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Issues and challenges of self-employed women in rural area of Haryana

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Abstract

This study explored the challenges and impact of self-employed women in rural areas, focusing on their role in enhancing family well-being. Interviews with 120 women from Hisar and Fatehabad revealed that most were engaged in selling milk and milk products (42.5%), followed by tailoring/boutiques (19.17%) and grocery shops (19.17%). A significant number (46%) earned Rs. 20,000-30,000 per month. Motivated by financial independence and the ease of starting a business, many worked 6-7 hours daily but struggled to balance work and domestic duties. The increased income improved living standards, boosted self-confidence, and strengthened family ties. The study also highlights the various types of issues and challenges faced by self-employed women in the field of their self-employment these issues and challenges are in various forms like financial issues, support issues, family issues, and health-related issues and challenges so we feel a need for further support overcome their challenges.

Keywords: Self-employed, self-confidence, issues and challenges

Introduction

The promotion of women entrepreneurship is essential for India's development, especially in rural areas where the majority of the population resides. While women are increasingly stepping forward with innovative business ideas, the pace of progress remains slow compared to developed countries. This is largely due to societal norms in India's male-dominated culture, where women often need approval from family heads and must juggle business and family responsibilities.

Women entrepreneurs face significant challenges, including personal, socio-cultural, technological, marketing, and financial barriers. In rural areas, limited resources, an underdeveloped agricultural economy, and scarce employment opportunities push many women toward self-employment, though they still encounter slower progress due to these persistent obstacles. Women in rural areas often work long hours with minimal or no compensation, poor working conditions, and lack of social protection, all of which hinder their entrepreneurial growth.

Despite these challenges, women entrepreneurs are motivated by a drive for financial independence and societal contributions. Over time, changing societal dynamics, such as improved educational opportunities and greater awareness of women's rights, have empowered many women to pursue entrepreneurship. However, cultural attitudes still undervalue women's contributions to family businesses, often seeing them as unpaid labor rather than recognizing their vital role in economic development. While the situation is improving, many women, especially in certain parts of India, remain unaware of their

entrepreneurial potential

Review of Literature

Sanchita (2010) ^[1] noted that entrepreneurs in Haryana's small-scale industry had a number of managerial issues and limitations, including a lack of confidence, financial difficulties, a lack of working capital, sociocultural obstacles, issues with production, and ineffective marketing strategies. There is a compelling argument for straightforward and organized processes at all administrative levels to ensure the intended advantages to underprivileged women to address the management issues facing women entrepreneurs in Haryana, particularly in small-scale sectors. enterprises to make the best use possible without wasting or under using few funds available.

Sanchita (2010) ^[2] observed that management problems and constraints experienced by women entrepreneurs in Small Scale industry of Haryana including a lack of confidence, of finance, working capital, Socio-cultural barriers, production problems, and inefficient marketing arrangements. To solve the management problems for women entrepreneurs in Haryana specially in Small Scale sectors, there is a strong case for simple and systematic procedures at all administrative levels for ensuring the planned benefits to the needy women entrepreneurs for optimal utilization without underutilization and wastage of scarce financial resources.

Sathiabama (2010) ^[3] study that rural women possess the fundamental indigenous knowledge, skills, potential, and resources necessary to start and run businesses. What is required now is information on loan accessibility, certification procedures for different funding agencies,

government welfare program awareness, technical competence, motivation, and assistance from family, the government, and other organizations. Among other women, this network assists in providing lectures and printed materials that impart first-hand technical knowledge in production, processing, procurement, management, and marketing. In addition to increasing family income and national productivity, this will encourage more rural women to pursue micro-entrepreneurship with the correct support, enabling them to develop their skills.

Lathwal (2011) ^[4] said that Indian women spend their life to caring for their families, but they don't worry about their personal growth. Many women possess strong self-employment skills, but they are not utilizing these skills to generate extra revenue for their families, which would increase their self-reliance. At times, they don't even understand what self-reliance is. Additionally, the success of the self-employment units hinged on the assistance that family members provided to women in the procedure and administration of the units. Although women's educational attainment and social awareness of their position in society have improved in India, this is not a generally accepted reality because it only pertains to metropolitan areas of the country and not rural ones. The urban setting is conducive to recognizing and raising awareness of women's self-capabilities. But this kind of mindset hasn't yet emerged in rural areas. A higher degree of education ought to raise awareness of a person's potential. Unfortunately, though, awareness of women's abilities and their hidden potential to manage economic activities has not been raised by our educational system.

Goyal and Parkash (2011) ^[5] found that because Indian society has deeply ingrained customs and a male-dominated sociological framework, educated Indian women must work hard to attain equal rights and status. Indian women are praised for their accomplishments in their fields and stand out from the crowd in spite of all the social obstacles. Indian women's lifestyles had to alter as a result of the social fabric of Indian society changing due to women's higher educational status and a variety of ambitions for better living. She has effectively defended herself against men in every aspect of life, and self-employment units are no different. These female leaders are risk-takers, outspoken, and persuasive. Through their perseverance, hard effort, and dedication, they were able to survive and thrive in this fierce competition.

Arockiasamy (2011) ^[6] studied the empowerment of rural women through SHGs at the individual, household, self-help groups/enterprise and at the community level. The study states that participation of women is a main ingredient for the successful empowerment. The study accepts all the four levels that greater participation of women in the project leads to greater levels of empowerment at the individual, household, Self Help Group/enterprise and community level.

Jain and Tripathy concluded that the main problem areas of livelihood based entrepreneurial activities are found to be low financial base due to the absence of appropriate credit linkages, non-provision of socio-economic incentives to members, and the lack of group commitment to task accomplishment. The study emphasized the need for an integrated approach to programme governance in rural areas for sustainable development.

Palaniappan., Ramgopal and Mani (2012) ^[7], highlighted

that the challenges women face in expanding their businesses often stem from inadequate leadership, poor planning, and insufficient financial resources. Although many women possess entrepreneurial qualities, they often lack platforms to showcase their talents and, as a result, remain unaware of their true potential. Analyzing the essential traits of entrepreneurs alongside the inherent characteristics of Indian women suggests that Indian women have significant untapped entrepreneurial potential. Recognizing and harnessing this potential could contribute significantly to the nation's productive and service sectors.

Globally, women constitute the majority of the poor, with two-thirds of the world's illiterate population being female. Among children of school-going age who are not attending school, girls represent the majority. The ongoing global food price crisis has further exacerbated the challenges faced by women. While many people around the world have two or three meals a day, a significant number of women subsist on just one meal daily. Alarming, some women are even foregoing this single meal to ensure their children have enough to eat.

Behara, S.R. and Niranjana, K. (2012) ^[8] Research indicates that the primary obstacles faced by women entrepreneurs in India include having to choose between pursuing a job and a family, having limited access to financial support, and facing sociocultural impediments.

Sanchita (2013) ^[9] through her study "Women Entrepreneur in Haryana challenges and problems highlighted various challenges faced by women entrepreneur in running their business. This research primary data was connected from 210 women entrepreneur by personal interview. The problem as working capital, distribution channel, sales promotion, electricity, human resource and competition were found to be main obstacles

Singh and Raina described the problems and challenges faced by women entrepreneurs in India and also analyzed the policies of Indian government for women. The study mainly focused on the status of women entrepreneurs in India. The study found that in modern India, more and more women are taking up entrepreneurial activity especially in MSMEs. It also observed that Indian women have imprinted a position for themselves in the male dominated world. It further showed that Indian women can well manage their household work as well their workplace deadlines.

Objectives of the Study

The need for more self-employed women should be examined for two key reasons: first, self-employed women represents an untapped potential for rural economic growth, and second, self-employed women create jobs for themselves and others, offering unique solutions to management, organizational, and business challenges.

The present study aims at fulfilling the following objectives:

1. To analyse the existing scenario of self employed women
2. To study the issues and challenges in the path of self-employed women

Research Methodology

The study investigated the current status of self-employed women in rural area of Hisar and Fatehabad districts of Haryana. Four villages—Nyolikala and Salemgarh in Hisar, and Matana and Bhodia in Fatehabad—were selected as the study locales. A purposive sampling method was used to

choose 120 respondents, with 30 women from each village. Data was collected using a pretested interview schedule to gather information on personal and socioeconomic profiles, motivations for self-employment, reasons for starting businesses, and awareness of schemes aimed at empowering women entrepreneurs.

The initial phase of data collection involved structured interviews guided by a questionnaire. The analysis process organized the data and applied statistical methods such as frequencies, percentages, and correlations. Frequencies summarized the occurrence of values or categories, while percentages provided a clearer representation of these as a fraction of the total respondents. Correlations explored relationships between variables. Raw scores were converted into indices to remove scaling effects, ensuring accurate and reliable results. This systematic methodology provided valuable insights into the efforts, challenges, and contributions of self-employed rural women.

Results

Existing scenario of self employed women of Haryana

Age: The majority of respondents (53.33%) were aged 30-40 years, followed by 32.50% aged 40-50 years, and 14.17% aged 20-30 years. Most participants were middle-aged, with the 30-40 age group being the largest.

Marital Status: Most respondents (80.83%) were married, while 14.17% were unmarried, and 5.00% were widowed. The sample was predominantly composed of married individuals.

Education: The most common education level was matriculation (28.33%), followed by senior secondary (21.67%) and graduation (20.00%). Only 1.67% were illiterate, indicating a relatively high level of educational attainment.

Family Size: Small families (1-5 members) dominated, comprising 73.33% of respondents. Medium-sized families (6-10 members) made up 21.67%, while 31.67% belonged to large families (11-15 members).

Family Type: Nuclear families were most common (73.33%), followed by joint families (21.67%) and extended families (31.67%), indicating a mix of family structures.

Number of Children: Nearly half (48.33%) had 1-2 children, while 45.00% had 2-4. Only 14.17% had no children, and 6.00% had 4-6 children, reflecting small to moderate family sizes.

Occupation: Most respondents (42.5%) worked in milk-related activities. Tailoring/boutiques and grocery shops each accounted for 19.17%, beauty parlors for 14.17%, and handicrafts for 5.00%.

Monthly Income: The majority (46.67%) earned ₹20,000-₹30,000, followed by 41.67% earning ₹10,000-₹20,000, and 11.67% earning ₹30,000-₹40,000, indicating moderate income levels.

Table 1: Background profile of respondents n=120

Sr. No	Variables	Category	Hisar (60)	Fatehabad (60)	Total (120)
1.	Age (in years)	20-30	8 (13.3)	9(15.0)	17 (14.17)
		30-40	34 (56.66)	30(50.0)	64 (53.33)
		40-50	18 (30.0)	21(35.0)	39 (32.50)
2.	Marital status	Married	47 (78.33)	50 (80.33)	97 (80.83)
		Unmarried	12 (20.00)	5 (8.33)	17 (14.17)
		Widow	2 (3.33)	4 (6.67)	6 (5.00)
3.	Education	Illiterate	0 (00.0)	2(3.33)	2 (1.67)
		Can read and write	4 (06.6)	2(3.33)	6 (5.00)
		Primary	2 (3.33)	4(06.6)	6 (5.00)
		Middle	8 (13.3)	10(16.6)	18 (15.00)
		Matriculate	18 (23.3)	16 (26.6)	34 (28.33)
		Senior secondary	14 (30.0)	12(20.0)	26 (21.67)
4.	Family size	Graduate	10 (16.6)	14 (23.3)	24 (20.00)
		Post graduate	2 (3.33)	2(3.33)	4 (3.33)
		Small (1-5)	38 (63.33)	41 (68.33)	79 (65.83)
		Medium (6-10)	12 (20.00)	14 (23.33)	26 (21.67)
		Large (11-15)	10 (16.67)	5 (8.33)	15 (12.5)
5.	Family type	Nuclear	38 (63.33)	41 (68.33)	79 (65.83)
		Joint	15 (25.00)	10 (16.67)	25 (20.83)
		Extended	7 (11.67)	9 (15.00)	16 (13.33)
6.	Number of children	No children	11 (18.33)	6 (10.00)	17 (14.17)
		1-2	32 (53.33)	24 (40.0)	56 (46.67)
		2-4	19 (31.67)	20 (33.33)	39 (32.50)
		4 -6	2 (3.33)	6 (10.0)	8(6.00)
7.	Respondent's occupations	Handicrafts	4 (6.67)	2(3.33)	6(5.00)
		Grocery shop	10 (16.67)	13(21.67)	23 (19.17)
		Tailoring/Boutique	11(18.33)	12(20.00)	23 (19.17)
		Beauty parlour	9 (15.00)	8(13.33)	17 (14.17)
		Milk and milk product	26 (43.33)	23 (38.33)	51 (42.5)
8.	Monthly income of respondent	10,000-20,000	28 (46.6)	22(36.6)	50 (41.67)
		20,000-30,000	26 (43.3)	30(50.0)	56 (46.67)
		30,000-40,000	6 (10.0)	8 (13.3)	14 (11.67)

Figures in parentheses indicate percentage

To study the issues and challenges in the path of self-employed women

Financial issues and challenges faced by the self-employment women

Self-employed individuals face various financial challenges, with 51.67% struggling with cash flow management and 45% experiencing limited access to capital. Limited credit

access was a concern for 68.33%, while most participants (90.83%) kept proper financial records and felt their saving mechanisms were adequate (93.33%). Only a small portion faced issues like high interest rates (9.17%) or inadequate savings (6.67%). Additionally, 50.83% lacked financial expertise, pointing to the need for better financial support.

Table 2: Financial issues and challenges faced by the respondent of self-employment unit n=120

Sr.no	Statements	Yes	No
1.	Cash flow management	62 (51.67)	58 (48.33)
2.	Limited access capital	54 (45.00)	68 (56.67)
3.	Limited access to credit.	82(68.33)	38(31.67)
4.	High interest rate.	11(9.17)	109(90.83)
5.	Proper financial record.	88(90.83)	32(26.67)
6.	Seasonality of revenue	66(55.00)	54(45.00)
8.	Inadequate saving mechanism	8(6.67)	112(93.33)
9.	Lack of financial expertise	61(50.83)	59(49.17)

Figures in parentheses indicate percentages

Family issues and challenges faced by the self-employment women:

Self-employed individuals face various social and familial challenges. While 70.83% received family support, 51.67% struggled with spending time with family and 62.50% found childcare difficult. Time constraints were reported by

32.33%, and 68.33% faced family strain. Many lacked labor-saving devices (83.33%) and experienced financial stress (51.67%). Additionally, 43.33% found meeting family expectations challenging, and 47.50% had mobility issues related to family support. Despite these challenges, many were able to manage their responsibilities effectively.

Table 3: Family issues and challenges faced by the respondents in their self-employment unit n=120

Sr.no	Statements	Yes	No
1.	Family support in difficulties	85 (70.83)	35 (29.17)
3.	Availability of working hours	83 (69.17)	37 (30.83)
4.	Facing problem to spend morning time with family	62 (51.67)	58 (48.33)
5.	Labour saving device in your kitchen	20 (16.67)	100 (83.33)
6.	Time constraints	28 (32.33)	92 (76.67)
7.	Financial stress	62 (51.67)	58 (48.33)
9.	Family Support and Mobility Challenges	57 (47.5)	63 (52.5)
10.	Fulfilling the family's expectations	52 (43.33)	68 (56.67)
11.	Tension with spouse due to busy schedule	23 (19.17)	97 (80.83)
12.	Pressure from extended family	31 (25.83)	89 (74.17)
13.	Limited personal hours	71 (59.17)	49 (40.83)
14.	Child care and parenting responsibility	75 (62.5)	45 (37.5)

Figures in parentheses indicate percentages

Family support issues and challenges face by the self-employment women

Family support for self-employed individuals varies widely. While 42.50% received help from their families, 63.33% experienced family support during emergencies. 53.33% reported family contributions to household work, but only

36.67% had assistance with child care. Assistance from husbands (28.33%) and in-laws (20.83%) was limited, and only 25.83% hired workers for heavy workloads. Half of the participants had family manage their work during illness or absence, while others lacked such support.

Table 4: Family support issues and challenges face by the respondent of the self-employment unit n=120

Sr.no	Statements	Yes	No
1	Help from the family	51 (42.50)	69 (57.55)
2	Family's help in case of emergency	76 (63.33)	44 (36.67)
3	Family members Contribution in household work	64 (53.33)	56 (46.67)
4	Distribution of household work within the family members	44 (36.67)	76 (63.33)
5	Another family member takes care of your child.	44 (36.67)	76 (63.33)
6	Family feed the child in your absence.	45 (37.55)	75 (62.50)
7	Co-operation from in-laws	25 (20.83)	95 (79.17)
8	Family members respect your hectic schedule.	73 (60.83)	47 (39.17)
9	Hire workers for heavy workloads.	31 (25.83)	89 (74.17)
10	Children's help in your work.	14 (25.0)	106 (75.00)
11	Family members manage your work during your absence or illness	60 (50.0)	60 (50.00)

Figures in parentheses indicate percentages

Health issues and challenges faced by the self-employment women

Respondents faced various health challenges related to their work. Long working hours affected 17.50% of participants, while 25.83% were impacted by seasonal changes. Childcare responsibilities influenced the health of 22.50%,

and 19.17% experienced burnout. Back or joint pain was reported by 31.67%, and a small percentage experienced mental health issues, with 2.50% facing depression and 3.33% noting mood changes. Work environment-related health issues affected 12.50% physically and 5.83% mentally.

Table 5: Health issues and challenges faced by respondent n=120

Sr. No.	Statements	Yes	No
1	Long working hours affect overall health.	21 (17.50)	99 (82.50)
2	Seasonal changes affect working health.	31 (25.83)	89 (74.27)
3	Childcare responsibilities affect physical and mental health	27 (22.50)	93 (77.50)
4	Burnout	23 (19.17)	97 (80.83)
5	Suffer from back pain or joint pain.	38 (31.67)	82 (68.33)
6	face depression due to overwork.	3 (2.50)	117 (97.50)
7	Work load effect mood	4 (3.33)	116 (96.67)
8	The work environment affects your physical health.	15 (12.50)	105 (87.50)
9	Mental health is issues.	7 (5.83)	113 (94.17)
10	Able to get enough sleep	31 (25.83)	89 (74.17)
11	Suffer from acidic problems due to long sitting posture.	10 (8.33)	110 (91.67)
12	Digestion problems due to poor diet or work stress.	3 (2.50)	117 (97.50)
13	Headaches or migraines due to poor ergonomics.	3 (2.50)	117 (97.50)
14	Sleep disorder	11 (9.17)	109 (90.83)
15	Respiratory issues due to dust, chemicals, or poor ventilation.	6 (5.00)	114 (95.00)

Figures in parentheses indicate percentages

Emotional issues and challenges faced by the self-employment women

Respondents experienced various emotional challenges in their self-employment journeys. While 45.83% received family support, 54.17% did not. Family criticism was faced

by 11.67%, and 50% reported appreciation for their hard work. A majority (60%) received support in taking business risks, and 80% during business crises. However, 17.50% felt isolated, and 20% felt their business efforts were undervalued compared to household duties.

Table 6: Emotional issues and challenges faced by respondent n=120

1	Family provide emotional support for the business.	55 (45.83)	65 (54.17)
2	Face family criticism for choosing self-employment over traditional roles.	14 (11.67)	106 (88.33)
3	Appreciate the hard work and success in business.	60 (50.00)	60 (50.00)
4	Family supports you in taking necessary business risks	72 (60.00)	48 (40.00)
5	Emotionally support during business crises or failures	96 (80.00)	24 (20.00)
6	Conflicts arise over balancing business and home responsibility	8 (6.67)	112 (93.33)
7	Family appreciates the hard work and success in business	86 (71.67)	34 (28.33)
8	Isolated and loneliness	21 (17.5)	99 (82.5)
9	Business efforts are less important than household contributions	24 (20.00)	96 (80.00)

Figures in parentheses indicate percentages

Role in decision making of the self-employment women

Most participants reported managing household budgets (55%) and making decisions about family food purchases (80.83%). However, 45% did not control the budget or make purchasing decisions. While 55.83% had autonomy in personal decisions, 44.17% lacked this freedom. Economic

independence influenced decision-making for 49.17%, and 86.67% did not face opposition from family members. Despite challenges, many had control over key household decisions, such as housing improvements (55.83%) and managing family expenses.

Table 7: Role in decision making of the respondent of the self-employment unit: n=120

Sr. No.	Statements	Yes	No
1.	Manage the household budget.	66 (55.00)	54 (45.00)
2.	Control the family's expenditure.	54 (45.50)	66 (55.00)
3.	Use income as they want	59 (49.17)	61 (50.83)
4.	Buy what they want	53 (44.17)	67 (55.83)
5.	Make your own decisions.	67 (55.83)	53 (44.17)
6.	Make decisions for your child.	66 (55.00)	54 (50.45)
7.	Economic independence plays a role in the decision-making	59 (49.17)	61 (50.83)
8.	Any family member opposes your point of view.	16 (13.33)	104 (86.67)
9	Face barriers while making decision	6 (5.00)	114 (95.00)
10.	Decisions impact family dynamics.	5 (4.17)	115 (95.83)
11	Negotiate roles and responsibilities within the household	20 (16.67)	100 (83.33)
12.	Decision on housing improvement and maintenance	67 (55.83)	53 (44.17)
13.	Decision on family food purchase and preparation	97 (80.83)	23 (19.17)

Figures in parentheses indicate percentages

Self-employed women and their role in work participation

Cultural norms limited economic participation for 65% of women, while 68.33% recognized education and training as enhancing work involvement. Access to credit was beneficial for 54.17%, though family duties restricted 60%

of participants. Gender equality was acknowledged by 35%, and 38.33% highlighted women's contributions to long-term development. Additionally, 68.33% reported active involvement in family decisions, and 81.67% participated in economic decision-making, reflecting significant engagement despite challenges.

Table 8: Self-employed women and their role in work participation n=120

Sr. No.	Statements	Yes	No
1.	Cultural norms in rural area restrict women's economic participation	78 (65.00)	42 (35.00)
2.	Education and training boots rural women's work participation	82 (68.33)	38 (31.67)
3.	Credit and financial services improves the work participation.	65 (54.17)	54 (45.00)
4.	Family duties often limit the work participation of women.	72 (60.00)	48 (40.00)
5.	Promotes gender equality	42 (35.00)	78 (65.00)
6.	Contribution in the long-term development	46 (38.33)	74 (61.67)
7.	Enhances family health and education	72 (60.00)	48 (40.00)
8.	Participation in important family decisions	82 (68.33)	38 (31.67)
9.	Participation in family's economic decisions	98 (81.67)	22 (18.33)

Figures in parentheses indicate percentages

Conclusion

The study sheds light on the multifaceted roles and challenges faced by self-employed women in rural areas of Haryana. These women play a significant part in economic participation and decision-making, despite encountering numerous obstacles. The findings reveal that self-employed women contribute to household budgets, manage family expenses, and actively participate in decisions related to housing and family welfare. However, cultural norms and family duties often restrict their economic roles, underscoring the need for greater societal support. Financial constraints, including limited access to credit and capital, hinder their ability to expand and sustain their businesses. Additionally, health challenges such as long working hours, physical strain, and occasional mental health issues add to their burden. Emotional support from families varies, with many receiving encouragement during business crises but others facing criticism or undervaluation of their efforts. Despite these challenges, education and training have been pivotal in enhancing women's economic participation, enabling them to contribute to family and community development effectively. The data highlights the untapped potential of these women, emphasizing the importance of addressing their financial, social, and health-related challenges to harness their capabilities fully.

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