

BARRIERS IN WOMEN'S ENTREPRENEURIAL ACTIVITIES: A STUDY OF KURUKSHETRA DISTRICT IN HARYANA

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Abstract: Men and women are interconnected and essential for a harmonious society, like as two wheels of a cart, and imply that both man and woman resemble two bulls yoked in a chariot. Both genders' contributions are vital for a balanced and prosperous society. Traditionally, patriarchal societies like India have limited women's roles to domestic duties and childcare, while men held power and influence, restricting women's access to education, employment, and social advancement. This gender division of labour and societal expectations perpetuated gender inequality and restricted women's opportunities and autonomy. Despite facing numerous obstacles, women have persistently challenged gender norms, demanded equal opportunities, and battled against discrimination. Women's entry into business evolved from traditional kitchen activities (3P's: Pickle, Powder, Pappad) to modern fields (3E's: Energy, Electronics, Engineering) with education and time. Thus, presents study investigates the experiences, challenges, and opportunities faced by women entrepreneurs of Kurukshetra district of Haryana by employing a triangulation method. Convenience sampling was utilized to select 30 participants, comprising women entrepreneurs. The findings highlight the intersectional barriers, including socio-cultural norms, financial constraints, and lack of institutional support, that hinder women's entrepreneurial aspirations. Notably, the study reveals the resilience and adaptability of women entrepreneurs in navigating these challenges and leveraging community networks and government initiatives to foster business growth. The research contributes to the existing literature on women's entrepreneurship in rural India, emphasizing the need for targeted policy interventions, capacity-building programs, and inclusive support systems. The study's conclusions inform strategies for promoting women's economic empowerment and entrepreneurship development in Haryana, with implications for similar contexts globally.

Keywords: Women; Inequality; Gender; Entrepreneurship; Barriers.

INTRODUCTION

Traditionally, entrepreneurship has been predominantly a male-dominated field. However, in recent times, women have shattered stereotypes and emerged as powerful forces in the entrepreneurial landscape. The societal perception of women as mere homemakers has significantly evolved. Today, women are increasingly pursuing higher education, gaining financial independence, and establishing their own identities. Women with innovative ideas, strong work ethics, and a willingness to take risks are actively venturing into entrepreneurship, establishing small, medium, and large-scale enterprises. This shift challenges the conventional notion that women do not contribute to economic productivity. In reality, women are playing a crucial role in driving economic growth by acquiring professional, technical, and entrepreneurial skills. Globally, women's participation in entrepreneurship is on the rise, although challenges persist in certain regions. India, while witnessing a growing number of women entrepreneurs, still faces hurdles that are unique to its cultural and societal context. While the foundations of women's entrepreneurship are

being laid, stronger support systems and a more inclusive environment are necessary to fully harness the potential of women entrepreneurs in India.

The concept of entrepreneur came into enlightenment in the 19th century especially the term "women entrepreneurs". The story of entrepreneurship development began in ancient India. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise (Ganapathy et.al, 2013). The Government of India (GOI 2006) has defined women entrepreneurs as "an enterprise owned and controlled by women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of the employment generated in the enterprise to women." In terms of Schumpeterian concept of innovative entrepreneurs, women who Innovate Initiate or Adopt Business Activity are Called "Women Entrepreneurs" (Schumpeter, 1983).

Women entrepreneurs are visionary leaders who not only conceive innovative business ideas but also bring them to life by initiating, organizing, and managing enterprises. These trailblazers

leverage their skills, expertise, and passion to develop sustainable business models that cater to diverse markets and industries. Women entrepreneurs not only spearhead their own business ventures but also catalyze employment opportunities for others, thereby fostering a ripple effect of economic empowerment. Through their entrepreneurial pursuits, women concurrently facilitate their own personal growth and development while making significant contributions to the holistic development of society and the nation at large. Through their entrepreneurial endeavors women contribute significantly to societal development, challenge traditional norms, and inspire future generations of female leaders.

WOMEN'S BUSINESS VENTURES THROUGH THE AGES

In ancient times, men dominated most spheres, but some women rose to prominence. The civilizations like India, Persia, and Egypt stood out for their relatively egalitarian approach to gender roles, recognizing women's value and contributions. Women enjoyed high status, respect, and rights in these societies, setting them apart from other ancient cultures. In ancient India's Vedic period, women enjoyed equal status with men, were educated, and economically independent. Clothing spinning and weaving were done at home. Notable women from the Vedic period include Gargi, a sage and philosopher, and others like Maitreyi, Aparara, and Ghosha, who were revered for their wisdom, philosophical insights, and contributions to Vedic literature.

In the post-Vedic age, women's status declined due to factors like child marriage, Sati, and Mughal rule. Social evils like Purdah Pratha, polygamy, female foeticide, and child marriage surfaced. Women faced severe gender inequalities, losing their economic independence and becoming completely dependent on male family members.

During the British era in India (mid-18th to mid-20th century), the East India Company and later the British monarch ruled India. This period saw the abolition of social evils like Sati and child marriage through laws and bills. However, the British government only passed laws and bills.

Women played a significant role in supporting men in the fight against British rule and contributed extensively to the Indian Freedom Movement.

The gradual process of being a conglomeration of languages, ethnicities, cultures, and states to an independent nation, contributed to the upliftment of women's position in the society.

The post-independence India has a democratic government and a constitution that mentions women as legal citizens who have equal rights.

FACTORS INSPIRING WOMEN TO START THEIR OWN BUSINESSES

Women entrepreneurs engage in business due to push factors like financial necessity and pull factors like desire for independence, recognition, and self-actualization, enabling them to have an independent occupation and stand on their own. Some other factors are as below;

1. Role of Education: Government at central as well as state level is fully committed towards the education of females. "Beti Bachao, Beti Padhao" with other schemes is the biggest initiative of the government in this direction. The government has introduced various monetary and non-monetary initiatives, leading to a significant increase in women's education.
2. Role of family: The modern generation has a progressive mind-set, supporting women's empowerment and breaking traditional gender roles. With no gender bias, they encourage women to take over family businesses, especially in the absence of male heirs, embracing equal opportunities.
3. Role of Government: Government at central as well as state level is coming forward to promote the female counterparts through concession, training programmes as well as other modes in their policy and women are just reaping that offer.
4. Path from successful personality: A lot of women in Haryana, India as well as worldwide who got success in their respective field which initially seemed an impossible task. Such personalities have inspired women worldwide, sparking energy and empowerment.
5. Recognition: Women entrepreneurs are motivated by recognition, which reinforces and rewards their achievements, driving business success.

THE STATE OF WOMEN'S ENTREPRENEURSHIP: KEY STATISTICS

The number of women-led start-ups in India has been steadily rising. According to the "Start-up India" initiative, as of March 2021, around 20% of registered start-ups had at least one female founder or co-founder (Start-up India Hub - Annual Report 2020-21). This represents a significant increase compared to previous years, highlighting the growing presence of women entrepreneurs in the Indian start-up ecosystem.

According to the report of Niti Aayog (2022) India has 63 million micro, small, and medium enterprises (MSMEs), of which around 20% are women owned, employing 22 to 27 million people. India ranked 57th among 65 countries in the Master card Index of Women Entrepreneurs¹² (MIWE, 2021). According to the Ministry of Micro, Small and Medium Enterprises (MoMSME) annual report, rural areas have a slightly greater share of women-owned enterprises (22.24%) than urban areas (18.42%).

As of 2021, the MSME sector employed a total of 110.98 million employees, of whom 84.46 million (76%) were men and only 26.49 million (24%) were women. The distribution of female employees in MSMEs is more in the rural sector (13.75 million) compared to the urban sector (12.74 million). Further, about 83.19% establishments i.e., operated without hired workers and 16.31% operated with hired workers. The number of women establishments involved in agricultural activities was 2,761,767 constituting 34.3 % of the total number of establishments owned by women. The top five economic activities as per establishments owned by women entrepreneurs were: i) Agriculture (34.3%), ii) Manufacturing (29.8 %), iii) Trade (18.23 %), iv) Other Services (5.38 %) and Accommodation & food services (2.77 %).

In agricultural sector majority of establishments i.e., 2.54 million establishments (92.20%) pertains to livestock, followed by forestry and logging (4.51%), agriculture other than crop production (1.89%) and fisheries and aquaculture (1.4%). In non-agricultural sector, about 2.4 million establishments (45.36%) were engaged in manufacturing activity. Other important activities

were trading (28.57%), other services (8.18 %), accommodation and food services (4.22%) and education (4.1%). Almost 79% of the women establishments were self-financed.

There are only about 13.76% of business enterprises being run by women entrepreneurs (Ministry of Statistics & Programme Implementation, 2016). About 98% of women-owned enterprises are micro enterprises (V, 2015) and 76% of them are self- financed (Ministry of Statistics & Programme Implementation, 2016). 2.76 million Women entrepreneurs work in agriculture sector (livestock dominant activity) and 5.29 million women entrepreneurs work in non-agriculture sectors (manufacturing and retails trade dominates) About 58% women entrepreneurs started their business between 2-30 years of age and 25% of women started even before age of 25.

STATEMENT OF PROBLEM

In the words of the former President of India APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to development of a good family, good society and ultimately a good nation"(Kumari,2020).

Today, women are breaking barriers and venturing out of their homes to participate equally in various fields alongside men, showcasing their capabilities and accomplishments. Despite facing numerous challenges and fighting for equal rights, women have made significant strides. In Haryana, a patriarchal hierarchy has traditionally prevailed, where women are often expected to wear veils and adhere to societal norms. However, despite these constraints, many women have successfully initiated businesses from their homes, making significant contributions to various sectors, including technology. Despite cultural expectations, they have launched their own businesses, created jobs for other women, and forged new identities. By uncovering their stories, this research aim to highlight the significant contributions of these women to India's economic growth and social progress. Additionally, it will explore the backgrounds and demographics of these women entrepreneurs, as well as their current trends and success stories, to provide a

comprehensive understanding of their experiences and achievements. This proposed research aims to identify those women who have taken the initiative to start their own ventures, create employment opportunities for other women, and empower their peers. Additionally, we will try to explore the factors that motivate and drive these women to become entrepreneurs and change-makers.

REVIEW OF LITERATURE

There is available a lot of literature reflecting the general and particular aspects of women entrepreneurship in India and abroad, some of them are as follow:

Ray & Phukan (1999) in their study 'Status of employment of rural women in India. International Journal of Sociology of the Family' makes an attempt at understanding the status of employment of rural women in Orrisa by taking sample of a total of 100 rural women in the age group of 18-30 years from the villages of Bhubaneswar. This study reveals that despite their significant contributions, only 31% of rural women participate in market activities, hindered by religious taboos and excessive workload that limit their economic independence.

Shalini (2005) in her study 'Developing women entrepreneurs in South Asia: Issues, initiatives, and experiences' found that most Indian women entrepreneurs in SMEs are married, aged 25-40, educated (mostly graduates), and from urban small nuclear families. A survey of women entrepreneurs in the formal sector in Pakistan in 2002 showed that most entrepreneurs were in the age group of 20-39 years (Goheer, 2002) and the likelihood of a Pakistani woman being in business was greater if she lived in a nuclear family structure, while the predominant mode in Pakistan is an extended family structure. The female literacy rate is 32.6 per cent in Pakistan, 97 per cent of the survey respondents were literate.

Sanchita (2013) conducted a study titled 'Women Entrepreneurship in Haryana: Challenges and Problems', employing a survey methodology to gather data. She observed that women entrepreneurs in the small-scale industry in Haryana faced various management problems and constraints including lack of confidence, problems of finance, Socio-cultural barriers, production problems and inefficient marketing arrangements and unawareness of government support programs.

Highly educated women are sought after for marriage by business families to access benefits and subsidies, particularly in the pharmaceutical industry, which offers a 30% subsidy.

Manju (2017) in her study of 'Status of Women Entrepreneurship in Haryana' found that, despite various government initiatives, women entrepreneurship faces regional and administrative hurdles. However, progress has been made over the last six decades. To further enhance women's entrepreneurial skills and success, training is essential. Therefore, it is necessary to provide training to women to enhance their entrepreneurial skill and giving a path of success to women.

Panda (2018) in his study 'Constraints faced by women entrepreneurs in developing countries: Review and ranking' reviewed 35 studies across 90 developing countries, identifying seven constraints faced by women entrepreneurs, including gender discrimination, financial constraints, and limited training, with findings showing they face more intense challenges, worsened by emerging country conditions.

A study by Agarwal, S., & Lenka, U. (2018) 'Why research is needed in women entrepreneurship in India: A viewpoint' reveals that despite government initiatives to promote women's entrepreneurship in India, gaps persist. Further research is needed to identify areas of concern and improve policies, empowering women entrepreneurs and addressing the low levels of female entrepreneurship in India.

A study 'An appraisal of scope for women-led entrepreneurship in dairying' by Ponnusamy et al (2020) assessed the scope of women-led entrepreneurship in dairying and allied enterprises by using a structured interview schedule. The data from multiple respondents (162) revealed most of respondents (42.59%) belonged to middle age group closely followed by respondents (16.05%) from elder age group and about 77.16% of respondents disclosed that establishing milk parlour in urban areas has good potential for entrepreneurship followed by logistics/transportation (22.84%). Around 58.64% of respondents opined low level of education about potential farm enterprises for entrepreneurship followed by lack of family and financial support (56.79%) and household responsibility (30.25%) as reasons for limited entrepreneurship among farm women. For marketing women entrepreneurs are exploited by middlemen who capture most of the profit.

Naresh (2022) conducted his study on two self-help groups (total 20 respondents) of village Choling and Rangle from descriptive method. It is found that majority (40%) of the respondents were between 36 to 45 years of age and 30% were literate up to higher secondary. Around 55% of respondents live in large sized families and 60% of the respondents were of the view that working in SHG has helped them in decision making and majority of respondents (90%) received support from family and husband to participate in SHGs.

Garima (2022) conducted a study on 'Empowering Women through Entrepreneurship: With Special Reference to Women Entrepreneurs in Haryana' using a descriptive survey method. The study focused on 50 unorganized women entrepreneurs in Panipat and found that most were from rural areas and ran small food businesses. They had limited educational backgrounds and relied on farming as an additional source of income. Only few of them ventured into businesses beyond food and farming.

RESEARCH GAP AND RATIONALE OF THE STUDY

Numerous studies have been conducted on women entrepreneurship, both within India and internationally. These studies have shed light on the challenges, motivational factors, and lack of awareness about government policies that influence women's decisions to start businesses. However, despite the wealth of research in this area, the state of Haryana remains largely unexplored. Therefore, there is a pressing need to conduct an in-depth study on women entrepreneurship in Haryana to gain a deeper understanding of the experiences, challenges, and opportunities faced by women entrepreneurs in this region.

The proposed study can be understood in the light of the development model as propounded by the 24th UN General Assembly's "World Summit for Social Development" (July 1st 2001) reaffirmed the crucial role of governments in advancing people-centered sustainable development. This includes promoting equality and equity, particularly gender equality, and

ensuring efficient markets with ethical values. By doing so, equal access to resources, opportunities, and decision-making processes can be achieved, aligning with the focus on gender equality and equal access to basic social services. Apart from this, the feminist perspective can be adopted which develop the sense of understandings the diversity and intersectionality of women's experiences and identities, and the challenge the gender stereotypes and biases that affect women entrepreneurs. One aspects of feminist model quest for the equitable access of women to the resources, the elimination of exploitation and alienation, and the creation of a more equitable and just society.

OBJECTIVES OF THE STUDY

The purposed study will try to formulate the following objectives:

1. To know the basic profile of the respondents.
2. To understand about the nature and types of the entrepreneurship developed by respondents under the study area.
3. To identify the challenges faced by women entrepreneurs when starting their businesses.
4. To know if they are taking help of government policies.

METHODOLOGY

The research will employ a descriptive analysis i.e. surveys, observations and case studies utilizing an exploratory research design. The sample size of 30 women entrepreneurs from Kurukshetra district of Haryana are taken for study. The relevant information are collected through participatory interviews by employing interview schedule and telephonic conversation. For avoiding subjectivity, observation and expert consultation have been adopted.

RESULTS AND DISCUSSION

This section deals with age profile, marital status, awareness about promotional programs, entrepreneurial types of work and problems or barriers faced by women entrepreneurs.

Table 1: Age group of the respondents

Age group	Number	Percentage
15-25	0	0
25-35	12	40%
35-45	15	50%
Above 45	3	10%
Total	30	100

The table above underscores a predominant segment of respondents, specifically 50%, falls within the 35-45 age cohort. This demographic is closely trailed by the 25-35 age group, accounting for 40% of participants. Noteworthy, the 15-25 age demographic is entirely absent from this sample. Such an age distribution suggests that the survey may be particularly salient or appealing to middle-aged individuals, especially those ensconced in the 35-45 age range, who are presumably well-established in their careers and endowed with substantial experience.

Table 2: Marital status of the respondents

Marital Status	Units	Percentage
Married	29	97%
Unmarried	0	0
Widow	1	3%
Total	30	100

As evident from the table, the marital status distribution of the respondents reveals a striking preponderance of married individuals, accounting for 97% of the sample, with 29 respondents falling into this category. Conversely, unmarried individuals are conspicuously absent, constituting 0% of the respondents. The remaining 3% of the sample comprises a single respondent who identifies as a widow.

Table 3: Woman Entrepreneurs' Awareness about promotional Programs

Awareness	Number	Percentage
Aware	5	16.6%
Unaware	25	83.4%
Total	30	100

The findings indicate a concerning lack of awareness about woman entrepreneurs among the respondents, with only 16.6% (5 out of 30) being aware, while a significant majority (83.4%, 25 out of 30) remain unaware.

Table 4: Women entrepreneurial types of work

Type of work	Number	Percentage
Manufacturing	2	6.7%
Shop owner	23	76.7%
other	5	16.6%
Total	30	100

The foregoing table delineates the allocation of women entrepreneurs across varying occupational categories reveals a striking hegemony of retail proprietors, constituting 76.7% of the cohort, while a lesser percentage engage in manufacturing (6.7%) and various alternate professions (16.6%). It is noteworthy that women participating in manufacturing frequently embark on their entrepreneurial journeys from modest circumstances, initiating their enterprises from domestic settings before progressing to more substantial undertakings. This evolutionary path highlights the ingenuity and resilience of women entrepreneurs as they adeptly confront adversities and seize opportunities for business expansion.

Women entrepreneurs in India face several challenges such as social and cultural constraints, lack of access to finance, gender bias and stereotyping, limited access to education and training and self-doubt and confidence gap including safety and security concerns. Socio-cultural barriers hinder women entrepreneurs in conventional societies like India, where family duties are prioritized over career aspirations. Women face double responsibilities with limited access to education and vocational training. This leads to a lack of awareness about opportunities and limited technical skills. Women face significant challenges in accessing funds due to lack of tangible security, credit, and confidence from family members, making it difficult to secure loans and finance daily operations. Limited Networking Opportunities: Women often lack connections and mentorship, making it difficult to navigate the entrepreneurial ecosystem.

Women also face biases and stereotypes that question their ability to lead and manage businesses. Women tend to lack access to entrepreneurial education, skills training, and resources. And, the historical pattern of women relying on male family members for guidance and support has perpetuated a lack of confidence and self-doubt among women, making them question their own capabilities and judgment. Women entrepreneurs may face safety concerns, particularly in male-dominated industries or when working late hours.

Table 5: Barriers/Problems faced by Women Entrepreneurs

Barriers/Problems faced	Number	Percentage
Socio-cultural	5	16.7%
Financial	14	46.6%
Personal or psychological	9	30%
Lack of family support	2	6.7%
Total	30	100

The table highlights that women entrepreneurs face significant barriers, with financial constraints being the most prominent challenge, affecting 46.6% of respondents. Personal or psychological issues also pose a substantial hurdle, impacting 30% of women entrepreneurs. Additionally, socio-cultural barriers and lack of family support hinder 16.7% and 6.7% of respondents, respectively. These findings underscore the need for targeted support systems, resources, and policies to address these challenges and empower women entrepreneurs to succeed.

SOME CASES OF WOMEN ENTREPRENEURS IN THE STUDY AREA

Usha rani: Usha Rani, a resident of Sangaur village in Kurukshetra, has been self-employed making pickles, chutneys, and jams, and has also provided employment to 15 other women. When she started working from her village in 2018, the income was not so high, but now, for the past several years, she has been setting up her stall at the International Gita Mahotsav, and her monthly income is between 25,000 to 30,000 rupees

Satya: Satya, a resident of Dabkheri village in Kurukshetra, along with her companions, has been engaged in creating colourful baskets, thread-made turtles, children's swings, and other items since 2016. They have also installed a machine for making cotton wicks. Initially, only the villagers used to buy their products, but now it has become a strong pillar of their family, providing financial support. She has also employed 12 to 15 women and earns a monthly income of 15 to 20 thousand rupees.

Didi ki bunai (Transforming lives of rural women in Haryana): 'Didi Ki Bunai' is a popular initiative in Haryana, India, that promotes women's entrepreneurship and self-reliance. The initiative empowers women entrepreneurs by providing training, resources, and market access, enabling them to achieve financial independence and confidence, while also preserving traditional crafts and promoting local culture through their work.

FINDINGS

- Most of the women (40%) entrepreneurs belongs in the age group of 35 to 45.
- 97% of women entrepreneurs are married. In the survey there was no any women entrepreneur who is unmarried.
- Most of women the (83.4%) were not aware about the promotional programmes and schemes run by the government.
- Most of the women (76.7%) have their own shop like as boutique or beauty parlour and they are giving employment to 2 or 3 workers. 6.7 % of them were engaged in manufacturing like as making broom, hair rubber, pickles, honey etc. and 16.6% of women are in other activities.
- Women entrepreneurs face significant barriers, with financial constraints (50%) being the most prevalent, followed by personal/psychological challenges (33.3%) and socio-cultural obstacles (16.7%).

CONCLUSION

Women entrepreneurs in Haryana face a tough journey, hindered by societal norms, financial struggles, and institutional shortcomings. The state's patriarchal mindset restricts women's independence, limiting their decision-making

power and access to resources. Lack of education, training, and networking opportunities makes it harder for them to develop essential skills. Financial constraints, like limited access to credit and funding, pose significant obstacles. Government support is lacking, infrastructure is inadequate, and bureaucratic red tape adds to the challenges. Women entrepreneurs also struggle with self-doubt, societal pressure, and balancing

work and life. To overcome these hurdles, we need a comprehensive approach that addresses societal attitudes, economic empowerment, and institutional support. By promoting education, training, and networking, providing affordable funding, and fostering a supportive ecosystem, Haryana can unleash the potential of its women entrepreneurs

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