic development of a country is largely dependent upon the participation of women in the process. However, their contribution is not fully recognized in the monetary calculations of national income as most of the services are invaluable and cannot be attached any price. For example; success of men entrepreneurs is invariably highly associated with the conducive social and psychological atmosphere shaped by female family partners and rationalizing the family resource management. The fourth World Conference on Women held in Beijing (China) in 1995 emphasized that no enduring solution to the society's most threatening social, economic and political problems could be found without participation by women in the development programmes.

As the number of females seeking work expands and relatively the employment opportunities continue to shrink, they are either forced to work at lower wage rates or remain unemployed. They should be provided with alternative and more productive employment opportunities, as it requires additional family earnings as a source of livelihood and better utilization of unemployed potential human resources. To improve the status of women, they need to be empowered. The women empowerment means to make them self reliant, providing liberties to make choices in life and providing them knowledge and insight to take her own decisions.

A number of efforts have been made by setting up various commissions and committees before and after independence to evaluate the women participation in various development

programmes and to suggest ways and means to enhance the status of women. At the Global Inter-parliamentary Conference in New Delhi in 1997, the then Prime Minister Mr. H.D. Deve Gowda declared that the government was formulating a national policy on employment of women to make gender equality a reality.

An entrepreneur is a person with vision, originality and daring; who acts as a boss; who decides as to how the business should run; who coordinates the work of different factors of production, who attempts to anticipate future demand and prices; who tries to invent and introduce new ideas, a new commodity, a new process and machinery and new activities. An entrepreneur is loosely identified with the owner of a business, a speculator, an inventor and an organizer of a business. The manager or the executive of a business keeps an established business running and is salaried person. The classical economists regarded entrepreneur as owner of the business to which he supplied capital. Some economists thought of the entrepreneur as the owner of the business and as a coordinator, others such as Knight conceived the entrepreneur as a dual function of risk taking and control. Yet others like Shumpeter identified entrepreneurship with innovations. Thus entrepreneurship is a complex phenomenon to coordinate the factors of production, undertake risk in the business and bring out and adopt new innovations in the fields of production and marketing.

Women have so far been lagging behind in entrepreneurship not only in India but also throughout the world. In developed world however, the role of women in business is fast increasing. On the other hand, women entrepreneurship is not a new phenomenon in India. They have been deeply involved in organizing and operating ancillary and traditional cottage and small-scale industrial units such as handicrafts, knitting, embroidery, garment making, potteries, dairy, poultry, beekeeping. They have also ventured in small scale industry and service sectors such as boutiques, students' coaching centers, nursing homes, health clubs, hosiery, export business, gift shops etc.

In India women comprise almost half of the population of which only 28.9% are the work force and only 4.5% are self-employed in 1991 but there is phenomenal increase recently

with about 11.2% of the total entrepreneurs being women in 1995 (Desai, 1997). Although this culture is picking up, still it has to progress at much faster pace. Therefore, this study was taken with the following objectives.

### Objectives

1. To analyze the socio-economic features of women entrepreneurs
2. To study the business behaviour of women entrepreneurs in factor combinations, risk taking, innovations in production and marketing etc.
3. To identify their role in decision making in starting and operating the business and to avail supporting services like credit.
4. To highlight problems faced by women entrepreneurs and to provide suitable suggestion to minimize the problems.

### Research Methodology

The study was carried out in Karnal district of Haryana state. The number of women entrepreneurs is increasing both in rural areas and urban areas of the district. The women entrepreneurs of both rural and urban areas were studied to have proper representation of the district as a whole. The analysis of rural and urban women entrepreneurs was made separately as well to get comparative picture.

**Selection of sample:** Although efforts were made to get data from various official sources, it was very difficult to collect exact data of number of women entrepreneurs in different business activities in rural and urban areas. So it was based on the information from different unofficial sources that a random selection of women entrepreneurs out of businesses like boutiques, study coaching centers, beauty parlors, health clinics, trading in ready-made garments, cosmetics, food processing units etc. in urban areas and dairy, poultry, food processing units, health clinics, shop keeping etc. in rural areas. An effort was made to take a sample proportionate to approximate number of women entrepreneurs in each business activity. On the whole a sample of 70 respondents was taken i.e. 35 from rural areas and 35 from urban area. Based on the objectives of the study an effort was made to

develop a pinpointed questionnaire. It had four components viz. Profile of respondents, Business characteristics of women entrepreneurs, Entrepreneurial status and Problems and Suggestions.

**Analysis of data:** The data so collected were analyzed in terms of each question posed to the respondents so as to derive conclusions. Simple tabulation was made to bring out to categorize the number of responses. The information of rural and urban respondents was presented separately for the sake of comparison.

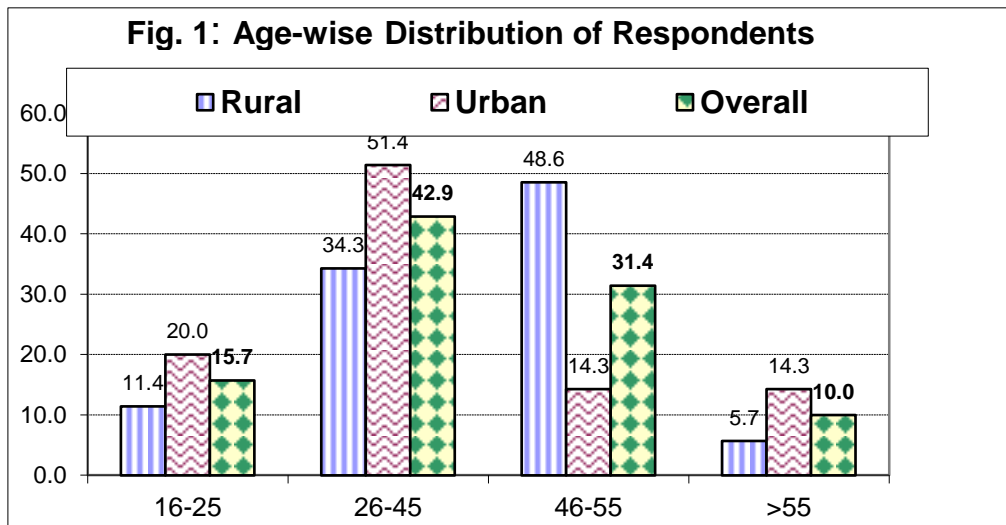
On the basis of response, score of 3 was given to 'frequently', 2 to 'sometimes' and 1 to 'rarely'. Mean score was worked out by taking weighted average, where weights were taken as number of respondents in each category of score. For estimating mean score 'no response' was not accounted. The data collected pertained to the year 2012-13.

## **Results & Discussion**

On the basis of data, the results were arrived at and presented into four sections, viz. socio-economic profile of women entrepreneurs, business parameters, entrepreneurial status and problems faced by them and suggestions as perceived by the respondents.

### **I. Socio-economic characteristics**

**1.1 Age of respondents:** It was pertinent to analyze the age at the time of start of business. About three-fourth of the women entrepreneurs started such ventures at the age between 26 and 55. Although there was tendency of them to start business during youth as they had physical capacity, adventurous and risk taking and initiative but maturity in terms of experience is essential for the success. There was some who worked as employees first and then after some experience took up their own business. Mustering support from family members is also more possible in this age group. Yet 15.7% started at the age below 25 and another 10% took up after the age of 55.



**1.2 Caste factor:** The family background; particularly caste has important bearing on the business initiation and operation. Distribution of respondents on the basis of their caste is presented in Table 1. It could have been more interesting to compare the results with the caste-wise size of overall population of the area from where the sample was drawn. It is clear from this table that *jats* in rural areas and *kashatrya* in urban areas were the most dominant castes to start such ventures that accounted for 51.4 and 60.0 per cent of respondents. *Bania*, having been known for business tactics both in rural and urban areas accounted for 17.1% of women entrepreneurs. About 8.6% were *Brahmins* and 1.4% as *Jains*. However, there could be a number of other castes such as Scheduled castes, *Ramgarhias*, *Kumhars* etc. that per chance could not be represented in the sample although they account for a sizable part of the total population.

**Table 1: Distribution of respondents on the basis of their caste**

Caste	Rural	Urban	Total
Bania	5(14.3)	7(20.0)	12(17.1)
Brahmin	3(8.6)	3(8.6)	6(8.6)
Jain	1(2.9)	0(0.0)	1(1.4)
Jat	18(51.4)	4(11.4)	22(31.4)
Kashatya	8(22.9)	21(60.0)	29(41.4)
Total	35(100.0)	35(100.0)	70(100.0)

*Figures in parenthesis are percentages*

**1.3 Marital Status:** A vast majority of women entrepreneurs (77.1% in rural area and 65.7% in urban area) were married. Perhaps due to help and encouragement by their husbands and children and economic necessity of their families were the factors responsible for them to initiate business. About 11.4% and 20.0% respondents in rural and urban areas respectively were unmarried. Such respondents mostly were running study-coaching centers. Yet another 7.1% of respondents were widows and 5.7% were divorcees. Typically, they had priority to gainfully use their time and compulsion to earn their and their family livelihood.

**1.4 Family size:** The size and composition of family determines the economic aspects of family. The larger family size can spare some family members for carrying out such businesses and even provide assistance one way or the other. Distribution of respondents according to family size is presented in Table 2. Although on the basis of data pooled for rural and urban households, more than 50% families had 4-6 family members, 27.1% had less than that while about 20% had more than 6 family members. In urban areas, as mostly the families were nuclear, obviously, the family size was smaller as compared to their rural counterparts.

**Table 2: Distribution of respondents according to family size**

Family Size	Rural	Urban	Total
Small (1-3 members)	7 (20.0)	12 (34.6)	19 (27.1)
Medium (4-6 members)	19 (54.3)	17 (48.6)	36 (51.4)
Large (7-9 members)	6 (17.1)	6 (17.1)	12 (17.1)
Very large (more than 9 members)	3 (8.6)	0 (0.0)	3 (4.3)
Total	35 (100.0)	35 (100.0)	70 (100.0)

*Figures in parenthesis are percentages*

**1.5 Level of Education:** On the whole 40% respondents were matriculates, 20% graduates and 11.4% as postgraduates. About 12.9% were illiterates and 15.7% were studied up to middle standard. The level of education in the rural respondents was obviously lesser than those in the urban areas. It mainly depends upon the type of venture, availability of resources and opportunities associated to the business that the educational qualifications are required. In case of boutiques, study coaching centers, beauty parlors, health clinics, the qualification requirements were relatively higher than the others such as dairy farming and trading in garments.

**1.6 Training received:** For the success of a venture, one important reason quoted is the adequate training and experience of the entrepreneur before its start. This is essential to have confidence in the business, know ins and outs of the business and gainful employment of resources, which otherwise go waste or remain underutilized. Distribution of respondents on the basis of training received is presented in Table 3. The selected respondents gave variable response. About 12.9% respondents did not get training or experience from any source and started the maiden business. As many one third of them reported that they had only experience by working with others and no formal training was received from any source. Another 21.4% stated to have family staking the business orientation. Only 14.3% rural and 34.3% urban respondents received training of short duration from different organizations such as Industrial Training Institutes, Central Training institutes, agricultural universities/ National Dairy Research Institute. In case of food processing, dairy farming, poultry farming, beekeeping requires short trainings to run the business on scientific lines.

Two respondents each from rural and urban area got specialized qualification and had diploma or degrees before the start of business. Specifically, qualified women ran the coaching centers and health centers.

**Table 3: Distribution of respondents on the basis of training received**

Training	Rural	Urban	Total
No training	6 (17.1)	3 (8.6)	9 (12.9)
Only experience by working with others	12 (34.3)	11 (31.4)	23 (32.9)
Family traits	10 (28.6)	5 (14.3)	15 (21.4)
Specialized short training	5 (14.3)	12 (34.3)	17 (24.3)
Diploma/ degree in the area	2 (5.7)	2 (5.7)	4 (5.7)
Total	35 (100.0)	35 (100.0)	70 (100.0)

Figures in parenthesis are percentages

**1.7 Income level:** The level of income however varied widely from one respondent to the other and between rural and urban respondents depending upon the year of establishment of business, type of business, investment made, market development etc. It was revealed that in spite of efforts made by women entrepreneurs, 34.3% and 22.9% of rural and urban respondents could earn only less than Rs2000/month and another 48.6% and 31.45% of rural and urban respondents respectively were earning 2000-5000/month. Women having small dairy units in rural areas and part time student coaching centers in urban areas were mostly earning low income. The women entrepreneurs having been well established in the business were earning as high as more than Rs20000 per month.

**1.8 Prior Occupation:** The business background of the respondents could be better understood from the occupation in which they were engaged prior to starting the present venture. Based on the results, it can be brought out that 74.3% rural and 42.9% urban respondents were unemployed, primarily due to family circumstances and also due to non-availability of jobs. About 20% respondents were working with the family prior to coming up the current enterprise. About 28.6% respondents were working not as entrepreneurs but were in service with govt. and private occupations. Another 14.3% of urban respondents were studying before starting the business.

**1.9 Mode of Conveyance:** The business located nearby the place of residence was the sole reason for not using any conveyance for this purpose. Therefore, 45.7% of rural and 22.9% urban respondents reported that they were coming on foot. About 41.4% respondents used Scooters/mopeds. Car was the main mode of conveyance used by 25.7% urban respondents and 8.6% rural respondents made use of public transport like bus, auto rickshaw etc.

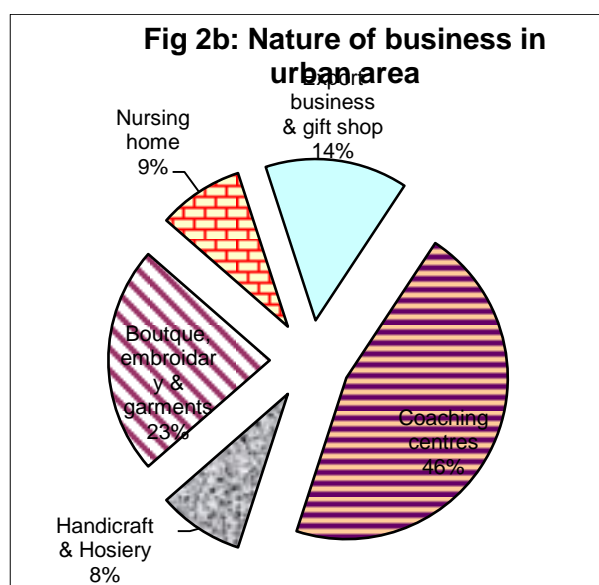
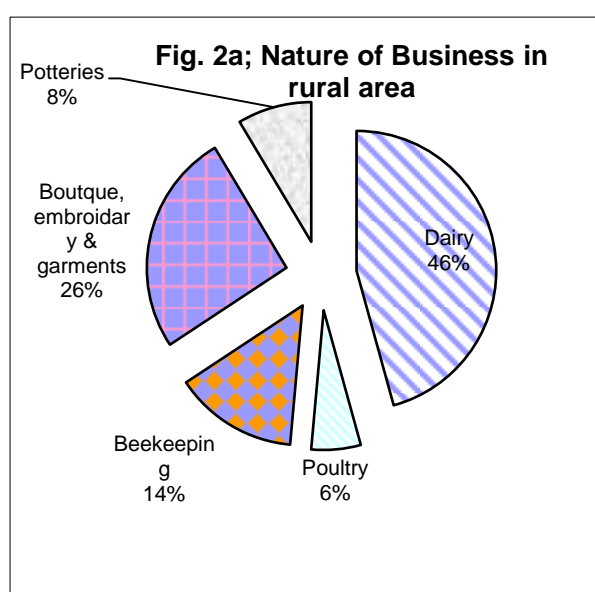
## II. Business Characteristics

**2.1 Form of Organization:** About two third of the respondents specified that the business was independently run by them. The family members were partly helping in operating the business including decision making by 20% rural and 14.3% urban respondents. About 17.1% respondents of urban area reported joint partnership

**2.2 Capital investment:** Capital appears to be the most limiting factor with most of the businesses. Women entrepreneurs are no exception to it. The fixed and working capital invested in initial and subsequent investments were made as and when it was easily available and the business had potential for it. Except for land and buildings, the capital investment to the tune of more than Rupees one lakh was made by 8.6% of urban respondents. About 15.7% businesses were having meager investment of less than 25000. Nearly 80% respondents made an investment ranging from Rs25000 and Rs100000.

**2.3 Nature of business based on goods & services produced:** Dairy farming was the most predominant business taken care by women in the rural areas (Fig. 2a). It was helpful for the farming business run by their husbands in terms of available labour; tractor and other farm resources, which can be utilized during the period of less, work in farming. The fodders and wheat *bhusa* are produced locally on the farm. The farmyard manure produced from animal dung is used gainfully on the farm. This business was taken up by 45.7% of rural respondents. Similarly, two out of 35 respondents started poultry. Beekeeping was another technical but soft business related with farming taken up by 14.3% respondents. Amongst

the other rural women enterprises were Boutiques, embroidery & garment making (25.7%) and potteries (8.6%). On the hand, in the urban areas 8.6 per cent respondents took handicrafts & hosiery and Nursing homes each (Fig. 2b). The business of Boutiques, Knitting, Embroidery and garment making was started by 22.9%, export business & gift shops by 14.3 and coaching centres by 45.7 per cent of respondents.



### III. Entrepreneurial Status

**3.1 Entrepreneurial Motivation:** To start and make progress in the business motivation for an entrepreneur is of immense importance. This is commonly derived from a number of factors. One can understand that initially it is the economic motivation i.e. to earn profit for livelihood and making progress in the business by ploughing back in the form of investment. The easy availability of resources required for the business further motivates the entrepreneur. The business already in operation in the family is easy to operate. Sometimes, family labour contributed by her, husband, children and other members keep the business in operation even if there is shortage of labour. The shop already available or easily available land is also helpful for this purpose. The market established for the output, own capital, and easy availability of soft loan are certain

other motivational factors for the women entrepreneurs. The education and experience in the line or even otherwise is a big driving force for such a venture.

Therefore, in this section, an effort was made to analyze the factors, which motivated the women entrepreneurs to start and operate the business. The economic considerations to improve the level of living of the family were the sole factor, which dominated other factors in initiating the business in rural and urban areas. This was reported by 92.9% of the respondents on the whole. To keep the family business going was another factor reported by 42.9 and 8.6 per cent of rural and urban respondents respectively. Some of the respondents mainly in the urban area wanted to make proper use of their qualifications and experience gained in the field and thus they started the business. Yet another factor reported by the 12.9 per cent of respondents was that they wished to improve their status in the society. Some typical considerations like passing time gainfully and making use of other available resources were stated to be the reason for starting business.

**Table 4: Distribution of respondents according to the motivating factors**

Factors	Rural	Urban	Total
Economic considerations	30 (85.7)	35 (100.0)	65 (92.9)
Family business	15 (42.9)	3 (8.6)	18 (25.7)
Make us of qualifications & experience	2 (5.7)	7 (20.0)	9 (12.9)
To improve social status	1 (2.9)	8 (22.9)	9 (12.9)
Other considerations	5 (14.3)	5 (14.3)	10 (14.3)
Total	35 (100.0)	35 (100.0)	70 (100.0)

*Figures in parenthesis are percentages. Sum of responses is more than 100 per cent due to multiple responses.*

**3.2 Factors considered for selecting specific business;** After the decision is taken to start a business due to a variety of factors, then she gets confronted with the type of business to be selected. Based on qualifications, experience, availability of resources, scope of the business etc. some alternative business propositions are made and well trashed within the family, friends, relatives etc. The ultimate choice of the one falls based on a number of

considerations. The primary factor is which one she can manage which of course will depend upon the qualifications, experience and interest. The possibility and scope of expansion has to be given due consideration. The easy availability of resources, raw material, labour, capital etc. is of great importance for the choice of business to be taken up.

With a view to bring out the factors influencing the choice of specific business, this question was posed to the respondents. The response is compiled as shown in Table 5. The high margin of profit was the main consideration in the urban area to make a choice. This was reported by 68.6% of respondents. In rural area the easy availability of resources and easy to manage were the major considerations. The choice also rested with an eye on expansion possibility both in rural and urban areas. The other factors, which played important role in the choice, were incentives and subsidies available and low cost and thus less capital investment.

**Table 5: Distribution of respondents according to the factors for choice business**

Reasons	Rural	Urban	Total
Easy to manage	10(28.6)	2(5.7)	12(17.1)
Scope for expansion	14(40.0)	16(45.7)	30(42.9)
Incentives & subsidies	3(8.6)	1(2.9)	4(5.7)
Easy availability of resources	17(48.6)	5(14.3)	22(31.4)
Low cost	4(11.4)	6 (17.1)	10(14.3)
High margin of profit	6(17.1)	24(68.6)	30(42.9)
Total	35(100.0)	35(100.0)	70(100.0)

*Figures in parenthesis are percentages. The sum of responses is more than 100 per cent due to multiple responses*

**3.3 Risk taking:** No business is free from risk and uncertainties although the degree of these pursuits varies from one business to the other. Risk is calculable with certain degree of surety while the uncertainties cannot be calculated. The risks are of numerous types, which can broadly be classified as production risks and market risks. The production risk emerge from change of weather conditions, non-availability of inputs in time, power failure, other

breakdowns of production etc. and market risks such as increase in the price of inputs or fall in the output prices stem from fluctuations in supply and demand factors. Some businesses are more prone to risk of one type while the others face other type of risks more severe than the other. It is generally been found that more risky enterprises have, in general, been associated with higher level of profit in the long run and conversely the least risky businesses yield low returns. The nature of different entrepreneurs also varies from person to person. Some are risk takers while the others try to escape and evade risk, which further depend upon a number of parameters such as value to assets to fall back upon, personal nature, quantum of risk involved, reward of risk taking etc.

The risk taking ability of women entrepreneurs was estimated by getting their response against certain framed statements. The first statement that 'If the risk has less possibility of loss, only then it is taken', the more of urban women were willing to undertake such risk while rural respondents were less willing to take even that much of risk due to their meager resources and small size of business accompanied by natural hazards to which their businesses are already subjected to. For example, dairy and poultry businesses involve health hazards of animals, so it is difficult to take even small risk in such cases. The mean score (which could vary from 0 to 3) was estimated as 1.17 in case of rural and 1.79 in case of urban entrepreneurs. When asked about 'If expected high return/risk is there then it is taken' the respondents got widely scattered on the scale of 'frequently', 'sometimes', 'rarely' and even 'no response' both in case of rural and urban entrepreneurs. This showed that even if a bit of risk promises very high return, still many of them would try not to take and avoid. The mean score estimated from the results of this statement turned out to be 1.97 and 2.03 in case of rural and urban entrepreneurs respectively. For 'Keep on experimenting new ideas for improving the quality of produce' the mean score was calculated as 1.19 and 2.03 for rural and urban women entrepreneurs respectively. This indicated that urban respondents had better capacity and associated reward for this type of activity.

Faced with consequences of non-availability of certain inputs in time, most of them tried to make prior arrangement for the inputs. This too varied widely with the type of business. The

response of respondents about the quarry, 'Make arrangements for inputs before hand', was more encouraging because most of them have to arrange feed, fodders etc. for living material such as animal and insects well in time to avoid serious loss. Hence the mean score of rural entrepreneurs worked out to 2.09 and the comparative score of their urban counterparts was 2.00. Another statement 'Stock the produce to benefit from increase in price' was put before the respondent. Having small scale of businesses, capital was available to the required amount. Thus they were not going much with stocking of produce to take advantage of possible increase in price in future. They lack storage space as well. Therefore for the obvious reason of nature of businesses in the rural and urban areas, the mean score worked out to 1.39 and 1.34 respectively. The modern business is rarely successful in the absence of credit to the business and credit by the business. The enquiry was made as to 'Credit transactions with customers are made'. The urban respondents gave a mean score of 2.51 as 2.23 by the rural respondents. Although no one business is interested to keep money pending with their customers, still 37.1 and 62.9 per cent of rural and urban respondents had to frequently make credit transactions with the customers.

When the score of all the statements was taken together in combined form, the average score came out to 1.67 in case of rural respondents and 1.95 in case of urban respondents. Since it was out of 3.00, the risk taking capacity could be estimated as 56% and 65% in case of rural and urban women entrepreneurs respectively (Table 6).

**Table 6: Risk taking ability of women entrepreneurs**

Statements	Response	Number of respondents		Mean score out of 3.00	
		Rural	Urban	Rural	Urban
If the risk has less possibility of loss, only then it is taken	Frequently	1(2.9)	6(17.1)	1.17	1.79
	Sometimes	3(8.6)	10(28.6)		
	Rarely	25(71.4)	12(34.3)		
	No response	6(17.1)	7(20.1)		
If expected high return/risk is there then it is taken	Frequently	12(34.3)	9(25.7)	1.97	2.03
	Sometimes	6(17.1)	13(37.1)		
	Rarely	13(37.1)	8(22.9)		
	No response	4(11.4)	5(14.3)		
Keep on experimenting new ideas for improving the quality of produce	Frequently	0(0.0)	9(25.7)	1.19	2.03
	Sometimes	5(14.3)	14(40.0)		
	Rarely	21(60.0)	8(22.9)		
	No response	9(25.7)	4(11.4)		
Make arrangements for inputs before hand	Frequently	15(42.9)	7(20.0)	2.09	2.00
	Sometimes	8(22.9)	11(31.4)		
	Rarely	12(34.3)	7(20.0)		
	No response	0(0.0)	10(28.6)		
Stock the produce to benefit from increase in price	Frequently	2(5.7)	3(8.6)	1.39	1.34
	Sometimes	5(14.3)	4(11.4)		
	Rarely	16(45.7)	22(62.9)		
	No response	12(34.3)	6(17.1)		
Credit transactions with customers are made	Frequently	13(37.1)	22(62.9)	2.23	2.51
	Sometimes	17(48.6)	9(25.7)		
	Rarely	5(14.3)	4(11.4)		
	No response	0 (0.0)	0(0.0)		
<b>OVERALL</b>				<b>1.67</b>	<b>1.95</b>

*Figures in parenthesis are percentages*

Mean score was estimated by giving score 3 for 'frequently', 2 for 'sometimes', 1 for 'rarely'. For estimating mean score 'no response' was not accounted.

**3.4 Decision-making:** In the process of business, various decisions are to be taken. Normally, a firm is independent decision making unit and the entrepreneur is a boss for this purpose. But in case women entrepreneurs they consult their family members for taking decisions relating to start of business, its expansion, borrowing for it and day to day management. It was interesting to observe that for starting of business, they had mainly to consult their husbands and in-laws. While deciding about expansion of the business, they felt more confident and take decisions apart from consulting their husbands and in-laws. Similarly for borrowing money from institutional and non-institutional sources, they needed collateral security and risk was involved for which consultation of family members, particularly husbands were considered important. For day-to-day business decisions, they were acting on their own but some crucial decisions were taken after consulting their husbands and other members of their families.

**3.5 Support system:** Support system plays an important role in the process of enterprise creation and growth. Various individuals and organizations to provide support to women entrepreneurs include family members such as husband, brother, sister, father, mother etc. friends and neighbourers. It is not only direct help in the business but sharing of their responsibilities, moral support and economic backing play crucial role in this regard. A number of institutions such as dealing with marketing, finance, input supply, power system etc. are of utmost importance for the successful operation of the business.

#### **IV. Problems faced by Women Entrepreneurs**

To be a woman is the basic problems faced by Women Entrepreneurs. Apart from this, she has to bear the responsibility of a mother, wife, a sister and a daughter and thus to manage the family affairs. Women have been confronted by the dilemma ever since they started leaving home for the work place. The major problems faced by Women Entrepreneurs are mainly support, training, banking, licensing and marketing. But the

women in the rural areas have to suffer more so from various angles, particularly the cultural values. The major problems specified by them were as under:

**4.1 Faced by Rural Women Entrepreneurs:** Rural women entrepreneurs had identified non-availability of long-term finance and working capital as the most serious problem. There could be a number of reasons behind that. Lack of financing agencies in rural areas, procedural problems, lack of awareness and corruption in the system are some possible causes of this. Market of final products was also stated to be unstable in terms of prices and clearance of goods and credit. Labour management and shortage of power were some other problems posed by the Women Entrepreneurs in the rural areas. Problems faced by women entrepreneurs are listed in Table 5.22 and also presented in Fig. 6.

**4.2 Faced by urban Women Entrepreneurs:** The problems faced by urban women entrepreneurs were almost of similar nature but their intensity and priority differed somewhat from their rural counterparts. Power shortage, lack of market for the final products and increasing competition and market for the raw material were typically most important problems observed by them. Lack of technical know-how was another problem stated by them. Lack of subsidy and lengthy procedure for obtaining credit were also certain other problems reported by them.

**Table 5.22; Problems faced by women entrepreneurs**

Problems faced	Rural	Urban	Total
1. Difficulty in getting raw material	3(8.6)	5(14.3)	8(11.4)
2. Problem of marketing products	18(51.4)	16(45.7)	34(48.6)
3. Not getting timely loans	23(65.7)	17(48.6)	40(57.1)
4. Labour related problem	23(65.7)	16(45.7)	39(55.7)
5. Frequent power shut down	5(14.3)	28(80.0)	33(47.1)
6. Non availability of subsidies	11(31.4)	16(45.7)	27(38.6)
7. Lack of technical skill	12(34.3)	27(77.1)	39(55.7)
8. Shortage of space for expansion	2(5.7)	13(37.1)	15(21.4)
Total	35(100.0)	35(100.0)	70(100.0)

*Figures in parenthesis are percentages. Due to multiple responses, the total exceeds 100 per cent.*

### 4.3 Suggestions

Based upon the findings of the study, and with a view to improve the working and performance of the women entrepreneurs, some suggestions have been given.

With the commercialization of agriculture, monetization of society and increasing awareness for improving the lifestyle, women entrepreneurs have important role to play. The growing unemployment, particularly among educated youth and shrinking of public sector lies in the expansion of self-employment programmes. The development of women entrepreneurship in Karnal district of Haryana has shown the individual initiative and zeal backed by local endowments of technical resources and support system can usher a region into industrial developments into large investments. The implications of the present study albeit a modest attempt, may be viewed.

As a finding of the study strongly pointed out that a majority of women entrepreneurs were in young age when they started the business. Therefore, one can safely conclude that younger people are better entrepreneurs in terms of risk taking, as an innovating and facing the market of input and output. They can have initiative to approach and take advantage of the support systems of subsidy by the government, financial institutions and market support. It is therefore essential to make use of their energy at young stage, provide proper and practical training, carrier guidance by the district industrial centers in the polytechnics to become capable entrepreneurs. After training, follow up is a must to find reasons as to why after training she could not start the business and possible support is to be provided. Essentially, monitoring and evaluation of such training programmes should a built up feature itself.

Establishment of big industrial units should encourage women to start ancillary units to support them. For example, one unit of hosiery can call for support of knitting, dying, packing, embroidery, stitching etc. which the women entrepreneurs can very economically perform in small units of their own. The financial institutions should provide liberal and easy finances to the women entrepreneurs even without security or

by pledge and hypothecation. The procedural delays in such cases need to be carefully looked into and shortened.

Women entrepreneurs engaged in similar type of activities cooperative system working together such that they minimize their problems themselves. Joint arrangement for procuring inputs and sale of their products can make their businesses more viable as they would have better bargaining power. Although there are some problems due to which, cooperatives could not be successful but it is one of the most workable solutions to tackle the problems indicated by women entrepreneurs of Karnal district. Successful women entrepreneurs should be cited as success stories in the mass media and should be given awards and honours so that they become as beacon lights for the encouragement of others.

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