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The existing scenario of self-employed women in rural areas of Haryana

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Abstract

This study explores the current status/scenario of self-employed women in rural areas of Hisar and Fatehabad. Focused on 120 respondents, it highlights that selling milk and milk products was the primary occupation (42.5%), with tailoring, grocery shops, and beauty salons also significant. Most participants earned Rs. 20,000-30,000 monthly and worked 6-7 hours daily. Key motivations included financial independence and ease of starting businesses. The findings underline the essential role of rural women in family well-being and community economic development.

Keywords: Self-employment, Work pattern

Introduction

Women account for one-third of the workforce and nearly half of India's population. Their economic empowerment is critical for sustainable development and societal progress. Development, characterized by poverty reduction, productivity growth, and improved living standards, requires the active inclusion of women. As pivotal agents of change, women contribute to household, community, and economic improvements, driving national growth and prosperity.

In India, employment and entrepreneurship present unique challenges for women, but success in these areas boosts confidence and raises awareness of their rights. Despite some advancements, self-employed women in India face significant barriers to starting and growing businesses, limiting their economic potential. With women comprising 48.05% of the population, their empowerment is integral to national progress. Gender equality in India could add \$700 billion to the GDP by 2025, as per the International Monetary Fund (IMF). The Indian Constitution also supports women's empowerment, with Article 15 prohibiting gender-based discrimination. However, women still encounter challenges such as restrictive norms, insufficient legal protections, unpaid care work, and limited access to resources.

Education, confidence, and skills are critical for empowerment. The UN's 2030 Sustainable Development Goals emphasize gender equality and economic empowerment as vital for inclusive growth. Cooperative societies, as member-owned organizations, play a transformative role by fostering financial independence and alleviating poverty. This study examines the impact of SEWA (Self-Employed Women's Association) and government initiatives in advancing women's empowerment

through cooperative models.

Review of Literature

Kaur (2003) ^[5] revealed that a significant proportion of successful self-employed women were engaged in running boutiques and beauty parlors, which proved to be highly profitable ventures. These women often drew their primary motivation and encouragement from their family members, who played a pivotal role in inspiring them to pursue self-employment. One of the primary drivers behind their entrepreneurial efforts was the desire to increase their family income, highlighting their commitment to improving the financial well-being of their households. The study also noted that these women enjoyed a degree of autonomy in personal matters. For instance, the majority of respondents were permitted to dress as they wished, reflecting an environment of personal freedom and choice. Furthermore, their opinions and consent were actively sought when making important financial or career-related decisions for their children, indicating a growing recognition of their influence and decision-making capabilities within the family. However, despite their entrepreneurial success, many of these self-employed women struggled to allocate sufficient time for rest and relaxation. Their busy schedules and the demands of balancing business responsibilities with family commitments often left them with little opportunity to recharge. This lack of leisure time underscores the challenges faced by women who strive to manage both professional and personal roles effectively, emphasizing the need for greater support systems to enable them to achieve a better work-life balance.

Sharma *et al.* (2005) ^[6] conducted research on the preferences of rural women entrepreneurs, finding that 85% of respondents favored businesses like stitching, sewing, or

quilting due to their income-generating potential, while 80% believed these activities could enhance their social and economic status. Only 8% expressed a personal preference for stitching or running shops, attributing this to prior training in the field.

Agrawal *et al.* (2006) ^[1] Presented in his research on empowering women in slum areas through training programs has highlighted the potential of entrepreneurship as a pathway to social and economic independence. By starting their own businesses, women not only elevate their social standing but also achieve financial autonomy, which is a crucial step toward empowerment. Economic freedom enables women to take control of their lives, enhancing their decision-making capacity and boosting their self-confidence. Furthermore, the success and growth of women's businesses foster greater recognition and appreciation of their abilities and contributions among men, thus shifting societal perspectives on gender roles and capabilities. It is now widely understood that entrepreneurship is not confined to individuals with inherent traits or natural abilities but can instead be nurtured and developed through deliberate efforts. The entrepreneurial development process is typically structured into three key components: initiation, development, and support. Each phase plays a vital role in transforming potential into action and success.

In the initiation phase, social and educational processes are employed to inspire individuals and increase their awareness of available opportunities. This phase focuses on awakening interest and laying the groundwork for entrepreneurial ambitions. During the development phase, targeted training programs are implemented to enhance participants' motivation, equip them with economic knowledge, and advance their managerial and technical skills. This phase also emphasizes building confidence through practical, hands-on experiences that allow women to see the real-world impact of their efforts. These structured training and development initiatives are instrumental in fostering entrepreneurial mindsets and capabilities, particularly among women in disadvantaged communities. By equipping them with the tools and skills needed to succeed, such programs enable women to overcome barriers, unlock their potential, and become catalysts for social and economic transformation within their communities.

Darrene *et al.* (2008) ^[2] conducted an in-depth study to explore the relationship between women's self-employment and various components of human capital. The findings revealed notable differences between self-employed women and those who earned salaries or wages in terms of most human capital indicators. These distinctions underscored the unique characteristics and capabilities of women who pursued self-employment as a career path.

The study further demonstrated that self-employed women tended to achieve higher levels of education at a faster rate compared to their counterparts in salaried or wage-based employment. This suggests that self-employment might be associated with a drive for educational advancement, possibly due to the greater flexibility and autonomy it offers. Additionally, the research highlighted that self-employed women were more likely to hold managerial roles compared to other working women. This indicates that self-employment not only fosters entrepreneurial initiatives but also creates opportunities for leadership and decision-making roles, further emphasizing the potential of self-

employment to enhance women's professional standing and influence in the workforce.

Lathwal (2011) ^[3] observed that in India, women dedicate the majority of their lives to caring for their families, often neglecting their own personal growth and development. While many women possess exceptional skills suited for self-employment, they often fail to utilize these abilities to generate additional income for their families. This lack of action not only limits their financial contributions but also hinders their journey toward greater self-reliance. In many cases, women are not even fully aware of what self-reliance entails, which further limits their ability to achieve independence.

The study also emphasized that the success of self-employment ventures among women heavily depended on the support provided by their families. Assistance in both the operational procedures and management of these ventures was a critical factor that determined whether women could sustain and expand their self-employment activities. Despite improvements in women's educational attainment and increased social awareness regarding their roles in society, these advancements have not yet permeated rural areas of India. While urban settings provide a conducive environment for recognizing and fostering women's self-capabilities, such a mindset is largely absent in rural regions, where traditional norms and societal expectations remain dominant.

A higher level of education is expected to enhance awareness about an individual's potential, including their ability to contribute meaningfully to economic activities. Unfortunately, the Indian educational system has not adequately succeeded in fostering awareness about women's latent abilities and their potential to manage and excel in economic endeavors. This gap highlights the need for systemic changes to ensure that education empowers women across both urban and rural areas, enabling them to realize and harness their capabilities for personal and economic growth. Without this shift, many women will continue to remain unaware of their inherent potential and the opportunities available to them.

Mathur (2011) ^[4] highlighted that a significant number of Indian women take their family responsibilities with the utmost seriousness and commitment. They devote the majority of their time and energy to ensuring the well-being of their families, often prioritizing these duties above all else. However, this strong sense of familial duty comes at a cost, as many women fail to give the same level of attention and focus to building their careers or pursuing personal growth. Their lives are primarily centered around caregiving, leaving little room for exploring their own potential or achieving their aspirations. The study further pointed out that many women possess remarkable entrepreneurial skills, which could be instrumental in creating additional income sources for their families. By applying these skills, women could contribute significantly to enhancing their families' financial stability and self-reliance. Unfortunately, these talents often go untapped, as women do not leverage them for economic purposes. In some cases, women lack a clear understanding of what self-reliance truly means, which hinders their ability to take the necessary steps toward achieving it.

Additionally, the research emphasized that the support provided by family members played a critical role in the success of self-employment ventures undertaken by women.

This assistance was particularly important in managing both the procedural aspects and administrative responsibilities of their entrepreneurial efforts. Without this familial backing, women often faced greater challenges in sustaining and growing their self-employment initiatives. The study underscores the need for a supportive environment that encourages women to harness their entrepreneurial potential while balancing their family commitments, ultimately contributing to their empowerment and economic independence.

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 study the Personal and socioeconomic profile of the respondent.
2. Source of motivation and reason for starting the self-employment unit.
3. Awareness about the schemes for empowering women entrepreneurs.

Research Measure or tool used Statistical analysis Procedure

The study investigated the current status of self-employed women in rural areas of Hisar and Fatehabad districts of Haryana. Four villages—Nyolikala and Salemghar 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 and Discussion

Current status of self-employed women in rural area 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)
		Graduate	10 (16.6)	14 (23.3)	24 (20.00)

		Postgraduate	2 (3.33)	2(3.33)	4 (3.33)
4.	Family size	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)

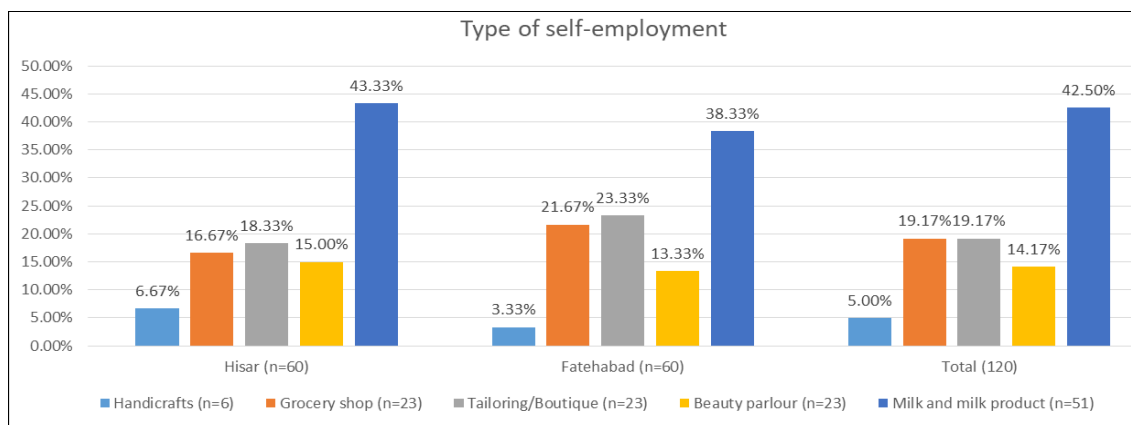
Figures in parentheses indicate percentage

Work profile of the respondents

Self-employed units run by respondents

The distribution of self-employed units in Hisar and Fatehabad showed that milk-related activities were the most common, comprising 42.5% overall (43.33% in Hisar and

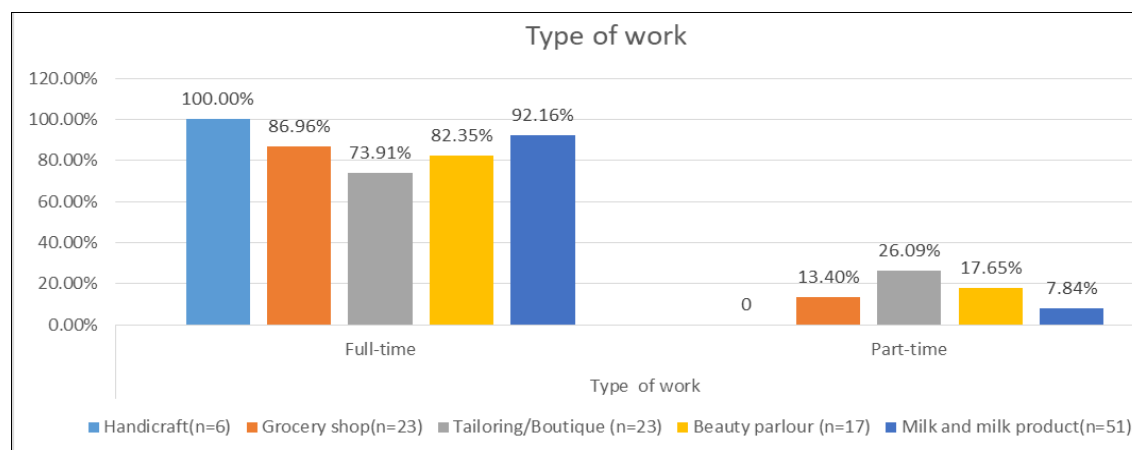
41.67% in Fatehabad). Tailoring/boutique services and grocery shops each accounted for 19.17%, while beauty parlors made up 14.17%. Handicrafts were the least prevalent at 5%. Respondents were evenly distributed across the two districts, each contributing 50%.



Type of self-employment unit

Among the 120 respondents, 86.67% were engaged in full-time work, while 13.33% worked part-time. The handicraft sector had 100% full-time workers, while grocery shops had 60.87% full-time and 39.13% part-time workers.

Tailoring/boutiques and beauty parlors had similar distributions, with around 56-59% full-time and 41-44% part-time workers. The milk sector had the highest full-time engagement at 78.43%, highlighting sectoral differences in work patterns.



Timeline of self-employment unit establishment

The duration of self-employment varied among respondents. A small portion (10.10%) had 0-2 years of experience, while 11.67% had 2-4 years, and 14.17% had 4-6 years. Those with 6-8 years made up 25.00%, and the majority (39.17%) had more than 10 years of self-employment. These results highlight a significant proportion of long-term self-employed individuals.

Skill-orientated training of the respondent for starting self-employed unit

Formal skill-oriented training varied across occupations. In handicrafts, 83.33% received training, while tailoring/boutique had 86.96% trained. All respondents in the beauty parlour sector were trained. Training sources included vocational centers, government schemes, workshops, NGOs, and cooperatives. Beauty parlor training often lasted two months (88.24%), highlighting diverse training methods tailored to occupations.

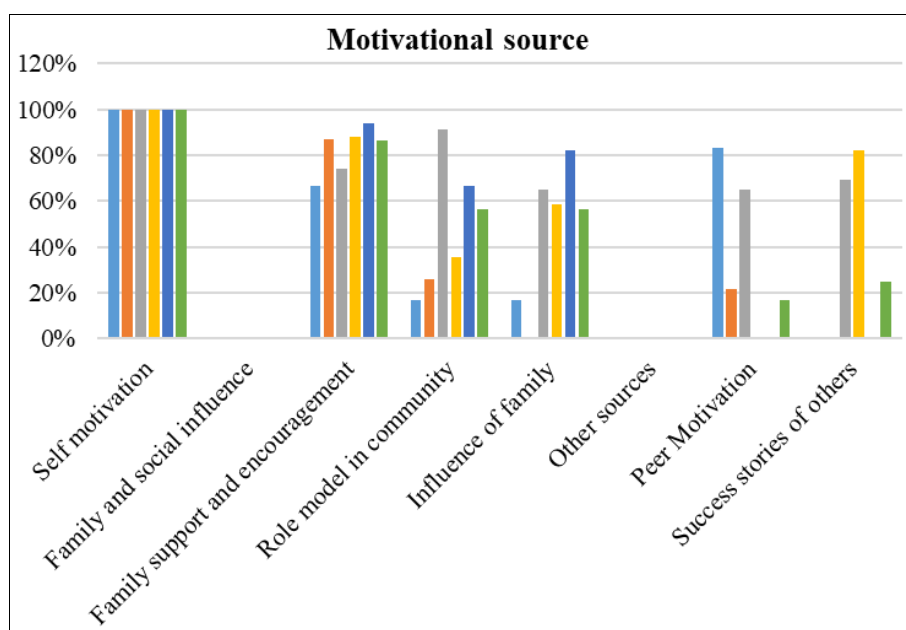
Reasons behind pursuing self-employment unit

Self-employment motivations were driven by both economic and personal factors. Financial independence (68.33%) and supplementing family income (57.5%) were key economic drivers, while unemployment played a minor role (10%). Personal reasons included the desire for personal money (83.33%), pursuing passion (75.83%), and creativity (57.5%). These findings reflect a mix of practical and aspirational motivations for self-employment.

Source of motivation and reason for starting the self-employment unit

Motivational source behind starting self-employed unit

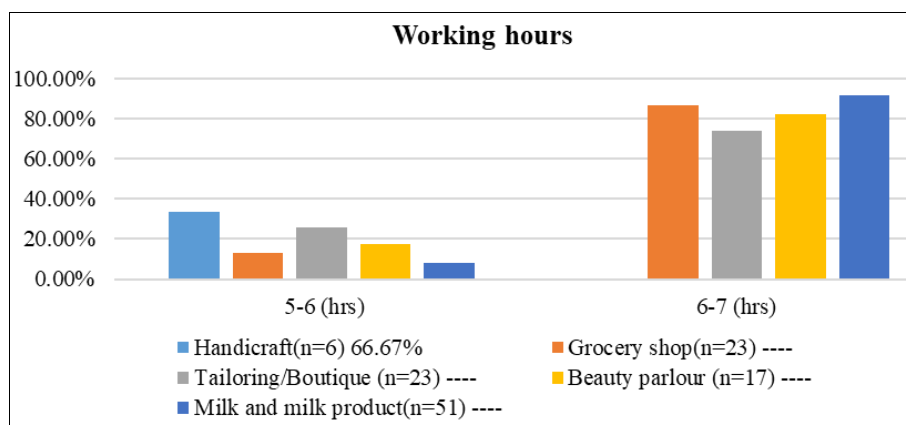
Self-motivation was the primary factor for all respondents (100%) in starting self-employment. Family support and social influences were significant, with 86.78% receiving family encouragement and 56.67% influenced by community role models. Peer motivation played a role for 16.67%, while 25.00% were inspired by others' success stories. These findings highlight the mix of personal drive and external encouragement in entrepreneurship.



Working hours devoted by the respondent for the self-employment unit

Most respondents (81.67%) worked six or more hours daily, showing strong commitment to their self-employment. A

smaller group (14.17%) worked five to six hours, while 3.33% worked less than four hours a day. These findings highlight the significant time investment required in self-employment and the dedication of individuals to their work.



Assistance from family members in running the self-employment unit

Family support played a significant role in self-employment, with daughters and husbands providing the most help. In the handicraft sector, 33.33% were supported by daughters, while 21.74% of grocery shop owners received help from daughters and husbands. Tailoring/boutique participants were mainly supported by mothers, and milk product units received aid from husbands and sons. Overall, 92.50% received support from sisters, and other family members like daughters-in-law and mothers-in-law also contributed, emphasizing the importance of familial involvement in self-employment.

Break and rest period in the self-employment unit

Break patterns varied across self-employment sectors. In handicrafts, 83.33% took 2-3 hour breaks, while grocery shop owners had shorter breaks, with 52.17% taking 0-1 hour. Tailoring and beauty parlors saw breaks between 0-1 hour and 1-2 hours. Milk product sectors had 92.16% of respondents taking 2-3 hour breaks. Overall, most respondents (48.33%) preferred 2-3 hour breaks, highlighting sector-specific preferences for rest periods.

Existing facilities and amenities in the self-employed unit

Most self-employment units were home-based (91.67%) with essential utilities like electricity and water available to 90.83% of respondents. Adequate lighting was reported in 72.5% of units, while health and safety facilities were deemed sufficient by 93.33%. Ventilation was adequate in 91.67%, but 40.83% faced sanitation issues. These findings show that while most units had essential facilities, improvements are needed in areas like lighting and sanitation.

Details of domestic animal ownership

The number of domestic animals varied across self-employment sectors. In handicrafts, 33.33% had 1-2 animals, while grocery shops had 13% with 2-4 animals. Beauty parlors had 35.29% with 2-4 animals, and 92.16% of

milk product units owned more than 4 animals. Overall, most respondents (39.17%) in the milk sector had more than 4 animals, highlighting sector-specific differences in animal ownership.

Initiation of self-employed unit at different family life cycle stages

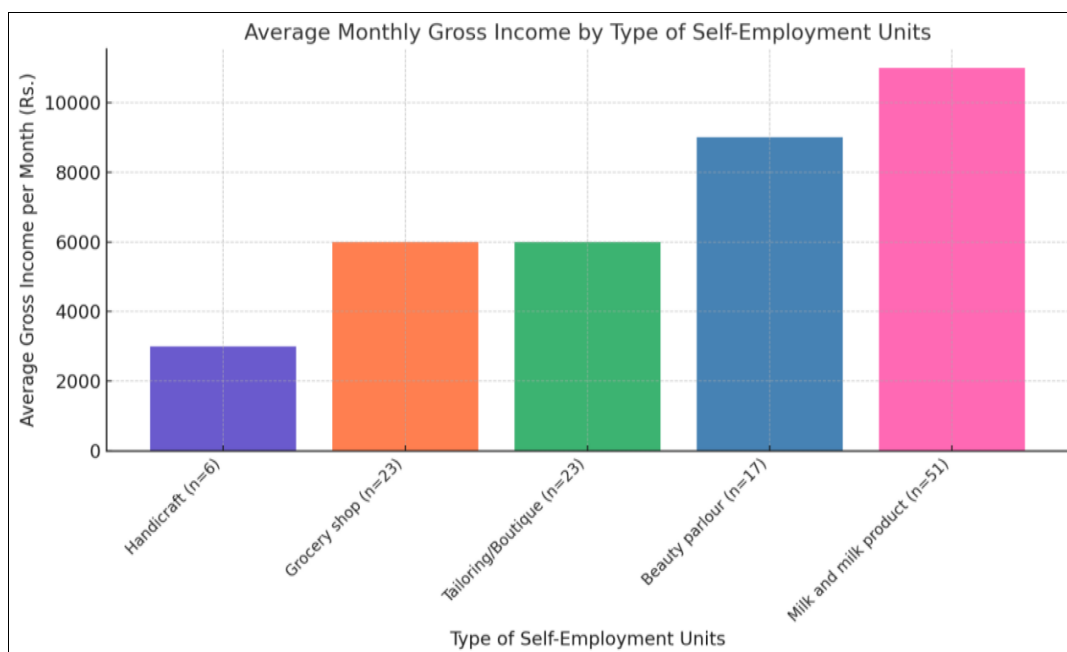
The initiation of self-employment varied across family life cycle stages. The coupling stage had 15.69%, mainly in beauty parlors. Families with preschoolers made up 23.53%, with participation in tailoring/boutiques and beauty parlors. The majority (64.71%) were in the school children stage, especially in tailoring/boutiques and grocery shops. The expanding stage saw the highest participation (86.27%), mainly in milk product units. Lastly, 45% were in the empty nest stage, with grocery shops and milk product units as key contributors.

Funding sources utilized by respondents to start their self-employment unit

Funding sources for self-employment varied across sectors. Most respondents in handicrafts (100%), beauty parlors (41.18%), and milk products (58.82%) relied on their own savings. Grocery shop owners (34.78%) and tailoring units (21.74%) also used savings, but many additionally accessed bank loans (30.43% in grocery shops, 43.48% in tailoring). Family support and loans from relatives were also common, with overall funding distribution showing 46.67% using savings, 18.33% family support, 10% borrowing from relatives, and 25% bank loans.

Gross income per month of self-employment units

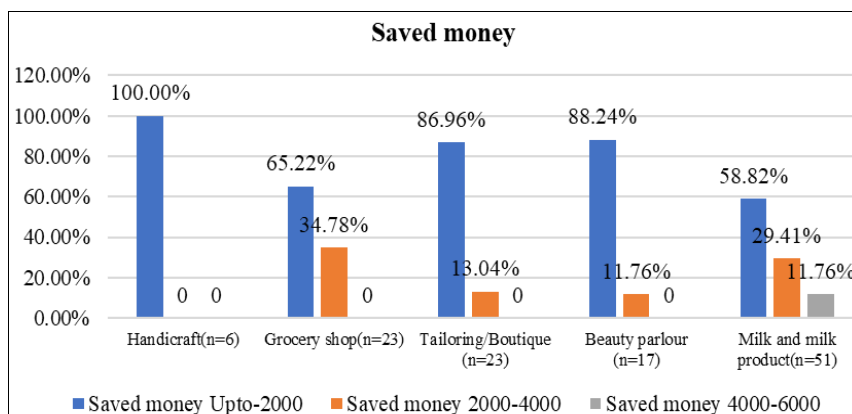
Income trends across self-employment units revealed that 33.33% of handicraft unit owners earned Rs. 2,000-4,000 monthly. In grocery shops and tailoring/boutiques, 21.67% earned Rs. 5,000-7,000. Beauty parlors had 14.17% earning Rs. 8,000-10,000, while the milk and milk product sector had the highest earnings, with 42.50% reporting Rs. 10,000-12,000 per month.



Effective gross-saving practices by self-employed respondents

The majority of self-employed individuals had savings between ₹2,000-₹3,000, particularly in beauty parlors (88.24%), tailoring/boutiques (86.96%), and handicrafts

(100%). Savings of ₹3,000-₹4,000 were reported by 23.33%, mainly from grocery shops (34.78%) and milk products (29.41%). Only 5% had savings of ₹4,000-₹5,000, mostly from milk and milk product units (11.76%). This highlighted modest savings across sectors.



Secured savings location for respondent of self-employed unit

Self-employed individuals preferred different savings methods. In handicrafts, all savings were kept in cash boxes at home. Grocery shop owners favored banks (43.48%) and post offices (34.78%). Tailoring and boutique owners used post offices (52.17%) and banks (30.43%). Beauty parlour owners preferred post offices (47.06%) and banks (29.41%). Milk and milk product units were mainly saved through post offices (64.71%). Overall, most participants saved through post offices (50.83%), followed by banks (27.50%) and cash boxes (21.67%).

Awareness about the schemes for empowering women entrepreneurs

Knowledge about the government schemes and programme

A majority (67.50%) of self-employed women in rural areas were aware of government schemes, but only 30% had utilized them. While 44.17% found government grants and subsidies adequate, 55.83% disagreed. Half of the respondents (54.17%) felt financial literacy programs were sufficient, but 45.83% did not. Regarding credit access, 42.50% felt supported, but 57.50% did not. About 40% faced difficulties obtaining loans, and 50.83% had access to microfinance schemes.

Conclusion

The study provided valuable insights into the lives of self-employed women, shedding light on their roles, challenges, and accomplishments. It was found that a significant portion, 53%, of these women fell within the 30-40 years age group. The majority of them, 80.83%, were married, and over half, 53.83%, came from nuclear family backgrounds. Most of the women lived in small households, typically consisting of 1-4 members, with 30% having 1-2 children. Regarding education, 28% of the women had completed their matriculation, and 42.5% were engaged in occupations related to milk and milk products. Financially, many of the women earned between ₹20,000-₹30,000 per month, with 46% reporting this income range. Additionally, 47.5% of the women reported a total family income of ₹6-10 lakh annually.

A large proportion, 86.67%, of the women worked full-time

in their self-employment ventures, and 39.17% had been running their businesses for over 10 years, demonstrating their long-term commitment and experience. The primary motivation for starting their businesses was financial independence, with 68.33% of the women citing this reason. Furthermore, 56% of the women mentioned that their family members played a crucial role in motivating and supporting them in their entrepreneurial endeavors.

The study also highlighted how these women effectively balanced their work and family responsibilities. A majority, 81%, worked 6-7 hours a day, and 48% took a 2-3 hour break during their workday, allowing them to rest and recharge. Interestingly, 86.27% of the women started their businesses during the family life cycle stage of child-rearing or the expansion phase. About 46% of the women used their savings to establish their businesses, demonstrating their financial independence and resourcefulness. While 87.5% of the women were aware of government schemes and programs available to them, only 30% had availed of these benefits, revealing a gap between awareness and the utilization of government support.

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