

# Creating an Inclusive Entrepreneurial Ecosystem for Women in Haryana's MSMEs

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## Abstract:

This study examines women entrepreneurship in Haryana's Micro, Small, and Medium Enterprises (MSME) sector, highlighting opportunities and challenges. It identifies key barriers such as limited access to finance, socio-cultural biases, and restricted market opportunities while emphasizing enablers like education, supportive policies, and technology. Haryana has a stark gender disparity, with women-led MSMEs comprising only 0.79%, significantly lower than in southern states. The research underscores the need for targeted interventions, including financial solutions, mentorship, skill development, and digital inclusion. Government initiatives like the Mahila Mandal Scheme and Haryana Women Development Corporation play a crucial role in fostering women's entrepreneurship. The study calls for future research on policy effectiveness, intersectionality, and digital advancements. Its findings aim to guide policymakers in creating an inclusive ecosystem to enhance women's participation in MSMEs, promoting economic growth, gender equality, and Sustainable Development Goals (SDGs) in Haryana.

**Keywords:** Women entrepreneurship, MSME, Women-led Businesses, Women Empowerment, Financial Inclusion

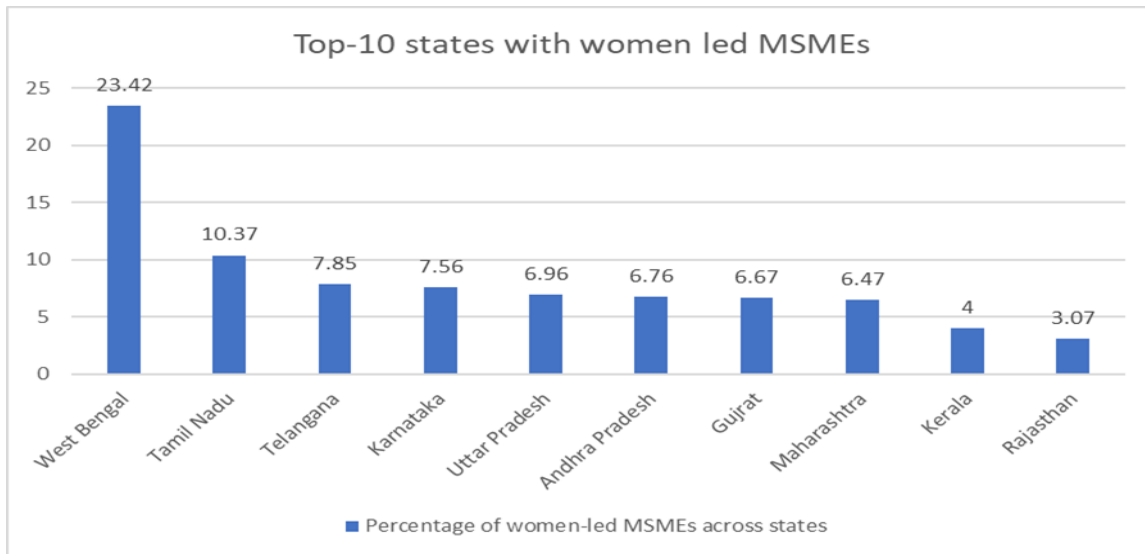
## Introduction

Women are a vital gender and have the ability, capacity, and potential to contribute to any nation's economic, social, and cultural development (Ritu, 2021). The growing prominence of women in all spheres of life has been gaining impetus at a breakneck pace. In terms of numbers, there are almost as many females as males on the planet. But, despite this, the contribution of women in business is less as compared to men. So, empowering women is a prerequisite for creating a good nation, because when women are empowered, society with stability is assured. According to APJ Abdul Kalam "Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation". Women's economic participation is essential for sustainable economic development, gender equality, and reducing poverty. Realizing women's rights and accelerating progress towards the Sustainable Development Goals (SDGs), especially Goal 5 (gender equality), Goal 8 (sustainable economic growth and decent work for all), Goal 1 (no poverty), and Goal 10 (reduced inequalities), depend on women's economic and digital empowerment (*MULTI-COUNTRY STUDY ON WOMEN-LED MSMES, WITH A FOCUS ON MICROENTERPRISES*, 2023). The report by UN Women titled "Review and Analysis of Women's Economic Empowerment Policies and Programs in India" provides a roadmap for women's economic empowerment in India. The reports highlight that investing a

women's economic empowerment is intrinsic to achieving the SDGs and sets a direct path towards gender equality, poverty eradication, and inclusive economic growth (Khan et al., 2020). UN Secretary-General Ban Ki-moon announced the first-ever High-Level Panel for Women's Economic Empowerment within the framework of the 2030 Agenda. The panel, which was made up of influential leaders from various fields of government, academia, civil society, and business, offered practical advice on how to advance women's leadership in boosting economic growth and promoting political will to improve economic outcomes for women in the content of the SDG (MULTI-COUNTRY STUDY ON WOMEN-LED MSMEs, WITH A FOCUS ON MICROENTERPRISES, 2023).

One important method of a nation's economic progress is through entrepreneurship (Cukier & Hassannezhad Chavoushi, 2020). Governments all across the globe are enhancing entrepreneurship policies more often to promote economic expansion (Roundy, 2017), solve social issues (Irani & Elliman, 2008), and adapt to structural shifts in the global economy. An entrepreneur is a crucial component of the growth process and socioeconomic structure of a society, and they demand the full participation of all demographic groups, including women. India is ranked fourth among 51 countries in having a quality entrepreneurship ecosystem and it consistently ranked highly in the ability to recognize business prospects, the institutional environment assistance in realizing these opportunities, and the availability of money from both individual and institutional investors (Cukier & Hassannezhad Chavoushi, 2020). In India, there are numerous instances of women engaged in entrepreneurship but women-owned businesses (that is at least 51 percent of shares are owned by women (Government of India)) account for only 20.37% of all MSMEs (MSME Annual Report, 2022). Even though there are between 8 to 10 million women-owned SMEs in developing markets, their average growth is marginally slower than that of men-owned SMEs (Rath et al., n.d.) which is why research on women entrepreneurs in SMEs and their access to financial services is being conducted. Across the globe, women entrepreneurship normally varies greatly, ranging from slightly over 1.5% to 45.45% of adult working women. In factor-driven economies, 19.9% of women between the ages of 18 and 64 are starting and running their businesses (Rath et al., n.d.). According to GEM Women's Report, this number was 9.7% in productivity-driven industries and 3.9% in innovation-driven economies. Half of the world's workforce is made up of women, who also perform two-thirds of all jobs, earn 10% of world paychecks, and possess less than 1% of global wealth. The MSME sector makes a substantial contribution to the nation's manufacturing output, employment, and exports. Value-wise the industry is thought to be responsible for 40% of all exports from the nation and roughly 45% of manufacturing production (ANNUAL REPORT 2011-12 MINISTRY OF MICRO, SMALL AND MEDIUM ENTERPRISES GOVERNMENT OF INDIA *Lw {e} y?Kq, Oa e;/e M|e*, n.d.). Although there is a dearth of gender-disaggregated statistics regarding women's involvement in the MSME sector, it is regarding women working in the sector primarily in the organized sector (Rath et al., n.d.).

According to the most recent NSS survey, there are 63.38 million MSMEs in India. But out of them, there are just 20.37% women owners. And the distribution of women-owned MSMEs varies across states. The proportion of MSMEs that women lead is highest in West Bengal (23.42%), while it is just 0.79% in Haryana. According to the study results, the environment for women's entrepreneurship is comparatively more favorable in India's southern states. These five states rank in the top 10 states in terms of the proportion of businesses run by women. Tamil Nadu is at the forefront with 10.37%, followed by Telangana (7.85%), Karnataka (7.56%), Andhra Pradesh (6.76%), and Kerala (4%) (Bhavan, n.d.).



**Figure 1. Share of women-led MSMEs and top-10 states in share of women-led MSMEs, Source: (Bhavan, n.d.).**

Better education and literacy rates, progressive cultural norms, supportive government initiatives, economic development, improved access to finance through microfinance institutions, industry diversity, and networking opportunities contribute to the higher prevalence of women entrepreneurs in India's southern states. These states have invested in education, equipping women with valuable skills. A fairer environment encourages women to challenge gender norms and pursue entrepreneurship. Strong economic growth, infrastructure, and government initiatives, along with access to financial resources and sector diversification, provide a supportive ecosystem for women's entrepreneurship in the south, making these states leaders in this area.

Haryana, known for its strong industrial base, is emerging as a hub for entrepreneurial activities. The state government recognizes the potential of women entrepreneurs in driving Haryana's economic growth. However, how women in the state are utilizing available opportunities and overcoming challenges in the MSME sector remains a topic of exploration. Haryana's socio-economic fabric, cultural factors, and regional disparities play a significant role in shaping the entrepreneurial environment for women. Examining the challenges and success stories in Haryana will help tailor policies and interventions that address the unique needs of women entrepreneurs in the state.

### Literature review

Given that women are becoming more and more integral to the development and expansion of the Indian economy, the emergence of female entrepreneurship in that nation has been a noteworthy trend in recent years. India is ranked third globally in terms of the proportion of female entrepreneurs, as per the Global Entrepreneurship Monitor report. Despite these advancements, women entrepreneurs in India continue to confront several obstacles (Ahmad Tass & Ahmad Hakim, n.d.). The deeply embedded patriarchal societal framework in Indian culture is a major contributing factor to the slow progress of women in the nation. Keeping in view the objectives of the study, relevant literature has been classified into the following five sub-strands:

**Impact of Financial support on women's entrepreneurship:** Financial support plays a crucial role in empowering women entrepreneurs by enabling them to start, grow, and sustain businesses. Studies by

Brush et al. (2009) and Kabeer & Mahmud (2004) highlight that government-backed loans and microfinance programs significantly benefit women-owned businesses, particularly in developing countries. However, challenges persist, with women facing gender biases in loan approvals, collateral restrictions, and limited access to venture capital (Henry et al., 2016; Jain & Singh, n.d.). To promote women's entrepreneurship, it is essential to address gender inequalities in financing and improve access to diverse financial resources.

**Impact of Social Fabric Support on Women's Entrepreneurship:** A supportive social environment is essential for encouraging women's entrepreneurship. Women face various challenges that can be mitigated by support from husbands, society, and the government. Societal factors like achieving gender parity, gaining freedom, developing risk-taking skills, and boosting self-confidence are crucial for women to succeed. Women entrepreneurs not only drive innovation but also empower others, contribute to societal change, and promote economic equality. Their higher tendency to contribute earnings to their communities makes them valuable assets. Communities that support women entrepreneurs inspire more women to pursue business ventures (Yoopetch, 2021; Ritu, 2021).

**Impact of Technologies or Supportive Infrastructure on Women Entrepreneurship:** Technological advancements and infrastructure play a key role in empowering women entrepreneurs by providing access to information, global markets, and networking opportunities, which enhance business growth and innovation. Technology promotes efficiency, work-life balance, and financial inclusion while breaking societal barriers. However, women in remote areas still face challenges due to limited connectivity, hindering their entrepreneurial potential despite government initiatives (Ritu, 2021).

**Impact of Educational Support on Women's Entrepreneurship:** Education is crucial in fostering women's entrepreneurship by providing the skills, knowledge, and confidence needed to succeed in business. Studies show that education enhances women's entrepreneurial self-efficacy and ability to identify opportunities (Wilson et al., 2007). It also helps women overcome discrimination and sociocultural barriers (World Bank). Overall, strong educational support improves women's business success and engagement by boosting their knowledge and self-assurance (Chhabra, 2014; Tass & Hakim, n.d.; Shyam Singh, n.d.).

**Impact of Government Programs and Support on Women's Entrepreneurship:** Government-sponsored programs play a vital role in boosting women's entrepreneurship by focusing on skill-building, access to finance, and networking (Kabbeer, 2018). These initiatives help bridge resource gaps and enhance entrepreneurial success (Abubakar, 2015). Relaxed legal frameworks and easier credit access further promote entrepreneurship (Miodrag, n.d.). While these programs positively impact women, addressing persistent obstacles with more targeted measures is crucial for creating an equitable environment for women entrepreneurs to thrive.

**Impact of relational support on women entrepreneurship:** Family support plays a crucial role in women entrepreneurs' success by providing emotional, practical, and financial backing (Aldrich & Cliff, 2003; Rani, n.d.). Research shows that family networks influence women's decision-making and boost their confidence in facing challenges and pursuing entrepreneurial goals (Orser & Elliott, 2015). However, balancing family responsibilities with entrepreneurial duties can create tensions, affecting business operations (Sugaraj & Salve, n.d.). In conclusion, while family support is vital, managing family-business balance is essential for long-term entrepreneurial success.

### Significance of the study

Haryana is renowned for its strong agricultural and industrial sectors. However, despite its robust economy, the state has a noticeable shortage of MSMEs, particularly those led by women. The heavy emphasis on agriculture employs a significant portion of the workforce, potentially diverting entrepreneurial efforts from other sectors and limiting business diversity.

Additionally, the lack of a supportive entrepreneurial culture, mentorship, and structured assistance poses challenges to MSME development. Women entrepreneurs face further obstacles, including limited social support and gender biases. Access to finance remains a key barrier, as many small entrepreneurs, especially women, struggle to secure capital and loans (Jakhar & Krishna, n.d.) for starting and expanding their businesses. Complex regulations, excessive paperwork, and bureaucratic challenges can further deter individuals from establishing MSMEs. Streamlining administrative procedures and reducing red tape could foster a more business-friendly environment.

Addressing these challenges and promoting women entrepreneurship in Haryana's MSME sector requires a multifaceted approach. Tailored training programs can equip women with essential business skills (Jain & Singh, n.d.), while dedicated financial schemes and easier access to funding are crucial. Encouraging networking opportunities and fostering supportive communities can further empower women entrepreneurs. Advocating for gender-inclusive policies, promoting technological adoption, and driving innovation are also essential. Additionally, raising awareness about the importance of women's entrepreneurship and highlighting successful role models can help create an enabling environment for women-led MSMEs in the state.

Studying the factors influencing women's entrepreneurship in Haryana is highly relevant, as their participation can significantly contribute to the state's economic development and growth. Despite various challenges, an increasing number of women are venturing into business. Understanding the driving forces behind this trend can help policymakers and stakeholders formulate effective strategies to support women entrepreneurs, leading to increased innovation, job creation, and overall economic empowerment (Ahmad Tass & Ahmad Hakim, n.d.-b). Moreover, exploring the motivations behind women's entrepreneurial pursuits can offer valuable insights into the evolving social norms and gender roles in Haryana.

The paper addresses the following research questions:

- What are the challenges faced by women entrepreneurs in Haryana?
- What are the government schemes and initiatives currently in place to promote the growth of women's entrepreneurship?
- What strategies can be suggested for promoting and facilitating the growth of women entrepreneurship in Haryana?

### Research Design

This paper's research design employs qualitative analysis through an in-depth exploration of pertinent literature focusing on women entrepreneurship in Haryana. Data collection involves sourcing information from diverse secondary outlets such as government reports, global competitiveness reports, global gender reports, research publications, online resources across various websites, and case studies.

The research employs a methodical and organized strategy to examine and merge the literature, sorting it into different themes and sub-themes. It employs content analysis methods to scrutinize the data and pinpoint prevalent patterns and themes within the literature. The research design offers a thorough insight

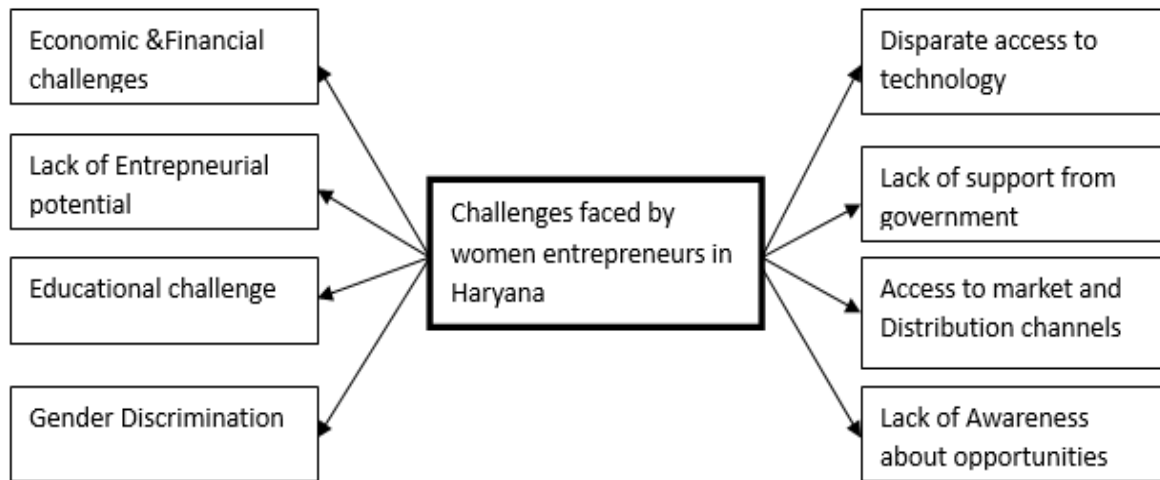


into the present scenario of women entrepreneurship in Haryana and the influences affecting its development achievements.

### **Challenges Faced by Women Entrepreneurs in Haryana**

This section is a brief analysis by the researchers on the problems faced by women entrepreneurs in India as they pursue their entrepreneurial endeavors.

- 1. Gender Discrimination Challenges:** The 2008 International Council for Small Business World Conference on India identified several key challenges hindering women entrepreneurs, including gender discrimination (Panda, 2018), family responsibilities, dependence on intermediaries, and societal perceptions of women as the "fairer sex." In Indian society, where men hold a dominant position (Rani, n.d.), they also exert significant influence over both social and business spheres. Traditionally, entrepreneurship has been more closely associated with men, but over the past two decades, women have increasingly entered the small- and medium-sized business sector, despite facing numerous obstacles. Gender biases and stereotypes often result in unequal treatment within the business environment (Rath et al., n.d.). Women entrepreneurs may encounter skepticism regarding their skills, credibility, and ability to lead or make effective business decisions (Paul & Lakshmi, 2023).
- 2. Social Challenges:** India is a culturally diverse nation with a rich heritage, customs, and traditions. The social structure of Indian families plays a vital role in all aspects of life. However, traditional family dynamics often confine women within the household, limiting their opportunities to explore entrepreneurship and achieve empowerment. Consequently, the lack of family support becomes a significant barrier to women pursuing entrepreneurial ventures (Rath et al., n.d.).
- 3. Economic and Financial Challenges:** These challenges can include limited access to capital and financial resources, lack of financial literacy (*MULTI-COUNTRY STUDY ON WOMEN-LED MSMES, WITH A FOCUS ON MICROENTERPRISES*, 2023), access to legal protection, access to markets, access to banking systems, and no loan without husband/brother's co-obligation as the main impediments. (Panicker & Rajan, 2020) studied there is insufficient funding difficulty in procuring commercial banks, similar return capacity, inefficient operations for development, lack of knowledge of acceptable financing sources, complicated and longwinded loan protocols (Jain & Singh, n.d.), etc. are the issues faced by the businesses today. According to (Mariadoss et al., n.d.) discussed to financing, Indian women entrepreneurs usually struggle. It is challenging for enterprises to get outside funding from tech businesses because of their poor reputation and inadequate assets or bank accounts (Choudhary & Sengupta, 2022)



**Figure 2. Challenges faced by women entrepreneurs in Haryana**

4. **Educational challenges:** Limited education and lower socio-economic status significantly restrict women's access to entrepreneurship in India (Choudhary & Sengupta, 2022; Jain & Singh, n.d.). Entrepreneurs must identify opportunities, understand them, and build profitable businesses (Siddiqui, n.d.). Globally, women are seeking economic independence through entrepreneurship, with education playing a crucial role (Ali, 2012). Women in industrialized nations are generally better educated than those in developing countries. In India, where women make up 56% of the population, a large proportion remains illiterate (Garg & Agarwal, 2017). This lack of education leaves female entrepreneurs ill-equipped to adapt to technological and market changes or recognize new business opportunities (Choudhary & Sengupta, 2022).
5. **Lack of Entrepreneurial Potential:** Starting and growing a business can be challenging due to personal constraints, including a lack of entrepreneurial mindset and behavior (Jain & Singh, n.d.). Despite participating in training programs, many women struggle with innovative thinking due to inferior business education compared to men (Devi, n.d.). However, once they overcome initial skepticism and develop risk-taking abilities, only a few succeed in establishing and managing businesses. Globally, more women are embracing entrepreneurship as a path to economic independence and self-determination.
6. **Lack of Support from Government:** Government-sponsored initiatives often widen the rural-urban divide, benefiting only a small fraction of women (Bulsara et al., n.d.). There is a lack of skill-development programs for women in rural and semi-urban areas. Additionally, hesitation from policymakers, bureaucratic hurdles, and corruption further discourage women from pursuing long-term business ventures. (Ritu, 2021).
7. **The challenge of Disparate access to technology:** The digital divide challenges women entrepreneurs in MSMEs by limiting access to technology, restricting online marketing, market reach, and business management. This hampers innovation, competitiveness, and growth. Bridging this gap is crucial for fostering equal opportunities and empowering women in entrepreneurship.
8. **Access to Markets and Distribution Channels:** Women entrepreneurs often struggle to access certain markets and distribution channels, especially in male-dominated industries requiring extensive networking (Nawaz, 2009). Effective marketing is crucial for customer engagement, yet women-led businesses face challenges such as limited sales channels, inadequate techniques, resource constraints,

and lack of management experience. Additionally, frequent currency fluctuations and competitive pressures from established male-led enterprises pose significant threats. Male entrepreneurs, with their industry expertise and swift adoption of new technologies, further intensify competition in pricing, quality, and meeting evolving customer demands. (Julhas Miah et al., 2018)

- 9. Lack of awareness about opportunities:** A major challenge is the lack of awareness among women about financial aid, including loans, incentives, and schemes offered by financial institutions. As a result, only a limited number of women entrepreneurs benefit from these policies. Gender-biased sociocultural norms and traditional Indian socialization patterns often undermine women's motivation, reinforcing their domestic roles as the accepted norm (Shah, 2013).

### Government Schemes and Initiatives Empowering Women Entrepreneurship in India

The Indian government has put in place several initiatives and laws to encourage and assist women-owned businesses throughout the nation.

- 1. Programmes related to financial aid and credit facilities for women:** The government has introduced various initiatives, such as the National Award Scheme, TREAD, Mahila Coir Vikas Yojana, and the Micro and Small Enterprises Cluster Development Scheme, to offer financial support for women entrepreneurs. These programs help cover a substantial portion of project costs, enabling women to launch and expand their businesses. Additionally, they support the growth, modernization, and diversification of existing women-led enterprises.
- 2. Micro credit schemes for women:** The credit institution aims to promote development by eliminating barriers to a favorable business environment and enhancing institutional and human capital. Key organizations like the World Association for Small and Medium Enterprises, RSBDC, SIDBI, and RWED work to support, diversify, and expand various projects through schemes such as Mahila Udhm Nidhi and Mahila Vikas Nidhi (Ritu, 2021).
- 3. Training programs for women entrepreneurship:** Mentoring and training can help women build confidence, skills, and the ability to manage risks, closing the gender gap in entrepreneurship. The government, through the Ministry of Skill Development and Entrepreneurship, supports training programs for women entrepreneurs. Institutions like the National Institute of Small Business Development, the National Institute for MSME, and the India Institute of Entrepreneurship offer valuable resources. Programs like STEP (Support to Training and Employment Program for Women) provide women with exposure to finance, skills, and income-generating opportunities (Ritu, 2021).
- 4. Development of women in rural regions:** Women in rural areas have less access to commercial facilities compared to those in urban regions. To support the non-farm sector, many financial institutions, backed by the Indian government, offer subsidized loans to rural women. Programs like the Priyadarshini Project, MAHIMA, and ARWIND help rural women in the Mid Gangetic plains earn a livelihood and become empowered. NGOs also assist through organized exhibitions to further support women's empowerment (Ritu, 2021).

In addition to the central government's initiatives, the Haryana government has also taken steps to offer a support network for aspiring and established women entrepreneurs.

- 5. Formation of Haryana Women Development Corporation (HWDC):** To concentrate on promoting women's business, the Haryana Women Development Corporation (HWDC) was founded in 1982. It started offering crores of subsidies to women to empower them to advocate for their business



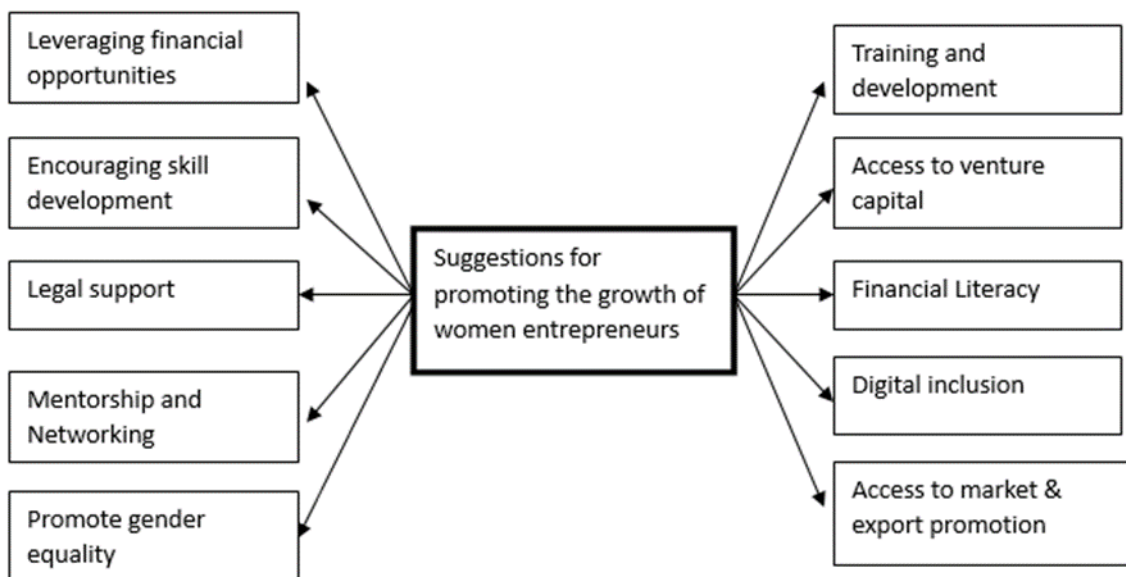
endeavors. In addition, with the support of HARTRON and the Haryana Electronic Development Corporation Initiative, women have managed to obtain computer training.

6. **Mahila Mandal scheme:** The program aims to enhance the social, cultural, and economic status of Mahila Mandals by offering guidance on various government-launched initiatives for women's advancement. It has benefited an equal number of women at the village level as those registered with the government.
7. **Swawlamban Scheme:** The program aims to train women in Haryana in various skills, including food processing, data processing, ready-made clothing, beauty culture, embroidery, dari weaving, leather crafting, and more.
8. **Haryana state resource centre for Women:** In 2011, the Haryana government took steps under the Societies Registration Act, 1861, to support and collaborate with existing businesses in overseeing and evaluating the policies and programs implemented by the state for the advancement and welfare of women.

In Haryana, despite government and financial institutions offering support for women entrepreneurs, there is a significant gap in utilizing formal finance. This is due to limited awareness, gender biases, collateral requirements, cultural norms, risk aversion, complex application processes, and lack of tailored support. Addressing these challenges requires awareness campaigns, bias reduction, simplified procedures, mentorship, and financial products designed to encourage more women's participation in formal finance.

### Strategies for Boosting the Growth of Women Entrepreneurship in Haryana

To promote the growth of women's entrepreneurship, policymakers should imperatives put into place a comprehensive set of policy imperatives that address the particular possibilities and constraints that women experience in the business world. the development of women entrepreneurs must prioritize the following important policy imperatives:



1. **Leveraging financing opportunities to promote women entrepreneurship in MSME:** This can be enabled by encouraging both public and private investments to assist women-led MSMEs, in entering the digital economy and enhancing their participation therein. Financial institutions must be

encouraged to promote financial initiatives that specifically target women entrepreneurs (Jyoti et al., 2011), such as grants, low-interest loans, and venture capital options, including digital financial services, that cater to the unique needs of women-led businesses to optimize the opportunities and financial resources available to female entrepreneurs. In addition to these initiatives, more funding and focused interventions should be made to improve the digital financial skills of female entrepreneurs (Jain & Singh, n.d.). This may be achieved by utilizing technology, behavioral insights, and other practical strategies to further their digital financial inclusion (MULTI-COUNTRY STUDY ON WOMEN-LED MSMES, WITH A FOCUS ON MICROENTERPRISES, 2023).

2. **Promote Training and development programs:** Many women entrepreneurs lack the skills needed to run successful businesses. It is recommended that the government and relevant stakeholders offer training programs to help women acquire essential skills in areas like digital skills, financial literacy, technology, and business management (Jain & Singh, n.d.).
3. **Access to Market and Export promotion:** Encourage programs that help women-owned businesses enter domestic and international markets through market research, trade missions, and export training. Implement laws that incentivize government and corporations to buy from women-led enterprises. Foster partnerships with trade associations and larger corporations to improve market access. Additionally, promoting the use of technology and e-commerce platforms will enable women entrepreneurs to reach broader markets and seize export opportunities.
4. **Encouraging financial literacy:** A key reason for the slow progress of women entrepreneurs in Haryana is the lack of financial literacy. To address this, the government and stakeholders should implement mentorship programs, seminars, and workshops focused on financial planning, investing, and business finance. Networking events can also connect women with successful entrepreneurs and financial experts, helping them gain the knowledge needed to succeed in their ventures.
5. **Access to Venture Capital and Angel Investment:** Venture capital and angel investment, which offer money, connections, and mentoring, are essential in fostering women's entrepreneurship in Haryana. These investments provide female-led enterprises with capital to assist their expansion, creativity, and scalability. Furthermore, they frequently provide advice and knowledge, which can be particularly helpful in areas like Haryana and inspire more women to pursue entrepreneurship.
6. **Providing Legal and Regulatory support:** Legal challenges related to property rights, intellectual property, and corporate regulations often hinder women entrepreneurs. Providing legal support can help them navigate these obstacles. Revising existing laws to remove gender-based barriers and create a supportive environment for women entrepreneurs is essential. (MULTI-COUNTRY STUDY ON WOMEN-LED MSMES, WITH A FOCUS ON MICROENTERPRISES, 2023).
7. **Providing Mentorship and Networking opportunities:** The lack of networks and mentorship that often befalls female entrepreneurs can hinder their ability to grow. Provide mentorship programs, business associations, and networking sites to help connect seasoned business executives with female entrepreneurs. Urge accomplished female company owners to act as mentors and role models for prospective female businesses.
8. **Access to technology and digital inclusion:** Encourage programs that improve women's access to technology and digital tools, enabling them to utilize e-commerce, online marketing, and digital resources. Promote inclusivity and diversity within tech companies, especially in leadership. Digital inclusion is vital for women entrepreneurs in Haryana, helping them access international markets, enhance skills, and connect with mentors. Technology can also boost business sustainability and

efficiency. Government programs supporting digital services and financial aid for new technologies (Jain & Singh, n.d.) can further empower women entrepreneurs in Haryana.

9. **Encourage skill development:** In Haryana, women's entrepreneurship is hindered by a lack of education and skills. Providing women entrepreneurs with access to skill development programs and vocational training, including entrepreneurship development initiatives, can enhance their knowledge and abilities.
10. **Promote Gender equality:** The growth of female entrepreneurs depends on achieving gender equality. The government should take steps to promote gender parity in employment, education, and business. This includes enforcing anti-discrimination laws in business and employment sectors. Public campaigns and activism can also help raise awareness about the importance of diversity and gender equality in entrepreneurship.

### Conclusion:

Women entrepreneurship in MSMEs plays a crucial role in driving economic and societal progress. Despite representing nearly half of India's population, women's economic participation remains limited. However, Indian women are increasingly succeeding as business owners, especially in non-traditional industries, with a diverse range of demographics, economic backgrounds, and education levels. It is essential to tailor policies to address the unique needs of these groups. Women face numerous challenges throughout their entrepreneurial journey, requiring a comprehensive approach to overcome them. States like Tamil Nadu, Telangana, Karnataka, Andhra Pradesh, and Kerala have seen notable success in this area, and studying their strategies could benefit states like Haryana, where women entrepreneurship still lags despite government initiatives. Many women-led businesses in Haryana operate informally, missing out on government support. Reviewing existing policies could reveal new ways to encourage women entrepreneurship. Alongside financial efforts, entrepreneurship development agencies should raise awareness about credit programs, training schemes, and other government initiatives. This field is complex and diverse, requiring thorough research to understand its full scope.

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