

Transformation of Homemakers to Entrepreneurs in Haryana

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Abstract— Women entrepreneur are on a rise over the years in this era of globalization, digitalization and startup/small scale business as which have emerged in the cities to grow business. Today women are identifying the opportunities and involving themselves into startups. They are coming forward into the business ventures to fulfill their personal needs and be economically independent. In this context the present study is carried out in Panchkula district of Haryana. The primary data was collected with the help of well-structured interview schedule and secondary data was collected from various sources such as government reports, newspapers etc. Entrepreneurship among women in Haryana has seen significant growth in recent years, driven efforts while challenges remain continued. Range of government and private sector initiatives have helped in improving of entrepreneurial skills among women.

Index Terms— Women, Entrepreneur, Opportunities, Business, Enterprise.

I. INTRODUCTION:

India is a nation of continental size with different cultures, social ethos, agro-climatic variations and huge population, in which women constitutes fifty percent of the total population in India. The word "Entrepreneur" is derived from French word "Entreprendre", meaning to undertake. Different scholars have defined entrepreneur is a person who organizes and manages an activity/organization, undertaking the risk for fulfilling some of his needs (Marxhall, Knight). Women entrepreneur are on a rise over the years in this era of globalisation, digitalization and startup/small scale business as which have emerged in the cities to grow business. Today women are identifying the opportunities and involving themselves into startups. They are coming forward into the business ventures to fulfill their personal needs and be economically independent. Women entrepreneur is a group of women who initiate, organize and operate a business enterprise. Whereas, in the words of Schumpher "Innovative entrepreneur are the women innovate, intake or adopt a business activity". Women who think of business enterprise, start it, organize the factor of production, and run the enterprise and bear risk can be called as women entrepreneur. Women are no longer confined to the four walls of house. They are coming forward and making their mark in the fields of business, industry, government and non-government agencies. That is why from the Fifth Five Year Plan (1974-78) onwards that their role has been explicitly recognized with a marked shift in the approach from women welfare to women development and empowerment. In the words of Mahatma Gandhi, "As long as the women of India do not take part in public life, there can be no salvation for the country.... It would have of no use for the kind of swaraj to which such women have not made their full contribution". It is now recognized that women can play model roles if opportunities is given to them to participate in decision making process. The policy makers, and administrators in India have also recognized, the important role that women can play in Micro, Small and Medium Enterprises. Therefore, the Central and State Governments have taken active steps to promote and foster their growth, over the years. With the introduction of media, women are conscious on their own qualities, rights and also the work situation.

In Haryana, women are still facing various hurdles in starting and growing their business as their hurdles include illiteracy, less education, caste, patriarchal system of family structure, male dominance/gender bias, economic independence, lack of self-confidence and previous experience in public life. Empowerment of women refers to self-assertion by women to change the power equations in a complex social system, which is heavily loaded against them. The patriarchal values which are deep-rooted in the system make the position of women vulnerable and tilt the scales of power against them. Besides, their access to the levers of power and resources is clogged by a number of factors like, caste, class, religion, education etc. To empower women is not only to identify and neutralize the forces responsible for marginalizing women, but, at the same time, give women access to power and resources to enable them to take on these forces. Looking at the scenario, here are some government schemes and incentives for promoting Women Entrepreneur in Haryana as a step in this direction to support and empower women to start and grow their own business. In this context the present study is carried out with the following specific objectives:

II. OBJECTIVES:

1. To study the role of women entrepreneur
2. To know the problems of women entrepreneur.
3. To analyze the different Haryana Government Scheme for Women Entrepreneurs.

III. MATERIALS AND METHODS:

The study was conducted in Panchkula district of Haryana was selected purposively due to time constraint and easy accessibility. The primary data was collected personally with the help of well-structured interview schedule and was scrutinize and coded in terms of frequency and percentage. The secondary data were collected from various sources such as Government reports, newspaper, books, national and International Journals and various websites on the various aspects of women entrepreneurship.

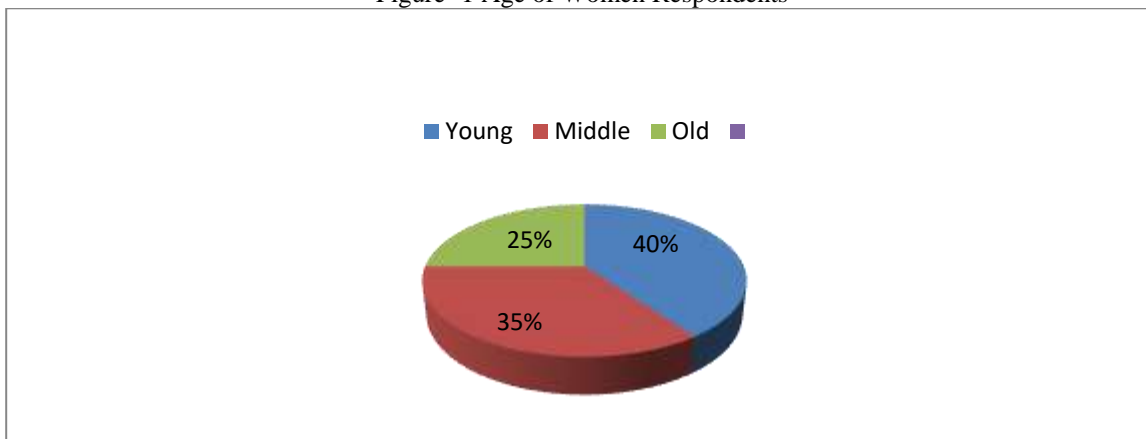
IV. RESULT AND DISCUSSION:

The data regarding socio-economic demographic variables of the women respondents.

Table 1. Age of Women Respondents

Attributes	Percentage %
Age	
Young	40
Middle	35
Old	25

Figure -1 Age of Women Respondents

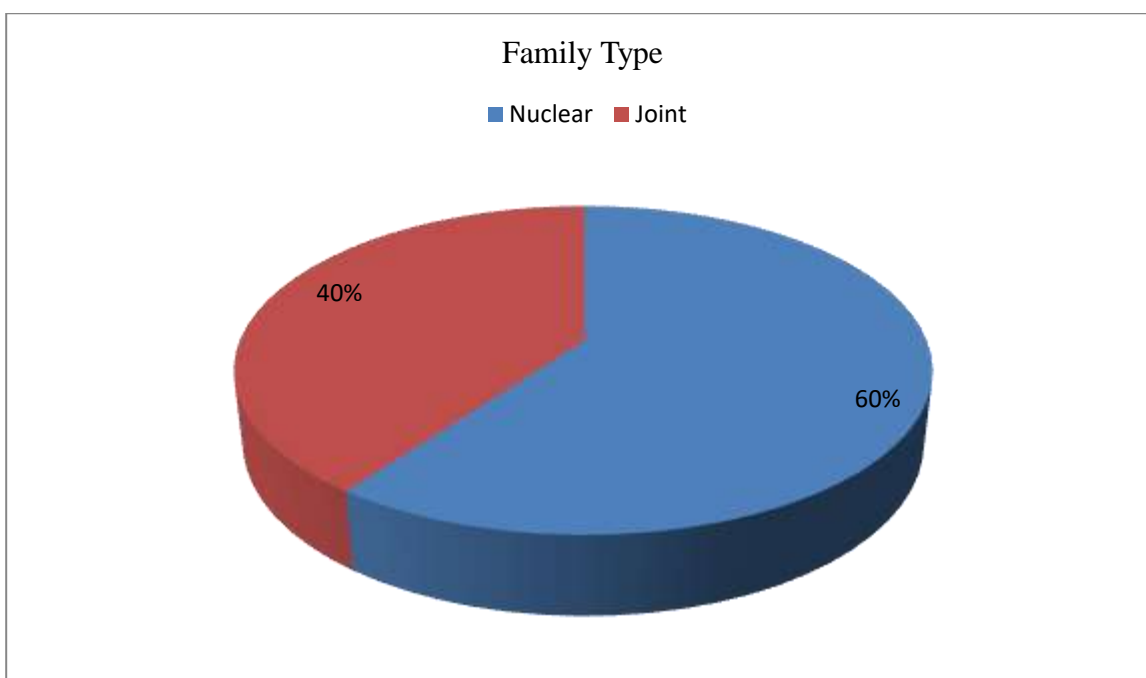


Age is an important demographic variable which influences the empowerment (Bhawana 1996). Majority of the respondents 40.0 per cent were young age, 35.0 per cent in middle age category and 25.0 per cent were in the old age category.

Table-2. Family type of Women Respondents

Attributes	Total (N= 100)
Family Type	
Nuclear	60 (60.0)
Joint	40 (40.0)

Figure -2. Family type of Women Respondents



The family is considered to be the most important agent in transmission motivation of skills among individuals (Hyman 1959). It is evident from the data above that more than half of the women respondents 60.0 per cent have nuclear family and whereas 40.0 per cent have joined family structure.

Table-3. Motivational factor for selection of entrepreneurial unit.

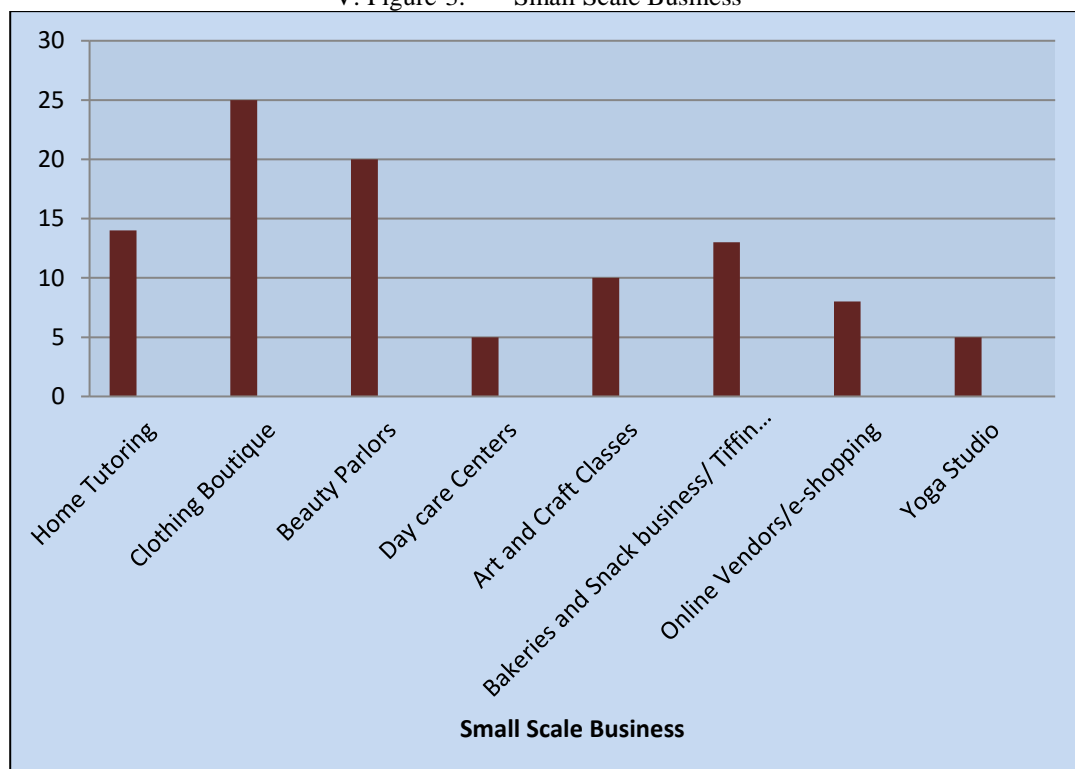
Sr. No.	Aspects	Percentage
1.	Economic need	60
2.	Un-employment	85
3.	Use of acquired knowledge/skill and experience	85
4.	Availability of resources	90
5.	Meeting out need/challenges and uncertainties	70

Results regarding motivating factor for undertaking entrepreneurial unit, it was found that a huge majority of the respondents 90.0 per cent were motivated because of their availability of resources while an equal number of respondents 85.0 per cent were motivated due to unemployment and use of acquired knowledge/skill and experience. Whereas 60.0 per cent were motivated because of their economic needs. 70.0 per cent of the respondents were motivated to meet out the needs/challenges and uncertainties to undertake entrepreneurial unit. Sundaram (2004) also reported those women entrepreneurs are motivated. Other motivational factors the women respondents stated that small scale business can be operated from house itself, as per convenience of time less finance is required and it suits with the women temperament.

Table-4. Small Scale Business

Sr. No.	Small Scale Business/start ups	Total (N=100)
1.	Home Tutoring	14
2.	Clothing Boutique	25
3.	Beauty Parlors	20
4.	Day care Centers	05
5.	Art and Craft Classes	10
6.	Bakeries and Snack business/ Tiffin System	13
7.	Online Vendors/e-shopping	08
8.	Yoga Studio	05

V. Figure-3. Small Scale Business



This is a wide range area. The responses from the above table, it is seen that majority of 25 per cent of the women respondents were inclined towards Clothing Boutique followed by 20 per cent Beauty Parlor whereas equal number 10 per cent of women respondents were doing Home Tutoring, Art and Craft classes 13 per cent were in favour of Bakeries and Snack business/ Tiffin System. A small 5 per cent were unable to go for Day Care Centre, yoga studio. Rest 8 per cent women respondents were in

favour of Online Vendors/e-shopping due to globalization and COVID. It has become increasingly apparent that entrepreneurship plays a significant role in the socio-economic development of the society. Bolt-Lee and Foster (2003) see skills as the art of possessing the ability to have power, authority or competency to do the task required of an individual on the job. Looking at the scenario, here are some government schemes and incentives for promoting Women Entrepreneur in Haryana as a step in this direction to support and empower women to start and grow their own business.

Pradhan Mantri Mudra Yojana (PMMY):

Women are major beneficiaries of Mudra scheme in Haryana.

MATRUSHAKTI UDAYMITA SCHEME:

Haryana government has announced Matrushakti Udaymita Scheme in March 2022 – to provide support to women entrepreneurs, on International Women's Day. Under the scheme, those women whose family annual income is less than Rs.5 lakh, based on Parivar Pehchan Patra (PPP) verified data, will be provided access to soft loans by financial institutions to the extent of Rs.3 lakh. Subsequently, the interest subvention of 7% will also be provided for three years through the Haryana Women Development Corporation.

HARYANA WOMEN DEVELOPMENT CORPORATION:

This corporation was set up in the year 1982 and the women wing was introduced in 1987. The main objectives of this corporation are – to promote activities for welfare, development and advancement of women, to undertake the task of socio-economic, health and educational awareness among women, to promote literacy, talent, skill, know-how, health awareness, enterprises, spirit of entrepreneurship and business acumen among women.

STATE MINI CLUSTER DEVELOPMENT SCHEME:

As per the Enterprises Promotion Policy, 2015 the Governor of Haryana formulated the State Mini Cluster Development Scheme for promotion of Micro & Small Enterprises in the State of Haryana.

MAHILA MANDALS:

The promotion and strengthening of Mahila Mandals is very evident here. The village women make groups and undertake activities of development and awareness generation in rural areas. The registered Mahila Mandals enjoy their own constitution and by-laws for the conduct of day to day business. All registered Mahila Mandals select a range of activities they take up and to conduct these activities they get assistance from the Gram Sevikas, Mukhya Sevikas and Lady Circle Supervisors under Women Awareness Programmes.

INDIVIDUAL LOANING SCHEME THROUGH BANKS:

Haryana Women Development Corporation is implementing the Individual Loan Scheme. The conditions are favourable for women whose annual income does not exceed Rs. 1.50 lac per annum and whose spouse/parents are not income tax payers are eligible for assistance

START-UP VILLAGE ENTREPRENEURSHIP PROGRAMME (SVEP):

Start-Up Village Entrepreneurship Programme (SVEP) is propelling enterprises in rural areas and also building rural entrepreneurs. SVEP has extended business support services and capital infusion to 153 blocks of 23 states; as of August 2020, around 1 lakh enterprises are being supported, out of which 75% are owned and managed by women. The primary aim of this programme is to provide capital and technical support to rural enterprises.

SCHEME FOR ASSISTANCE FOR START-UPS IN THE STATE:

Haryana Government launched a financial assistance scheme to inspire & encourage entrepreneurs to initiate new start-ups and provide employment opportunities in the State. The Scheme for Assistance for Start-ups in the State provides financial help – in the form of lease rental subsidy up to Rs. 5 lakh, seed grant of up to Rs.10 lakh, 100 percent net SGST reimbursement for 7 years among other incentives to improve start-ups-ecosystem in the Haryana.

V CONCLUSION:

Entrepreneurship among women in Haryana has seen significant growth in recent years, driven efforts while challenges remain continued. Range of government and private sector initiatives have helped in improving of entrepreneurial skills among women. The task is far from over. Continued effort is needed look at government and private sector levels to accomplish the goal. Development of such skills will not only help improving the status of women, make them confident and financially independent, it will improve financial health of the country as well.

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