

# ENTREPRENEURIAL ACTIVITIES OF RURAL WOMEN- AN ANALYSIS OF INCOME LEVELS

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*This paper examines disparities in family income of rural women entrepreneurs and their contribution in improving household economy. Findings suggest that income earned through pursuing economic activities by rural women was meager but made a significant share in family income. An increase in the efficiency and income of such rural women will certainly improve their standard of living. This is possible only when the rural policy pays urgent attention to improving their educational levels along with creating employment opportunities at a smaller domestic cost.*

## I- Introduction

The incorporation of gender-based perspective into development issues is a recent phenomenon in India. It has established the significance of empowering women through income generating activities. Consequently, special programmes have been formulated and implemented. A two-fold case was made for women specific policies. First, women constitute around half of the population, so they should be inclusive in prosperity resulting from economic growth. Second, they have been a disadvantaged group in education, skill up-gradation, and employment in the organised sector. Women in general and rural women in particular have been lagging far behind men. This awareness was translated in the form of policy. Enabling rural women, especially poor, to benefit from the development process is one of the key concerns in various rural policies. But, the influence of these policies on the family income of rural women has received scant attention in literature. This paper probes issues relating to income of women entrepreneurs.

## II- Objectives and Methodology

It has been realised that promotion of entrepreneurship among women can play a major role in economic development and poverty reduction in rural areas. With this background in mind, a study was carried out in AER Centre, Delhi. The basic objective of the study was to understand various aspects relating to entrepreneurial activities of women in rural

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Haryana. This paper is based on the findings of this study. To be specific, broad objectives of this paper are (a) to examine disparities in family income of women entrepreneurs, (b) to estimate the share of income from entrepreneurial activities in family income, and (c) to understand problems faced by women entrepreneurs in carrying out activities.

The relevant micro data were obtained by filling a schedule during 2005-06. In all, 82 women entrepreneurs were surveyed. The sample was spread over five villages selected from Hissar district of Haryana. The entrepreneurial activities examined included dairying, vermin-compost making, tailoring, petty shop keeping, pickle making, and dari-making.

In order to understand women entrepreneurial activities, it would be imperative to analyse some of the basic characteristics. All surveyed women entrepreneurs are self-employed. They are engaged in diversified activities, which rise and fall with the demand. They look after farm as well as perform manual labour as agricultural workers. Most of the women entrepreneurs use their traditional skills and manual labour to earn their livelihood. There are no formal outlets for them, so they create their own work and opportunities, and employed themselves. All of them are home-based workers who have skills like tailoring, dari-weaving, and making products like pickle and sewain. Some of them are shop owners and sell articles of daily use.

All types of women entrepreneurs shared certain common characteristics. They are all economically active but more than half of them are illiterate. Some of them have acquired training. They do not own big capital. They have poor access to credit. They work in labour intensive, low capital requiring activities. In brief, they live and work in poor conditions.

The special characteristics of women entrepreneurs and their activities are given below:

- (i) Average age of women entrepreneurs was 39 years. The soft toy makers were found youngest among them;
- (ii) Ninety six per cent of women entrepreneurs were married and forty two per cent belonged to other backward castes and scheduled caste;

- (iii) Fifty seven per cent of surveyed women entrepreneurs were illiterate and did not have access to education. The highest percentage of literacy was found among women involved in pickle and soft toy making;
- (iv) Almost forty six per cent of women entrepreneurs were trained and mean duration of training was 24 days. All women pursuing three activities and soft toy making reported themselves trained. The women involved in tailoring are a special case as they received a training of 127 days. The Hissar Agricultural University, NGOs, relatives, and friends imparted training without charging any fee. All trained women found it quite useful;
- (v) Women entrepreneurs were motivated to set up an entrepreneurial activity due to financial need, influence of family and friends, training, spare time, and success stories. The proportion of women entrepreneurs attaching significance to above-mentioned motivating factors in each category varied widely. But, economic factor was reported as the most important motivating force in most of the cases;
- (vi) Easy entry, training, low capital requirement, and local demand were enumerated as reasons for selecting present activities. The reasons for selecting a particular activity have been found different across the categories. Training and easy entry were reported as the top most reasons by women entrepreneurs pursuing tailoring and soft toy making while low capital requirement and local demand were narrated as crucial factors for considering a particular activity by others;
- (vii) Most of the women entrepreneurs started with their own capital plus borrowed capital. They could raise only a small share of capital from financial institutions due to reasons of collateral requirements. Many of them depended on moneylenders. It implies that the role played by the financial institutions and commercial banks in stimulating entrepreneurship among women was insignificant in rural Haryana. The financial help received by the women entrepreneurs from their families was crucial for raising risk/initial capital. It is important for two reasons. One, it indicates confidence of family in capability of the entrepreneur and the profitability of an activity. Another, it

indicates preparedness of the family to risk its savings in an entrepreneurial activity. On the top of these, it is a torchbearer in shaping the entrepreneur's new venture;

- (viii) Around 98 per cent of the women entrepreneurs worked in their own homes. The petty shops, tailoring, and dairying were functional throughout the year but there were ups and downs in demand. However, activities such as pickle, sewain, and vermin-compost making were reported intermittent and seasonal. Particularly, pickle and sewain making remain completely closed during the rainy season;
- (ix) Around 41 per cent of the women entrepreneurs procured raw material from inside the village while 51 per cent of women sourced it from outside the village;
- (x) Sustainability of an activity depends on an adequate demand for the products created/sold by women entrepreneurs. Around 57 per cent of them reported demand for their products inside the village while only 35 per cent reported outside demand; and
- (xi) Sale of the products is one of the main indicators of success in any entrepreneurial activity. Dairying had assured a market due to an arrangement with the milk collection centres. But, others did not have this facility. In particular, vermin-compost makers could not sell entire production. Moreover, they had to pay for dung and earthworms each time. Without cost recovery, it was extremely difficult for them to sustain in the trade.

### **III- Main Findings**

After presenting the background of entrepreneurial activities, we shall discuss the income aspect, which includes family income, income from an entrepreneurial activity, and its share in total income. It is useful to analyse family income because it affects welfare and prosperity of the household. In addition, we would also present the structure of income, which is considered one of the important determinants of development.

#### **3.1- Family Income**

Table-1 demonstrates family income of women entrepreneurs. It includes income from cultivation, wage labour, services, business, remittances, and any other income. The income earned from an entrepreneurial

activity after netting out the costs was also added to other income. The family income of women entrepreneurs was Rs. 77984 during 2005-06. Cultivation followed by other activities contributed a share of 59 per cent in this income. Furthermore, wide variations were found in the family income of women entrepreneurs involved in different trades. The bangle-selling households earned Rs. 133063 during the reference year, but pickle-making households could not earn even half of this amount. It is important to mention that the share of income from cultivation varied widely within the different categories. Particularly, income from cultivation has been nil in landless categories. On the contrary, proportion of cultivation income was found as high as 87 per cent in the case of bangle selling households. It was also observed low in the households with tiny land holdings. In some of these households, workers opted for employment as agricultural labourers; and, in others, they depended for survival on non-farm employment. The wage income has been found higher in the households of women entrepreneurs pursuing tailoring in comparison to other categories. The income from services was an important component in the households of women entrepreneurs engaged in soft toy making (58 per cent). But, business played a key role in the family income of women entrepreneurs making pickle. The remittances contributed less than 5 per cent in most of the categories. The wage income contributed a low share to family income because it was not remunerative. Moreover, workers got employment only for a limited number of days.

It is important to analyse family income per worker and per capita because these indicators help in understanding the welfare level of family members. Table-2 demonstrates this information, The per worker and per capita/month incomes in the households of women entrepreneurs were Rs. 2733 and Rs. 1096 respectively during 2005-06, which was found to be less than the international poverty line estimate of one dollar per day measured at the 1993's purchasing power parity exchange rate (World Bank's Global Poverty Monitoring Data Base (<http://www.worldbank.org.research/povmonitor/>)). Within different categories, maximum amounts of income per worker and per capita/month earned by the bangle-selling households were Rs. 7392 and Rs. 2464 respectively. It appears that households of women entrepreneurs engaged in dari-making, kiriyana selling, and soft toy making have been great sufferers as they could not earn more than Rs. 800 per capita/month. Nonetheless, per worker/month income was less than Rs.1700 in any case.

The analysis of absolute income hides the exact magnitude of variations between incomes of different households. Moreover, it does not allow for a comparison in the level of disparities across different entrepreneurial activities. In order to overcome these limitations, the coefficient of variation in income has been estimated among the selected households in each category. The value of the coefficient of variation at the aggregate level revealed significant disparities in income among the different households. In some of the categories, value of this coefficient exceeded 100, which signifies an extreme inequality in income in selected households in that category.

What are the factors responsible for income variations across the selected categories? Since cultivation is the most important source of employment and income generation in the rural households, it is natural to expect that the performance of agriculture will have a substantial impact on income. We have earlier observed that ownership of land and other assets was highly unequal in the households of women entrepreneurs. Their distribution was skewed towards land owning groups. The families without land, wage income, services, and business have been the key determinants of disparities in household incomes. All this is shown in the following table:

**Table- 1**  
**Source-wise Family Income per Household during 2005-06, Rs.**

Activity	Cultiva- -tion	Wage income	Service	Business	Remitt -ances	E.Act+Dairy +Others	Total	C.V. %
I. Dairying	36293	6173	28518	2909	1145	34915	109954	67.06
	(33)*	(6)	(26)	(3)	(1)	(32)	(100)	
II. Vermi Compost	34808	6588	20531	1750	713	11504	75893	61.17
	(46)	(9)	(27)	(2)	(1)	(15)	(100)	
III. Tailoring	6501	11509	15818	0	3382	25767	62977	60.68
	(10)	(18)	(25)	0	(5)	(41)	(100)	
IV. Soft Toy Making	0	5340	25200	0	1560	11200	43300	80.10
	0	(12)	(58)	0	(4)	(26)	(100)	
V. Shop	47127	1600	5000	224	1667	24751	80369	81.27
	(59)	(2)	(6)	(0)	(2)	(31)	(100)	
Kiryana	18472	2880	9000	403	840	22664	54259	43.37
	(34)	(5)	(17)	(1)	(2)	(42)	(100)	
Bangle	115543	0	0	0	1800	15720	133063	106.99
	(87)	0	0	0	(1)	(12)	(100)	
Cloth	50350	0	0	0	3600	39000	92950	52.41
	(54)	0	0	0	(4)	(42)	(100)	
VI. Dari Making	0	5067	20000	7200	1400	8448	42115	48.19
	0	(12)	(47)	(17)	(3)	(20)	(100)	

VII. Pickle Making	0	0	0	30600	0	10800	41400	
	0	0	0	(74)	0	(26)	(100)	
VIII. Multiple Activities	3943	3330	7200	26867	960	21775	64075	62.59
	(6)	(5)	(11)	(42)	(1)	(34)	(100)	
Two Activities	5377	2359	9818	28455	982	17056	64047	45.89
	(8)	(4)	(15)	(44)	(2)	(27)	(100)	
Three Activities	0	6000	0	22500	900	34750	64150	106.04
	0	(9)	0	(35)	(1)	(54)	(100)	
All	23295	5781	17913	6698	1405	22892	77984	73.01
	(30)	(7)	(23)	(9)	(2)	(29)	(100)	

\* Brackets show share of total income

Source: Survey Results

It is important to understand how families of the women entrepreneurs survive on such a meager income. One explanation is that the cost of living is lower in rural areas since they do not pay rent or spend on travel to workplace. Another is that they have a hand-to-mouth existence. In fact, an income crisis in rural areas is not simply due to stagnating yields and rising cost of cultivation, but also due to slow growth of non-farm employment opportunities. With government jobs hard to come by and the private sector not booming in the rural areas, productive employment in rural Haryana is low and fetches a meager income. All this is evident from the following table:

**Table-2**  
Per Worker and Per Capita Income during 2005-06, Rs.

Activity	----Per Year----			----Per Month----		
	Per HH	Per Worker	Per Capita	Per HH	Per Worker	Per Capita
I. Dairying	109954	33137	14146	9163	2761	1179
II. Vermi Compost	75893	37946	15770	6324	3162	1314
III. Tailoring	62977	34637	12370	5248	2886	1031
IV. Soft Toy Making	43300	21650	9021	3608	1804	752
V. Shop	80369	34444	12916	6697	2870	1076
Kiryana	54259	20869	7751	4522	1739	646
Bangle	133063	88708	29569	11089	7392	2464
Cloth	92950	37180	15492	7746	3098	1291
VI. Dari Making	42115	21057	7432	3510	1755	619
VII. Pickle Making	41400	20700	10350	3450	1725	863
VIII. Multiple Activities	64075	31004	11866	5340	2584	989
Two Activities	64047	29355	11941	5337	2446	995
Three Activities	64150	36657	11664	5346	3055	972
All	77984	32793	13158	6499	2733	1096

Source: Ibid

### 3.2- Income from Entrepreneurial Activities

The overall objective of the entrepreneurial activities pursued by women is to improve the financial position of their households. The specific objectives are to increase women's income, increase capital assets controlled by women, and to increase employment opportunities for them. We have observed earlier that most of the surveyed activities are seasonal, part time diversified activities, which are carried out by low-income women in risk adverse households.

We have also mentioned that most of the women undertook entrepreneurial work to generate income as a sole breadwinner or to supplement male earnings. We have estimated net income from activities after subtracting cost from total revenue at the prevailing prices in the selected villages. The information on gross income, cost, and net income is given in the table below:

**Table- 3**  
**Gross Returns, Cost and Net Returns from Entrepreneurial Activities during 2005-06, Rs.**

Activity	Annual			Net Income per Month	Net Income per capita/ Month	Net Income CV, %
	Gross Income	Cost	Net Income			
I. Dairying	57049	22134	34915	2910	374	84.7
II. Vermi Compost	7535	1144	6392	533	111	89.5
III. Tailoring	28458	6055	23858	1988	391	80.8
IV. Soft Toy Making	10400	5200	5200	433	90	73.7
V. Shop	164907	140600	24307	2026	326	68.6
Kiryana	161832	139968	21864	1822	260	45.1
Bangle	82500	66780	15720	1310	291	117.7
Cloth	255000	216000	39000	3250	542	76.1
VI. Dari Making	13136	4688	8448	704	124	57.5
VII. Pickle Making	19200	8400	10800	900	225	-
VIII. Multiple Activities	29349	10761	18588	1549	287	92.9
Two Activities	24407	10515	13893	1158	216	72.8
Three Activities	42938	11438	31500	2625	477	86.9
All	45411	24965	20641	1720	290	106.1

CV: Coefficient of Variation

Source: Ibid

Evidently, cloth selling appears to be the most profitable activity in terms of net income. It has generated per month income of Rs 3250 during 2005-06. Next is dairying, in which women entrepreneurs have not only

recorded better income (Rs. 2910) but also received support from the Government for marketing, which is not guaranteed in other trades. The women entrepreneurs engaged in three activities earned a sum of Rs. 2625 per month. Similar computations have been done for other activities too. Women pursuing tailoring have been working for a major part of the year but they have earned a meager sum of Rs. 1988 per month. Not only this, soft toy, pickle, and dari and vermin-compost makers could net out less than Rs. 1000 per month. It is felt that returns for long duration activities such as shops and dairying have been higher than short duration activities like soft toy, and dari and pickle making.

The level of net income is the most important indicator of the success of entrepreneurial activities. But, per capita income is another useful measure, which gives an idea of monetary benefits accruing to family members. The estimates of per capita/month income from entrepreneurial activities are also presented in Table- 3.

The per capita/month income from women entrepreneurial activities has been estimated as Rs. 290 at the aggregate level. It is below the poverty line income of Rs. 362 at 2000 prices (Deaton, 2003). If inflation is also accounted for, gap widens further. Women entrepreneurs engaged in three activities- shop keeping, tailoring and dairying- earned more than mean income. Rest of the categories earned per capita/month income below the poverty line. The overall scenario of per capita/month income from entrepreneurial activities is indicative of a poor performance because they provided insufficient income to feed the family, step out of poverty, and build a secure life. The per capita income of women entrepreneurs is so meager that they live in poverty, and its end is nowhere in sight.

To conclude, the results of the survey about income from women entrepreneurial activities paint a grim picture even in an agriculturally advanced state of Haryana, where women could earn Rs. 1720 per month. The net income from entrepreneurial activities operated by women has been uneven due to differentials in scale of business, management skills, and marketing channels. The activities can be more profitable when there is a higher sustained demand for the products in the market. These entrepreneurs face problems of a limited market infrastructure along with special cultural barriers. They often work with traditional products, which are more likely to encounter market saturation.

#### IV- Share of Income from Entrepreneurial Activities in Family Income

After analysing sourcewise family income, we find it appropriate to examine the contribution of income from entrepreneurial activities to total income. It turned out to be 26.5 per cent at the overall level. It may be noticed that different categories revealed significant variations from the mean level. The share of entrepreneurial activities in total income has been almost 50 per cent in the case of women entrepreneurs pursuing three activities. All this is known from the following table:

**Table- 4**  
**Share of Income from W. Entrepreneurial activities in Family Income, Rs. per year**

Activity	Total Income	W.Enter Income	% Share
I. Dairying	109954	34915	31.8
II. Vermi Compost	75893	6392	8.4
III. Tailoring	62977	23858	37.9
IV. Soft Toy Making	43300	5200	12.0
V. Shop	80369	24307	30.2
Kiryana	54259	21864	40.3
Bangle	133063	15720	11.8
Cloth	92950	39000	42.0
VI. Dari Making	42115	8448	20.1
VII. Pickle Making	41400	10800	26.1
VIII. Multiple Activities	64075	18588	29.0
Two Activities	64047	13893	21.7
Three Activities	64150	31500	49.1
All	77984	20641	26.5

Source: Ibid

On the other hand, it is a measly 8.4 per cent in the case of women engaged in vermin-compost making. In the remaining categories, the proportion of this income to total income ranged between 11.8 and 42 per cent. In fact, contribution of income from trade to total income depends on scale of business, duration, and magnitude of income from other sources. In the case of vermin-compost, turnover has been extremely low, and that is why its contribution in family income was only 8.4 per cent.

### V- Problems Faced by Women Entrepreneurs

Women faced problems in operating entrepreneurial activities. The respondents were therefore asked to mention problems faced by them and to suggest measures to improve the efficiency and sustainability of activities. The multiple responses were allowed and their responses are presented in Table- 5.

**Table-5**  
Problems faced by Women Entrepreneurs (% Women).

Activity	Lack of owned capital	Lack of support from Govt. Institutes	Low success of women entrepreneurs	Lack of time from HH work	Lack of help from family members	Lack of training	Any other
I. Dairying	100.0	95.5	18.2	86.4	4.5	68.2	9.1
II. Vermi Compost	87.5	50.0	31.3	87.5	6.3	0.0	50.0
III. Tailoring	72.7	81.8	45.5	90.9	9.1	45.5	9.1
IV. Soft Toy Making	80.0	80.0	40.0	40.0	0.0	0.0	60.0
V. Shop	44.4	22.2	11.1	22.2	0.0	0.0	44.4
Kiryana	60.0	20.0	20.0	20.0	0.0	0.0	60.0
Bangle	50.0	50.0	0.0	50.0	0.0	0.0	50.0
Cloth	0.0	0.0	0.0	0.0	0.0	0.0	0.0
VI. Dari Making	100.0	66.7	0.0	66.7	0.0	33.3	33.3
VII. Pickle Making	100.0	0.0	100.0	0.0	0.0	0.0	100.0
VIII. Multiple Activities	80.0	66.7	20.0	80.0	6.7	0.0	20.0
Two Activities	81.8	81.8	18.2	90.9	0.0	0.0	18.2
Three Activities	75.0	25.0	25.0	50.0	25.0	0.0	25.0
All	82.9	68.3	25.6	74.4	4.9	25.6	28.0

Source: Ibid

The table reveals that nearly 82.9 and 68.3 per cent of women entrepreneurs lacked owned capital and support from the government institutions. Further, household work as a hindrance in pursuing entrepreneurial activities was reported by 74.4 per cent of women entrepreneurs. In some cases, family, husband, and children shared work while, in other cases, women have to bear the dual burden of managing activity and household. It may be pointed out that family members spent, on an average, 1.93 hours/day in helping women entrepreneurs. Besides,

we have specifically enquired whether family shared the burden of household work. Around 4.9 per cent of the entrepreneurs indicated a lack of cooperation from family members. In addition, lack of adequate knowledge and training posed a serious problem. These problems occurred because women entrepreneurs like women in general and rural women in particular are at a disadvantage in these areas. The responses of interviewed women about above problems deviated from category to category. For instance, around 68 per cent of the women entrepreneurs pursuing dairying felt the need for training while, in dari-making category, this proportion was only 33.3 per cent. Surprisingly, women entrepreneurs in some categories did not mention a lack of training as a problem.

The experiences of women entrepreneurs are invaluable for policy initiatives. They also gave suggestions for women entrepreneurs planning to take up activities. First, they should ascertain a wholehearted support from the family. In particular, full support is a necessary condition in case of married women. It may be psychological, emotional, and financial. Second, they should also consider the trade off between entrepreneurial activity and family welfare. Third, women contemplating entry into an entrepreneurial activity should carefully and assiduously examine and plan various aspects of the proposed activity. Fourth, future women entrepreneurs should equip themselves with basic knowledge about important aspects. This could be obtained from books, experienced friends and relatives, participation in the training programmes, and counselling with the experts. Thus, they should carefully and comprehensively plan an activity. The surveyed women entrepreneurs opined that success in trade needs a strong determination, a desire to succeed, and a positive self-image. According to them, these traits are assets for the success in an entrepreneurial activity.

The women entrepreneurs were also asked to give their suggestions for the policy on the basis of their experiences. Every one felt that government should provide an adequate support, which should include availability of technical assistance or guidance, training programmes on various dimensions of an entrepreneurial activity, and simplifying the procedures for availing institutional assistance. As such, government should make necessary arrangements for timely and an adequate credit. Marketing of the products is also a great hindrance in sustaining entrepreneurial activities. In order to overcome this problem, the government should open market centres. The public private partnership can be arranged to purchase the products created by women

entrepreneurs. These agencies can take initiatives in organising trade fairs or exhibitions exclusively for women entrepreneurs so as to increase the marketability of their products. Some of the respondents emphasised the availability of basic infrastructural facilities such as land, power, water, work shed (place to work), technology, transportation, storage, raw material, etc.

## VI- Summary and Conclusions

The results of micro level data reveal that the involvement of women in entrepreneurial activities has been quite disparate in nature. The practice of pursuing more than one activity is common among women entrepreneurs due to the absence of year round employment and income generating activities. The following conclusions emerge from an in-depth analysis income from entrepreneurial activities.

- (i) Family income of women entrepreneurs was Rs. 77984 during the reference year. Cultivation followed by other activities contributed a 59% share in family income. The households of women entrepreneurs selling bangles earned the maximum while households of pickle makers earned the minimum;
- (ii) Per worker income/month and per capita income/ month in the households of women entrepreneurs were Rs. 2733 and Rs. 1096 respectively during 2005-06, which is lower than the international poverty line of one dollar per day measured at 1993 purchasing power parity exchange rate;
- (iii) Per worker income/month and per capita income/month were above the mean level in the households of women pursuing dairying and vermin-compost activity. The estimated value of the coefficient of variation above 70 is indicative of significant disparities in income among the different households;
- (iv) Net income from entrepreneurial activities was Rs. 1720 per month. Cloth selling appeared to be the most profitable activity, which generated Rs. 3250 per month. Next is the dairying, in which women entrepreneurs have not only recorded a relatively better income (Rs. 2910) but also received some support from the Government for marketing, which is not guaranteed in other activities;

- (v) Per capita income was estimated to have an idea of monetary benefits accruing to family members. Per capita income/month from women entrepreneurial activities has been estimated to be Rs. 290 at the overall level. It is much below the poverty line income of Rs. 362 at 2000 prices. If inflation is also accounted for, the gap widens further. However, women entrepreneurs engaged in three activities- shop keeping, tailoring, and dairying- earned more than the mean income. The overall scenario of per capita income from entrepreneurial activities is indicative of a poor performance as it provided an insufficient income to feed the family, step out of poverty, and build a secure life. The per capita income of women entrepreneurs is so meager that they live in poverty, and its end is nowhere in sight;
- (vi) Contribution of entrepreneurial activities to the family income of women was 26.5 per cent during 2005-06. It was as high as 49 per cent in the case of women pursuing three activities while it was below 10 per cent in case of vermin-compost makers; and
- (vii) Women entrepreneurs faced special problems in operating entrepreneurial activities. These were a lack of owned capital, an inadequate support from the government institutions, a lack of training, a low success of women enterprises, a lack of time from household work, and a lack of help from family members. Nearly 83 per cent of women entrepreneurs lacked owned capital, and support from the government institutions. About 74 per cent of the respondents reported household work as an hindrance.

Results of this paper suggest that women entrepreneurial activities generate an insufficient income in rural Haryana. This is the situation when women particularly poor need income desperately for their survival. This could be due to their limitations in terms of education, skill, and virtually negligible capital base. Therefore, the Government policy should focus on improving the educational levels of rural women along with creating employment opportunities at a smaller domestic cost. Keeping in mind the findings of this research, we suggest four policy measures to mainstream rural women in economic development, and to improve the viability of entrepreneurial activities pursued by them: to expand education among rural women, to provide technical and skill training, to help them in arranging risk capital, and to provide marketing channels for the products sold/created by rural women. These initiatives

would help rural women to come forward to take up entrepreneurial activities. The first two would build capacity and latter two would assist in nurturing a profitable entrepreneurial activity.

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