

Rural Women Entrepreneurs in Faridabad District of Haryana

Dr. Sanjay Onkar Ingole¹ Abdul Quadir²

“When women move forward, the family moves, the village moves, and the nation moves.”

Pandit Jawahar Lal Nehru [Nehru, J. (1946). The discovery of India]

ABSTRACT:

This paper deals with the challenges faced by rural women entrepreneurs and the factors that contribute to the success or failure of their enterprises in the Faridabad district of Haryana. The challenges faced by these women include limited education, insufficient training and gendered checks to access finance and marketing systems along with inadequate infrastructure, insufficient support from governmental and non-governmental agencies and intense competition in open market. The stories of the selected rural women entrepreneurs in this study voice a need to involve them in designing and implementing targeted policies. Such efforts by policy makers and stakeholders can empower these women to significantly contribute to the economic growth of their own families and the nation to enhance inclusivity and equity.

Keywords: entrepreneurship, rural entrepreneurship, women entrepreneurs, socio-cultural barriers.

INTRODUCTION:

Entrepreneurship has emerged as a significant driver of innovation, job creation, and social mobility. Despite the efforts of various government and non-governmental organizations, women entrepreneurs continue to face various challenges while starting and running their businesses. In the Faridabad district of Haryana, rural women entrepreneurs face sociocultural barriers that hinder their entrepreneurial pursuits.

Women entrepreneurs play a crucial role in economic growth by creating jobs, increasing savings that can be used as working capital, and boosting business activity (Motik, 2000). However, in India, women entrepreneurs

1 Assistant Professor, Dept. of Social Work, Jamia Millia Islamia, New Delhi. Email: single@jmi.ac.in, Mobile No. 8178630494

2 Ph.D. Scholar (JRF), Dept. of Social Work, Jamia Millia Islamia, New Delhi. Email: aquadir1997@gmail.com, Mobile No. 7011963191

face significant challenges. Behara and Niranjana (2012) identified major obstacles, such as the need to balance family and career, low levels of education, difficulty in obtaining financial support, and socio-cultural barriers. Similarly, Sharma and Gupta (2020) highlighted three critical challenges faced by rural women entrepreneurs: limited access to finance, lack of education, and socio-cultural barriers. Despite these hurdles, a study by Kaur (2018) and Singh et al. (2019) indicates that women in rural areas exhibit significant entrepreneurial potential when provided with the right support and resources. This study aims to delve deeper into these challenges and scope of economic growth and explore effective strategies for empowering rural women entrepreneurs, particularly in the context of the Faridabad district of Haryana.

Socio-economic status of rural women in Faridabad:

The rural areas of Faridabad exhibit a considerable disparity in income levels. According to the Socio-Economic and Caste Census (SECC) 2011, approximately 17.7% of households in Faridabad are below the poverty line, impacting women's economic stability. Women in these areas often rely on daily-wage labor, to overcome their economic vulnerability.

The literacy rate for women in rural Faridabad is improving but remains lower compared to urban areas. According to the Socio-Economic and Caste Census (SECC) 2011, the female literacy rate in rural Faridabad is around 57.1%. In contrast, the female literacy rate in its urban counterparts is approximately 74.3%. This indicates a significant disparity in female literacy rates between rural and urban areas in Faridabad district of Haryana.

Moreover, women's social status in rural Faridabad is heavily influenced by patriarchal norms and practices. In 2023 alone, the Haryana State Commission for Women registered over 1,500 complaints related to various forms of violence against women, including domestic violence, sexual harassment, and other forms of gender-based discrimination. This data underscores the ongoing challenges in ensuring the safety and rights of women in Haryana including the financial liberty. Consequently, the Commission has intensified its efforts in advocacy, legal aid, and public awareness campaigns to address and mitigate these pressing issues.

According to the Census of India 2011 and subsequent reports by the Ministry of Statistics and Program Implementation (MoSPI), the participation of women in economic activities in rural Faridabad has seen some improvement, although significant gender disparities remain. The data dictates that, as far as the Work Participation Rate (WPR) is concerned, the female work participation rate in rural areas of Faridabad is around 26%, as compared to 53% for rural men. (Census 2011).

According to the Periodic Labor Force Survey (PLFS) 2019–2020 by the NSSO, the labor force participation rate (LFPR) for women in rural Haryana, was approximately 19.7%. Nationally, the LFPR for women in rural areas was significantly higher at 27.7%. This comparison underscores the disparity in employment opportunities and economic participation, with rural women in Haryana being less likely to be part of the labor force compared to the national average.

Faridabad presents a unique socio-economic landscape characterized by a predominantly rural population engaged in agriculture and small-scale businesses. Within this context, women's entrepreneurship has emerged as a significant venue of economic empowerment and poverty alleviation, yet it is fraught with multifaceted challenges (Mitra & Mahapatra, 2017). Understanding these challenges is crucial for designing effective policies and interventions to support rural women entrepreneurs and enhance their socio-economic status.

Review of Literature:

Sonu (2019) has analyzed the underlying challenges faced by women entrepreneurs in India. According to him, the role of women in Indian economic development is inevitable. In today's scenario, women did not enter only in selected professions but have captured all professions. However, despite all the opportunities and efforts, women face a lot of problems in starting and running a business of their own. Hence, there is an urgent need to promote women and introduce schemes for the benefit of women entrepreneurs.

Shamith (2017), examined the present scenario in India in the light of start-up and digital initiatives of the government in Tamil Nadu. He highlights the fact that the introduction of information and communication technologies has enabled many female aspirants to take initiative. Hence, the study suggested adequate efforts and initiatives to enhance efforts in digital support for women entrepreneurs.

Sengar (2017), made an attempt to reveal the problems and prospects in the context of enhancing women's entrepreneurship. The study suggested that women entrepreneurs must undertake adequate research while starting their enterprise, which shall include a survey to know what new innovations are, the risks involved, the scope and limitations of starting a new business, and other associated aspects of the business venture.

Chander and Arora (2013) conducted a study to examine the financial challenges encountered by women entrepreneurs at different phases of business. The study found a lack of appropriate financial schemes and a

lack of initiative on the part of officials to take adequate steps to provide suitable facilities to women.

Sheweta Gaur, Vijay Kulshreshtha, and Ravi Chaturvedi (2018) studied several problems faced by women entrepreneurs. It has been observed that the balance between family and career, socio-cultural barriers, male-dominated society, illiteracy or low level of education, lack of financial assistance, lack of technical knowledge, marketing and entrepreneurial skills, lack of self-confidence, and mobility constraints are the major challenges that women entrepreneurs face.

Karve (2012) collected data from 10 different villages. The study found the reasons for the failures of women entrepreneurs were the lack of technical knowledge and the entrepreneur's communication and documentation skills for the development of the business. Secondly, social challenges include structural dissections to independently thinking, working, and creating and owning wealth.

Jaya Kumar, P., and Kannan J. (2014) pointed out the obstacles and opportunities faced by women who want to start their own businesses. The main challenges include work-life balance in both business and family, a lack of higher education among rural women, being less willing to take risks, not having enough information or help, and a lack of training and technical support. However, the government's growing interest in supporting women entrepreneurship has created new opportunities for them.

Singh (1992) has described the types of businesses women start in India, as well as the obstacles and challenges they face. These include not having enough contact with successful entrepreneurs, social stigma against women in business, family responsibilities, gender discrimination, limited networking opportunities, and banks being hesitant to lend money to women entrepreneurs. He suggested solutions such as promoting small businesses, improving support systems, and encouraging successful women entrepreneurs.

Priyanaka Sharma (2013) highlighted ways to help and develop women entrepreneurs. These include improving education, offering training programs, creating special programs for women entrepreneurs, and addressing the problems they face, such as living in a male-dominated society, a lack of financial support, and family obligations.

Kumbhar, V. (2013), revealed the most serious issues faced by women entrepreneurs in rural India. These include not having clear goals, struggling to balance family and work, limited financial freedom, not owning property directly, not knowing their capabilities, being less willing to take risks, and lacking self-confidence.

The review of the selected literature has revealed that there are around fifteen kinds of challenges that rural women entrepreneurs face in making their ventures successful. These challenges include financial constraints, the difficulty of balancing both family and work, a lack of technical knowledge, and insufficient marketing skills. Additionally, they struggle with low self-confidence, mobility constraints, and social stigma. Other challenges are the lack of communication and documentation skills, structural barriers to independent thinking, working, and owning wealth, and the absence of financial liberty. Furthermore, rural women entrepreneurs often lack higher education, have limited contact with successful entrepreneurs, face gender discrimination and patriarchy, and are often afraid to take risks. Looking at the list they can be classified into five major categories namely, financial, educational, socio-cultural, political and infrastructural. The financial aspects, lack of specific government scheme and support, and hostile nature of banking are the major factors. In the educational category illiteracy or lack of higher education possess other associated challenges like less access to IT and communication skills, marketing and documentation and scientific management skills, etc.

The social category begins with patriarchy-based gender discrimination and culminates into no physical mobility to no family permission for separate bank account and owing of property and difficulties in making work life and family life balance, etc.

The political aspect has bearing on infrastructural facilities, where there is no influential political leaders and party pressure, infrastructure is very poor. Faridabad is no exception to such conditioning.

There are schemes of the The Haryana government and central government which are applicable to rural women entrepreneurs. They are namely, Mukhyamantri Parivar Samridhi Yojana (MMPSY), Saksham Yuva Yojana, Mahila Udyam Nidhi Scheme, Deen Dayal Antyodaya Yojana - National Rural Livelihood Mission (DAY-NRLM), Women Entrepreneurs Scheme, Startup India Scheme, Mahila Samridhi Yojana, Prime Minister's Employment Generation Programme (PMEGP), Mudra Yojana, Aajeevika - National Rural Livelihoods Mission (NRLM), Pradhan Mantri Kaushal Vikas Yojana (PMKVY), Support to Training and Employment Program (STEP), Trade Related Entrepreneurship Assistance and Development (TREAD) etc.,

Table- 1 Central Government schemes/ programs for rural women entrepreneurs:

Sr.	Scheme Name	Ministry	Objective	Criteria
1	Deen Dayal Antyodaya Yojana- National Rural Livelihood Mission (DAY-NRLM)	Ministry of Rural Development	Enhance the livelihood opportunities and improve the quality of life for rural poor, particularly women.	Resident of Haryana, women from rural areas, below poverty line or as identified by state rural livelihood mission criteria.
2	Prime Minister's Employment Generation Program (PMEGP)	Ministry of Micro, Small and Medium Enterprises	Generate employment opportunities in rural and urban areas through setting up of new self-employment ventures/projects/micro enterprises.	Resident of Haryana, aged 18 years and above, project cost up to INR 25 lakh in the manufacturing sector and INR 10 lakh in the service sector.
3	Mudra Yojana	Ministry of Micro, Small and Medium Enterprises	Provide loans up to INR 10 lakh to non-corporate, non-farm small/micro enterprises to support their growth and development.	Resident of Haryana, women entrepreneurs, project cost up to INR 10 lakh.
4	Pradhan Mantri Kaushal Vikas Yojana (PMKVY)	Ministry of Skill Development and Entrepreneurship	Enable a large number of Indian youths to take up industry-relevant skill training that will help them in securing a better livelihood.	Resident of Haryana, aged 18-35 years, seeking skill training.
5	Support to Training and Employment Program (STEP)	Ministry of Women and Child Development	Provide skills that give employability to women and to provide competencies and skills that enable women to become self-employed entrepreneurs.	Resident of Haryana, women aged 16 years and above.
6	Trade Related Entrepreneurship Assistance and Development (TREAD)	Ministry of Micro, Small and Medium Enterprises	Promote self-employment and income generation activities for women in non-farm sector by providing credit and training.	Resident of Haryana, women entrepreneurs, project cost up to INR 5 lakh.

Source: Researchers own composition based on ministries websites (August, 2024).

Scheme Name	Ministry	Objective	Criteria
Iukhyamantri Parivar Samridhi Yojana (MPSY)	Ministry of Social Justice and Empowerment	Provide social security to families in Haryana through insurance, pension, and other benefits.	Resident of Haryana, family income INR 1.80 lakh per annum, landholding 5 acres.
aksham Yuva Yojana	Ministry of Social Justice and Empowerment	Provide financial assistance to educated unemployed youth for skill development and self-employment opportunities.	Resident of Haryana, 10+2 passed, with Employment Exchange, aged 21-35.
Iahila Udyam Nidhi Scheme	Ministry of Women and Child Development	Provide financial assistance to women entrepreneurs to start or expand their businesses.	Resident of Haryana, women entrepreneurs, project cost up to INR 10 lakh.
Women Entrepreneurs Scheme	Ministry of Women and Child Development	Promote entrepreneurship among women by providing financial assistance and support services.	Resident of Haryana, women entrepreneurs, project cost up to INR 10 lakh.
Iahila Samridhi Yojana	Ministry of Women and Child Development	Promote socio-economic empowerment of rural women through various schemes.	Resident of Haryana, women from rural areas, below poverty line or as identified by state rural livelihood mission criteria.

Source: Researchers own composition based on ministries websites (August, 2024).

Although, these schemes exist but getting benefited from the same is not an easy task. Because, accessibility and outreach are major issues, as many schemes fail to reach remote or underserved areas, limiting support for potential beneficiaries and on the other hand, beneficiaries lack knowledge and eligibility to utilize them. Bureaucratic hurdles, such as complex application processes and delays, can impede timely access to funds and discourage entrepreneurs to approach for the same.

Implementation challenges, including poor coordination and ineffective monitoring, often reduce their effectiveness. Stringent eligibility criteria and cumbersome procedures normally exclude many eligible individuals. Additionally, concerns about the relevance of support, such as mismatches between training and market needs, affect its practical utility. Financial constraints, such as high loan interest rates and insufficient support for small enterprises, also hinder progress. Some schemes, like the Startup India Scheme, are criticized for favoring urban and tech-based startups, leaving rural entrepreneurs with fewer opportunities. Ineffective monitoring and follow-up further reduce the rate of success. This highlights the need for improved implementation and support strategies.

Therefore, specific considerations to accommodate these marginalized women are required. Particularly in the processes of documentation and follow up, civil society organizations have a greater space to play their supportive role. Secondly training and specific schemes that the government must run to promote their initiatives needs to be carved out by identifying the interested and starving lot. This suggests that a wholesome analysis of all kinds of schemes and in-depth reflection on their utility and obstacles is also needed. At the same time the awareness and willingness of the rural women entrepreneurs towards those efforts of the government, other than safety and infrastructural needs, are the issues that need to be explored objectively.

METHODOLOGY:

I. Operational Definitions of Key Concepts:

1. Entrepreneurship:

Entrepreneurship, according to Onuoha (2007), “is the practice of starting new organizations or revitalizing mature organizations, particularly new businesses, generally in response to identified opportunities.”

2. Rural Entrepreneurship:

Rural entrepreneurship is the ability to create and build something from practically nothing. Rural entrepreneurship emerges at the village level and plays a vital role in transforming rural areas for sustainable rural development. Rural entrepreneurs focus on the creation of new organizations that introduce new products, serve a new market, or utilize new technology in a rural environment. (Naglerand Naude, 2014).

3. Women Entrepreneurs:

The government of India has defined women’s entrepreneurship as “*an enterprise owned and controlled by women having a minimum financial*

interest of 51 percent of capital, and giving at least 51 percent of the employment generated by the enterprise of women”.

3. Sociocultural barriers:

According to Ann E. Austin (2002), sociocultural barriers are described as:

“Sociocultural barriers are the attitudes, beliefs, traditions, and practices within a society that impede individuals from accessing opportunities and resources. These barriers are often deeply rooted in cultural norms and social expectations, influencing behavior and interactions in ways that can perpetuate inequality and exclusion.”

II. Objectives of the study:

1. To study the challenges faced by the rural women entrepreneurs in Faridabad, Haryana.
2. To identify the key factors contributing to entrepreneurial success.
4. To recommend special measures to promote rural women's entrepreneurship.

III. Nature and Area:

Qualitative research design has been used to explore the rich, nuanced, and complex realities of rural women entrepreneurs. It aims to gain an in-depth understanding of the experiences, perceptions, and challenges faced by rural women entrepreneurs living in the Faridabad district of Haryana.

IV. Method and Tools:

Data has been collected through semi-structured interviews schedule with 20 women entrepreneurs from five villages¹ of Faridabad district of Haryana.

V. Sampling and Analytical Framework:

The participants have been selected using purposive sampling to ensure that the sample represents a diverse range of experiences and perspectives to fulfill the objective requirements of the study. The data collected from the interview has been analyzed using thematic analysis.

VI. Ethical Considerations:

The study involves in-depth interviews for the purpose of the research study therefore, anonymity and confidentiality have been maintained and ensured throughout the research inquiry.

Profile of the respondents:

To have diverse participation in the data, the rural women were interviewed from various categories, particularly by using constitutional terminology. Out of the 20 respondents, women from the scheduled cast were nine; other backward classes were six and five were from the general (upper caste) category.

While looking at the age of the respondents, it was observed that in our random selection, eight respondents were in the age range of 26 to 35 years. The second larger group of women consists of five women that fall within the age range of 36 to 45 years. Those who are above 45 years of age were four in number. There were three respondents from the age group of 18–25 years.

As far as the education of the respondent is concerned, it is noticed that six out of nine women entrepreneurs belonging to SC were illiterate but still successfully engaged in entrepreneurship, whereas in the case of OBC, two out of six were illiterate. The women entrepreneurs from the upper caste category possessed a minimum education of primary (two women) and higher secondary (three women).

While assessing the income that these women generate out of their entrepreneurial efforts, it was learned that they earn not more than thirty thousand rupees. Out of the twenty respondents, two of them earn below ten thousand. Those who earn more than ten thousand but below fifteen thousand are eight in number. Whereas those who earn more than fifteen thousand and above are ten in number, out of which six earn between fifteen thousand and twenty thousand and four earn above twenty thousand but below thirty thousand.

In a nutshell, it is observed that rural women entrepreneurs are those who have dared to overcome poverty through employment initiatives. They are not the ones who wish to enhance their income or generate employment for others, besides having good economic status. Probably, those who are in a well-to-do family may not be permitted to undertake such activities. Hence, these entrepreneurs are entrepreneurs who evolved from hard-pressed compulsions.

RESEARCH FINDINGS AND ANALYSIS:

The findings here are classified into two parts. First as socio-cultural barriers and entrepreneurial challenges and the second part is classified as Factors contributing to the success of rural women entrepreneurs.

I. Socio-Cultural Barriers and Entrepreneurial Challenges:

As in many of the places around the globe, rural women entrepreneurs in Faridabad struggle with several socio-cultural barriers that make

it difficult for them to initiate and develop their businesses. Most of the identified barriers are associated with the traditionally assigned roles of females and existing cultural patterns, which hinder the opportunities available to women to become entrepreneurs and consequently pose potential challenges to them.

They are discussed hereunder

(a) Social Attitudes

The biggest problem with entrepreneurship is the social attitude and the constraints under which they must live and work. Despite constitutional provisions, there is discrimination against women. In a tradition-bound society, women do not get proactive support from family members. Their hopes and aspirations are never cared for in the name of “family prestige” and “discipline.” Preference to boys and discrimination against girls are well-known practices amongst majority Indian families. This is reflected in the following narration of a respondent explaining the context and constraints.

“Villagers started saying to me soon after starting the mobile shop that it is the responsibility of the man to earn the money and feed their family. Tell your husband to explain why he is not working despite good health. You run a shop that suits men, not women. You get into contact with the man while running the shop, which is not good for women’s reputation.” (Rita,32)

(b) Lack of Support from their Families and Community:

Traditional gender roles dictate that women should prioritize their family responsibilities over their careers, and many rural communities view women’s economic activities as secondary to those of men. As a result, women face resistance or disapproval from their families or communities when they attempt to start a business, which can make it difficult for them to access the resources and support they need to succeed. Like one of the respondents, Jhalak(age34), mentioned in her interview, *“I have not been supported in my entire journey of running the general store by family members. My father-in-law always demoralized me by saying, why are you running the shop? You are a woman. Stay home and look after your children and family members. He always said to my husband, “You destroyed my respect in society by allowing her”.*

(c) The lack of Access to Education and Training:

Women in rural areas often have lower levels of education than men, which limits their ability to access the information and resources necessary to start and grow a business. Additionally, many women lack training in business management, which makes it difficult for them to navigate the complexities of starting and running a successful business.

Rural women entrepreneurs in the Faridabad district of Haryana often lack the education and training necessary to start and grow successful businesses. Many women have limited formal education, which is hindering their ability to access information, develop business plans, assess real-time market conditions, and make informed decisions. Furthermore, they lack the necessary skills and knowledge to manage finances, market their products, and scale their businesses. This has been ascertained from the following response of a struggling woman entrepreneur: Shikha, age 32, while reflecting on a related question, said,

“Due to a lack of knowledge in the field of marketing, I am unable to expand my business. If I had any opportunity to get training for the same, then I would have expanded my business into a larger market. If the government provides a training properly for marketing, that could give us the courage to compete with our existing counterparts in the market”.

(d) Lack of Access to Finance:

Access to finance is crucial for the success of any business, but rural women entrepreneurs in the Faridabad district of Haryana face challenges in accessing financial resources. They often lack collateral, credit history, and financial literacy, which makes it difficult for them to secure loans from formal financial institutions. In addition, informal sources of finance, such as moneylenders, charge exorbitant interest rates, which is a significant burden for small businesses. Chandana (age 28) has highlighted this fact, saying,

“I have done my certificate in the beauty parlor from the government Polytechnique. I tended to open the parlor shop in the local market of the village soon after completion of the certificate. Once I had my certificate completed in a boutique, since then I have been unable to open the parlor due to the unavailability of financial assistance. Unfortunately, banks are not entertaining me properly. Officials rejected my application by saying you don't have the proper documents that are required to avail of the loan. Therefore, despite having the skill, I am unable to earn it because of the unavailability of financial assistance”.

(e) Limited Access to the Market:

Rural women entrepreneurs often operate in remote areas, which makes it difficult for them to reach larger markets. Furthermore, they lack the skills and knowledge to effectively market their products and services. Lack of infrastructure, such as transportation and communication network, also hinders their ability to connect with potential customers. This has rightly been narrated by Kushi (age 46) as follows:

“I am living in the village; it is very hard for me to transport the milk to the tehsil in the early morning. I don’t have a bike or any other means of transportation to get there. So due to the unavailability of the same, I am unable to sell the milk because in the villages, they don’t buy milk. Sometimes, I must prepare ghee and other stuff made of milk to save the milk.”

(f) Infrastructural Barriers:

While asserting the lack of basic infrastructure, such as electricity, water supply, and transportation, a lack of regular supply of electricity is found to be a major factor that hinders their ability to operate machinery. It is very difficult for them to possess alternative power when electricity gets cut off. Ponam said,

“I have a stitching machine; I did a diploma in stitching and after the completion of the same, I bought the electric stitching machine for opening the shop in the market. I did the same, but after a few months, I was unable to pay the rent on the shop due to personal problems that occurred in the family that compelled me to come back and stay in the village. I thought I would open the shop in the village, but the lack of a proper supply of electricity left my dream undone. Since then, I have been sitting empty-handed.” (Poonam, 31)

Similarly, inadequate transportation limits their access to markets and suppliers. Many of these entrepreneurs do not have their own means of transportation, and the public transportation system in rural areas of Faridabad is often inadequate and unreliable. This can make it difficult for them to transport their products to markets in urban areas, limiting their potential customer base. In addition, poor public sanitation facilities also make it difficult for women to work outside their homes.

(g) Competition from Established Businesses:

In Faridabad, rural women entrepreneurs face significant competition from established businesses. This is because these businesses already have a strong foothold in the market and have developed brand recognition and customer loyalty over time. As a result, rural women entrepreneurs struggle to attract customers and generate sufficient revenue to sustain their businesses. Also, they do not have the budget to promote their businesses through marketing channels such as print, radio, or television. As a result, they struggle to reach potential customers and raise awareness of their products or services. Sonia (age 42) shared her experiences as follows:

“My whole family decided to open a garment shop in the Ballabgarh main market. We took the loan from the bank with the support of my mentor, who is from the BYST, which is an organization working for the development

of women's entrepreneurship. After the two months, we experienced that customers do not prefer to come despite keeping the fine stand cheapest collection of clothes. We have seen that customers prefer to buy clothes from the existing shop, which has been established for the last ten years. So. For us, it became very hard to run the shop in front of them. We got discouraged and decided to shift the shop to the local market."

(h) Lack of Support from Government and Non-Government Organizations:

One of the major issues they face is the lack of support from both the government and non-governmental organizations (NGOs). The government has not taken significant steps to promote entrepreneurship among rural women in Faridabad. There is a lack of policies and programs aimed at providing financial assistance, training, and mentoring to women entrepreneurs. Additionally, there are few opportunities for rural women to access government contracts or procurements, which limit their potential for growth and success.

Non-governmental organizations, on the other hand, are also not doing enough to support rural women entrepreneurs in Faridabad. There is a lack of awareness among NGOs about the challenges faced by rural women entrepreneurs, and as a result, they do not provide the necessary support and resources to help these women succeed. A true story of such kind has been reported by Ms. Anjali (age 35); she narrated her experiences as follows:

"The government always says we are supporting the people who are planning to start their businesses and providing the training. But whenever I have gone to the bank, they ask huge questions and put the burden of extra documentation on me, which hinders me from availing of the loan from the bank and the government scheme, which is budgeted to benefit the people who need it the most. Secondly, due to corrupt people in the government system, beneficiaries can't access schemes."

(i) Factors contributing to the Success of Rural Women Entrepreneurs:

In this section of the study, we would like to share the other side of the rural women entrepreneurs who, apart from the reported challenges, continue to persevere in their endeavors. While listening to their struggles, certain factors that contribute to the success of their existence have appeared as follows:

(I) Access to Finance: Rural women entrepreneurs who have access to financial support through government schemes, banks, or microfinance institutions have succeeded in their business ventures. They have taken a loan through the MSME scheme of the government of India;

this scheme provides a subsidized loan to start a new business or expand an existing business by availing of the loan. Rita (age39) has true motivational capital in her narrative. She says,

“When I started the bakery shop, I did not have much financial support from the family because of COVID-19. When I heard about the MSME loan, which is given to start a small business at a subsidized rate, I approached the bank and submitted the required documents. After the verification, the bank agreed to sanction the amount. So, this scheme helped me to expand and run the business smoothly.”

- (II) Social Networks:** Rural women entrepreneurs who have access to supportive social networks have succeeded in their business ventures. In rural Faridabad, an organization named BHARTIYA YUVA SHAKTI TRUST (BYST) supports marginalized women entrepreneurs by connecting them with mentors who have a rich network in the same area. Mentors help them meet entrepreneurs and listen to their stories to gain insights from them. And help them grow further. Komal(age40) has reported very enthusiastically that

“There is an organization named BYST; its field officer visited our village and called the people to gather in the Samiti Bhavan, where he briefed about the mentoring and Mudra Loan. This organization made our file and submitted the document to the bank to receive financial assistance. They supported me unless I got the money sanctioned by the bank. They provided a mentor who is an expert in the respective field and supported me in expanding and marketing the business. So, this organization made me want to connect with other entrepreneurs in the area.”

- (III) Education and Training:** Education and training are essential for the success of rural women entrepreneurs. It helps them develop their entrepreneurial skills, improve their product quality, and increase their sales. It also helps to increase the understanding of market needs and their effectiveness. Such realizations have been strongly revealed by Kavita (age32) in her share of the experience, as

“NGOs working in the area conduct training for the entrepreneurs of the village every month. The name of the training is a business development program. In this program, they tell us how to keep the business going well, how to expand the business, and how to avail a loan from the bank for a startup that is very beneficial for us. The training we receive every month keeps me motivated.”

- (IV) Governmental Support:** Government support in the form of policies, schemes, and programs, including the Haryana Women Development Corporation, Mudra Yojana Scheme, and Pradhan

Mantri Rozgar Yojana, that provide financial assistance and administrative facilitation training, plays a significant role in the success of rural women entrepreneurs in the villages to help them grow their businesses. Puja (age 38) narrates her bit of success owing to government support in the following words:

“I belong to SC; I have received 50k from the government scheme, which is given to SC and ST only. It helped me start the business. The money that I took from the government was the key turning point for me because I had a very small grocery shop. When I received the amount, I put the different items that were needed in the locality. Now my business is running well.”

- (V) Technological Support:** Technology helps to improve the production processes, reduce their costs, expand their markets, and access new markets, customers, and business opportunities. This has been effectively articulated by Priya (age 31), saying,

“I make ghee; I don’t have the money to rent the shop in the big market; therefore, I have opened the shop in my house, from where I sell my products online on Flipkart, with the support of the mentor. And I attend the training often conducted by the organization every month, where I learn how to sell the products, how to connect with the audience and how to attract customers. Technology helped me a lot in my small business, and it will help more in the years to come.”

- (VI) Self-Confidence:** Any entrepreneur needs to have the self-confidence to take risks, make decisions, and remain ready to face challenges. Self-confidence helps them overcome obstacles, learn from their mistakes, and grow their businesses. Sonam (age 29) has asserted this in her answer to how she has succeeded, as follows:

“I always kept myself motivated; I didn’t listen to the people who gave negative suggestions. I always take decisions very confidently and do not regret them. When I interact with the people in the market with other counterparts, they praise my confidence. It helped me to keep going smoothly.”

Conclusion and Recommendations:

The above data and narration suggest that the challenges that rural women entrepreneurs face have a genesis in their household and personal capabilities, while some of them are external to them. As explained by most of the women during the interviews, they face issues like limited education, training, and access to finance and markets.

Secondly, cultural and societal barriers, like patriarchal and traditional role expectations, a lack of infrastructure, a lack of support from government

and non-governmental organizations, and competition from established businesses, are the other pressing challenges. To support the growth of rural women entrepreneurs in the region, stakeholders need to collaborate and coordinate effectively to design and implement government policies and interventions that can address the said challenges. By doing so, the facilitator can help rural women entrepreneurs unlock their full potential, contribute to the development of their families and communities, and create more inclusive and equitable economic growth in the area. Based on such experiments and models, it may then be replicated in similar situations and regions.

While reflecting on the given situation and the observed opportunities that the researcher has gathered during the study, he could point out the following recommendations to improve and facilitate the program of the rural women entrepreneurs in Faridabad district, Haryana.

Providing education and training: The government and non-government organizations can organize training programs and workshops to provide rural women with the necessary knowledge and skills required to start and run a business. These programs should cover topics like marketing, finance management, and technology adoption.

Providing access to finance: The government can provide financial assistance to rural women entrepreneurs by raising awareness among them about schemes like the Haryana Women Development Corporation, Mudra Yojana, Pradhan Mantri Rozgar Yojana, and the Prime Minister's Employment Generation Program. Financial institutions can also relax the eligibility criteria and provide collateral-free loans to rural women entrepreneurs.

Addressing social and cultural barriers: The government can organize awareness campaigns to sensitize people about the importance of women's entrepreneurship. Moreover, NGOs can provide counseling and mentoring services to rural women entrepreneurs to help them overcome social and cultural barriers. This they should conduct proactively without waiting for the call from the side of the entrepreneurs.

Backward and Forward Linkage: Many women entrepreneurs have to suffer in running businesses efficiently as they lack proper linkages in the value chain. The assisting agency should create a robust platform where women entrepreneurs can avail raw materials for production and sell the final goods and services on the market. Networking of relevant stakeholders can also be established through Weekly Haat, Mela, Mandi, and Exhibition regularly.

Providing Access to Technology: The government can provide technological infrastructure and connectivity to rural areas to help rural women entrepreneurs access digital platforms and leverage technological advancements.

Providing supportive infrastructure: The government can improve basic facilities like electricity, water, and transportation in rural areas. Moreover, it can establish marketplaces and provide support services like warehousing, packaging, and logistics to help rural women entrepreneurs expand their businesses.

Need for detailed empirical study: Detailed empirical studies are important because they provide a rich and detailed picture of a particular phenomenon or subject.

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