

# Issues, Challenges and Opportunities in Developing Entrepreneurial Skills among Women in Rural Sector

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**ABSTRACT:** ENTREPRENEURSHIP is the key word to Innovation, Creativity, Motivation and astute pathway to economical development of a country. The entrepreneur is an economic man, who tries to maximize his profits by innovation. Innovation involves problem solving and entrepreneur gets satisfaction from using capabilities in attacking problems. Out of seven lakh villages in India more than 70% of population belong to rural sector and rural women represent a sizeable percentage of labour force in our country. But inspite of being such a large population they form the minority criteria when it comes to recognition under entrepreneurship. The rural women have not been brought under the main stream of development. The rural women may be mobilized and may lead to the nation towards the path of progress and prosperity. The rural women by all means can be very effective agents of change for better homes, better society and ultimately for robust economy in the present global scenario.

## I.INTRODUCTION

The word Entrepreneur has a innate meaning of being creative , innovative , motivative ,economical and financial independent . The economic man tries to maximize success through entrepreneurship and maximize profits through investing his intelligence..When it comes to women entrepreneurs it gets a new meaning as more determination towards achieving of goal is added and to prove themselves becomes the highly preferred criteris. Women entrepreneur may be defined as a group who initiate ,organize and run a business enterprise. Women owned business are highly increasing and every field is being explored to achieve greater heights as well as to bring a revolution through high rate of success. As it is well said by our beloved Jawaharlal Nehru-‘ You can tell condition of a nation by looking at the status of its women’. Men and women both are two wheels of society and contribution of both are two wheels of society and contribution of both is very essential for building healthy nation. Out of 7 lakh villages in India ,more than 70% of our population lives in villages. Majority strength of female in the rural sector is idle and untalized. Even after 56 years of the Independence women in India are struggling for entrepreneurial freedom. Not many percentage is keen on giving that kind of a freedom to women in rural sector .

They have to face various socio-economic problems.

Development in career path for women

Male Chauvinism, lack of confidence, inferiority complex in women, ego ,status, family constraints, man considered to be the only head ,superstitious beliefs all psychological facts combined together are considered to be the knot on hands to go for entrepreneurship. But now the Scenario is changing fast with modernization, urbanization and development of education and business. Thus the opportunities of employment for women have increased drastically. We have an example of Kerala State in India. In 1975-76 the number of Industrial units run by women entrepreneurs in Kerala was 73. It has increased to 4, 190 industrial Units. 1993-94. The women entrepreneurs in Kerala are now at the top of all industries right from readymade garments to high tech computers In Jharkhand one of the best example is where 15,000 women are involved in an NGO and women entrepreneurs are involved in knitting, mushroom agriculture and pickle making industry.

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## II. CHALLENGES FACE BY RURAL WOMEN ENTREPRENEURS

In recent years the entrepreneurship has gained wide popularity on the whole globe. The rate of becoming entrepreneurs in women is more compared to men. The growth rate of women owned enterprises in some of the developing countries are higher as compared to the developed countries.

The main challenges faced by rural women in business are

- Lack of Education and work background
- Lack of balancing skills between family and work
- Lack of Strong determination and will
- The greatest deterrent to rural women entrepreneurs is that they are women.
- India is a kind of patriarchal male dominant society. Male members think it is a big risk financing the ventures run by women.
- The literacy rate of women in India is found at low level compared to male population.
- The rural women are ignorant of new technology or unskilled.
- They are often unable to do research & gain the necessary training \
- According to the economist, women are treated as second-class citizens which keeps them in a “pervasive cycle of poverty”.
- The uneducated Rural women do not have the knowledge of measurement and basic accounting.
- Low Ability to Bear Risk
- Women in India lives protected life. She is taught to depend on male members from birth.
- She is not allowed to take any type of risk even if she is willing to take and has ability to bear.
- Economically they are not selfdependent.
- Lack of Infrastructure and Rampant Corruption
- Lack of finance

Other problems for the rural women are that they depend on office staffs and intermediaries to get the things done especially the marketing and sales side of business. The intermediaries take advantage of the situation and manipulate women and get away with major part of the surplus or profit. The financial institutions discourage women entrepreneurs on the belief that they can't be rely on them for continuity in their job as for any family commitment or emergency they may quit anytime as women are considered to be more vulnerable and sentimental when it comes the question of work or family, it is an accepted notion that they obviously are going to chose family first in front of their profession.

Measures to overcome drawbacks faced by rural women

- Better educational facilities and schemes should be extended to women fold from Government.
- Training programmes to be arranged to create managerial skills and create awareness about opportunities available for women entrepreneurs.
- Counselling through the aid of committed NGO s, psychologists, managerial experts and technical personnel should be provided.
- Micro financing schemes, micro credit system and enterprise credit system to the woment entrepreneurs should be extended.
- A women entrepreneur s guidance cell should be set up to handle the various problems of women entrepreneurs all over the state
- Entrepreneurial awareness programme should be initiated right from school level
- NGO s should be encouraged to promote entrepreneurial skills.

## III. CONCLUSION

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Rural women being the highest population are unaware of the potentiality they hold in lighting up the economy of our country . Their talent and capability is being still wasted in unresourceful work and places even in this highly competitive and literate era. Rural women are not so aware and literate as to handle all the legal and other formalities involving in loan taking and establishing an Industrial Unit. They also lack confidence in their ability to run the entrepreneurship. They need capacity building and training in functional areas such as finance, literacy skills, marketing, production and managerial skills. The only urgent need is to create a favourable atmosphere to increase self employment for women and over all developments of the country. Thus, there are bright prospects for rural women entrepreneurship in India.

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