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**ENTREPRENEURSHIP AMONG RURAL WOMEN -A STUDY IN ANDHRA PRADESH**

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**ABSTRACT**

*Women entrepreneurship development is an essential part of Human resource development. The development of women entrepreneurship in India is increase with the time but still it is very low in rural areas. This is because of the lack of awareness. The women in the rural areas are not aware about the various schemes and program which are launched by the Government. Entrepreneurship among women has been a recent concern. Women have become aware their existence, their rights and their work situation. The progress is more visible among upper class families in urban cities. This paper focus on women entrepreneur. Any understanding of Indian women of their identity and especially of their role taking and breaking new paths will be incomplete without a walk down the corridors of Indian history where women have lived and internationalized various roles. The Main focus of this paper is to develop entrepreneurship among women. This paper talks about the different ways to develop women entrepreneurship and about the status of women entrepreneurs and problem faced by them when they come out and faced challenges in the competitive world of business environment.*

**KEYWORDS**

Entrepreneurship, Rural Women.

**INTRODUCTION**

An entrepreneur is one of the important segments of economic growth; entrepreneurial competence makes all the difference in the rate of economic development and growth. Basically an entrepreneur is a person who is responsive for setting up business or an enterprise. In fact he is one who has the initiative, skill for innovation and who looks for high achievement. He is a catalytic agent of change and works for the good of people. Successful entrepreneur try to create value put up new Greenfield project that actually create wealth and make a contribution, they aim high. The entrepreneur is a critical factor in the socio-economic change. He is the key man who envisages new opportunities, new technique, new lines of production, new product and co-ordinate all other activities. Leadership and innovation are the hall-make of successful entrepreneurs. The entrepreneur is important agent in every society. Yet he is one of the most enigmatic characters on the drama of economic development, particularly in the less developed world. Although, it is his purposive activity that bridges the gap between plan and reality, the precise way this change agent acts is often unclear. A better understanding of entrepreneurship in the less developed countries could have a particularly high return for mankind. The entrepreneur performs a central mediating role between the larger society and a single operating unit. Alternation or changes in entrepreneurial action generate a process that is likely to mediate changes to both the economic unit and its environment and accumulate to produce system wide effects and feedback repeses.

**ENTREPRENEURSHIP DEFINATION**

In Schumpeter's view, entrepreneur is essentially creative an activity. The entrepreneur is the innovator who introduces something new into economy. The innovation may be method of production not yet treated by experience in the branch of manufacturing concerned, or a with which consumers in not yet familiar, or a new source of raw material or of new market which is unexploited or other innovations in the strict sense of the term. According to him entrepreneurs are business leader and not simple owner of capital, they are men of vision drive and talent who spot out opportunities and promptly size then for exploitation.

Coined by the French economist J.B. Say, the word "Entrepreneur" has been in vogue for some too year now, yet defining entrepreneurship has remained a difficult exercise for scholars and practitioners of management. Attributes like creativity, innovativeness, initiative, imagination and risk taking are normally taken as qualifying characteristics for a successful entrepreneurship, but the question of the correct mix –of how much of what remains.

The definition of the entrepreneur is one of most crucial and difficult aspects of theory. There are two main approaches to define entrepreneurship. In the context of the entrepreneur Casson, say quite simply that "an entrepreneur is what an entrepreneur does". It specifies a certain function and dreams anyone who performs this function to be an entrepreneur.

According to Adam Smith, the father of Political Economy, the entrepreneur was a proprietary capitalist, a supplier of capital and at the same time working as manager intervening between the labour and consumer and also treated him as employer, master, merchant and undertaker, but explicitly identified him with capitalist. Smith described entrepreneur as a person who only provides capital without taking active part in the leading role in enterprise.

Peter F Drucker define an entrepreneur as one who always search for change, responds to it and exploits it as an opportunity. Innovation is the specific tool of entrepreneurs.

Martin Luther King, said Entrepreneur is one who distinguishes as a person who undertakes to organize manage and assume the risk of running factory and business or an enterprise.

The New Encyclopedia Britannia considers an entrepreneur 'an individual who bear the risk of operating a business in the future conditions. Leading economist of all schools including Karl Marx have emphasized the contribution of the economics but Joseph Schumpeter who argues that the rate of growth in extent on the activates of entrepreneurship has probable put great emphasis on the entrepreneurial function any other economist.

**EVOLUTION OF THE CONCEPT OF ENTREPRENURSHIP**

The word 'entrepreneur' has been taken from the French language where it carded and was originally mean to designate an organizer of musical or other entertainments. Oxford English Dictionary (in 1897) also defined entrepreneur in a similar way as the director or manager of public musical institution. In the early 16th century, it was applied to those who were engaged in military expeditions. It was extended to over civil engineering activates such as constructions and fortification in the 17<sup>th</sup> century. It was only beginning of the 18<sup>th</sup> century that the word was used to refer to economic aspects. In this way, the evolution of the concept of entrepreneurship is considered over more than two centuries. Since then, the term 'entrepreneur' is used in various ways.

**ROLE OF WOMEN ENTREPRENEURS**

The role of women is undergoing a radical transformation in the modern society. Gone are the days when women were confined within the four walls of the house. These days' women are playing a vital role in socio-economic development of the country. Search for identify made her surge out of the four wall barrier and walk in hand with men. She is today playing a vital role in all spheres. She is the caring nurse, the brave pilot, the bold cop, the enterprising entrepreneur. The constitution of India guarantees of all citizens, irrespective of sex, equality of status and opportunities, social economic and political justices, liberty and dignity of the individuals significant steps have been initiated to these into realities. The emergence of women on the economic scene as entrepreneurs is a significant development in the emancipation of women and for securing for them place in the society. Women entrepreneurs would make a success of their enterprises and help economic progress of developing and underdeveloped counties.

## IMPORTANT OF AN ENTREPRENEUR

The entrepreneur is one of the most important inputs in the economic development of country or of region within the country. Entrepreneurial competence makes all the difference in the rate of economic growth. The need for a broad-based entrepreneurial class in India arises from the need to speed up the process of activating the factor of production leading to higher rate of economic growth, dispersal of economic activities development of backward and tribal areas, creation of employment opportunities improvement in the standard of living of the weaker section of the society and involvement of all section of the society in the process of growth. Several factors go into the making of an entrepreneur individual who initiate establishment constitute of entrepreneurial class. The social political and economic conditions the availability of industrial technology and know-how state of art and culture of business and trading existence of markets for product and services and the incentive and facilities available for starting an industry or business all have bearing on the growth of entrepreneurship. A conducive environment is created through the policies and interest of the government in economic and industrial development.

## THE WOMEN ENTREPRENEURS

The emergence of entrepreneurs, in society dependence to a great extent on the economics, social, religious cultural and psychological factors prevailing in the society. In the advanced countries of the world there is a phenomenal increase in the number of self employed women U.S. U.K. Canada the number of self-employed increased rapidly. Women entrepreneurs have been making a significant impact in all segment of economy in Canada, Britain, Germany and Australia. The areas chosen by women are retail trade, restaurants, hotel, and education, cultural, cleaner, insurance and manufacturing. They have made their make in business for the following reason. They want new challenges and opportunities for self-fulfillment and in innovative competitive jobs. They want the change to control the balance between their family responsibilities and their business lives.

## WOMEN ENTREPRENEURSHIP

The new Industrial Policy of Government of India has specially highlighted the need for special entrepreneurship programs for women entrepreneurs in the nature of product-process oriented to enable them to start small-scale industries. It further adds that the objective of this course is to give representation to women in the field of small industry development with a view to uplifting their status in the economic and social fields. Due to the aforesaid fillip growth of Industrializations, urbanization education and democratic system in the country, the tradition-bound Indian society has seen a major technological changes and the women are now seeking gainful employment in several fields in increasing numbers. The women entrepreneurship movement has taken off the ground and it is felt that the moment has crossed the stage of transition. It is only during the last two decade women have stated becoming entrepreneurs and stated industries and business and they are yet to go a long way to be on par with men. The fact however cannot be denied that women have to play a dual role as housewife and also as an income-earner. Thus arises a role conflict in many a woman. This prevents them from taking a prompt decision in entering business. Despite the modernization and other factors mentioned above, the weight of tradition and the responsibilities of the finally tends to slow down this movement, further, occupational backgrounds of the families and the educational attainment of the husbands have a direct bearing on the development of women entrepreneurship.

## REVIEW OF LITERATURE

Review of the literature available on the subject to find out the extent of research conducted in this field. This review encompasses various aspects of entrepreneurship. The main purpose is to draw the attention of policy makers, researchers, and entrepreneurs in the field. It is evident that lot of efforts have gone into conducting research in entrepreneurship developing tools and techniques in the area of motivation achievement, motivational and training of entrepreneurs.

Vinayshil Goutam (1979) studied the major sector of self-employment in this nation. The role of the heritage variable in economic growth has been examined and problems of organization, structure, finance, personal, marketing, corporate, issues etc., have been highlighted with reference to entrepreneurial development.

Committee of Development of Small and medium Enterprises (1975) constituted by the government of India (1973) studied the growth of entrepreneurship. Among new and medium entrepreneurs, existing position of facilities at the central, state and other level suggest measure for the enlargement and intensification of such facilities, and working act to co-ordinate schemes and program for bringing about rapid growth of new and medium entrepreneurship.

Patrick R. Lies (1972) emphasized the seven major areas of entrepreneurship, viz., searching for venture opportunities, matching, and individual team with a venture situation, evaluating the potential and long term viability of a venture, evaluating sources of finance, structuring and financing of a company carrying out negotiation and managing operations.

Malgaunkar (1974) analysed the problem of training for entrepreneurs development in context of the present environment in the country, and some specific approaches to achieve the objective of entrepreneurial development have been identified the analysis has been illustrated by reference to fields studies conducted by the S.I.E.T instituted in several states in the country.

The National Seminar on Entrepreneurship Development in Small Scale Industries (1975) discussed the socio-economic, cultural and psychological factors in habituating growth of entrepreneurship in the small scale sector, program to stimulate growth of entrepreneurship in small industries particularly backward areas and among educated unemployment, role of training and other inputs in entrepreneurship development and organization support for entrepreneurial development.

Sharma, S.V.S. (1979) conducted a study based on a collaboration research project on small entrepreneurial development by seven counties viz., Bangladesh, Hongkong, India, Korea, Malaysia, Philippines and Thailand. The report attempts to analyses the existing status and conditions of small enterprises examines the growth trends of small enterprises, policies and their evaluation in regard to the promotion of small enterprises, in the participating countries. Further it attempts to give a competitive account of policy developments, program and organization set up with detailed assessment of the impact of the various programs in participating of countries. It explored the responsibility of arriving at a general profile of the Asian entrepreneurs. Attempts reported by small entrepreneurs with possible suggestion for improvement and future action.

Venkat Rao (1975) emphasizes the need for developing indigenous, entrepreneurship giving the examples of well-known economists who recognized its importance. Highlights the multi-dimensional approaches to entrepreneurial development, with special reference to nature of entrepreneur's functions, which are broadly classified as motivation and training, information and consultancy, and supporting facilities and services.

Sharma (1975) high lights the programs for development of small industries in under developed areas, in India and the consequent efforts as stimulation of entrepreneurship initiated from the central as well as the state levels, especially in Gujarat, A.P. and Jammu and Kashmir, Concludes that stimulation programs has to be followed by development of entrepreneurship and that it should from part an ever act programmers if industrialization is to become fully effective.

## OBJECTIVE OF THE STUDY

The objectives of this study are as per following:

1. Examine the Socio economic profile of rural women entrepreneurship in A.P.
2. Find out into the major problem encountered by rural women entrepreneurs suggest measures to overcome these problems

## METHODOLOGY

In the present study statistical tools such as percentage, average ratio. In present study only rural women entrepreneurs in selected area the study based on primary data provided by the women entrepreneur the conclusions based on this data.

## STATUS OF WOMEN ENTREPRENEURS IN INDIA

Indian women have played an outstanding role in the freedom struggle and contributed a great deal to the Indian cultural heritage. Legally and constitutionally, women in India enjoy all rights and opportunities conferred they are equal citizens expected to enjoy all rights and opportunities conferred upon all the people by the state. Women are entitled to the same fundamental rights as are guaranteed to men. Article 14 and 15 of the constitution ensures equality before law, and prohibits differentiation on the grounds of religion, race, caste, gender, birth place etc., Article 3 empowers the State to make special provisions for women and children even in violation of principles of indiscriminate among citizens, inter-alia of sex, This provisions provides rights to government to make special provision for women with regard to appointment in public services too, the Constitution has assured, equal opportunities to women along with men, Women are free in selecting, choosing, any form of education, training for getting a better career. Many women are not presenting higher studies and are confined white collar job in public and private sectors. From the economic point of view the position and status of women is not satisfactory.

## SOCIO-ECONOMIC PROFILE OF RURAL WOMEN ENTREPRENEURS

Therefore Socio-economic background selected respondent in terms of their age, marital status, educational qualification, occupation background and cast, economic status is presented in tables.

### 1. MARITAL STATUS OF SAMPLE WOMEN ENTREPRENEURS

Marriage system is an important in culture. This is an important phase in an individual's life generally the concern for the family and phase of life cycle. It is one of the crucial and precious phases in one's life. This phase enable them but also of their children. However, there may be a few exemptions to this where an individual chooses entrepreneurship as his/her career even before their marriage.

The data relating to marital status of 80 sample Women Entrepreneurs is presented in the Table given below.

**TABLE NO. 1: MARITAL STATUS-WISE DISTRIBUTION OF SAMPLE WOMEN ENTREPRENEURS**

Sl. No	Marital status	No. of respondent	Total
1	Married	65	83.00
2	Unmarried	15	17.00
	Total	80	100

Source: Compiled from questionnaire data

It is evident from the table that a great majority of (83%) of the respondent were married while 17% of them were unmarried. This confirms the fact that the in general women in particular are choosing their career as entrepreneur only after getting married. However, a sizeable portion of young married women entrepreneurs became entrepreneurs before their marriage. These indicate the growing dynamism of women Entrepreneurs this is a welcoming feature.

### 2. AGE-WISE DISTRIBUTION OF SAMPLE WOMEN ENTREPRENEURS

Age is an important element in the personality of individual for entrepreneurship. It has been observe that youth are generally more energetic change prone progressive and innovative. Therefore an analysis is make to examine the age distribution of Women entrepreneurs the relevant data is presented in Table Age-wise Distribution of Women Entrepreneurs.

**TABLE NO. 2: AGE-WISE DISTRIBUTION OF SAMPLE WOMEN ENTREPRENEURS**

Sl.No	Age ( in Year)	No.of Respondents	Total
1	Below – 25	32	40
2	25 - 35	31	39
3	35 - 45	16	20
4	Above 45 Year	1	1
	Total	80	100

Source: Compiled from Questionnaire.

An analysis of table reveals that sample respondent work almost equally divided among the first two age groups Among these groups the groups Below 25 age ranks First in significant portion of up to 25 ages groups. This confirms the fact that the best age for entry into entrepreneurship was observed between 20-35 years. This indicate the concern and interest common the youth to achieve something in their lives. However, other search studies also revealed that they are evidence with regards to the influence of age on entrepreneurial behavior.

### 3. COMMUNITY-WISE DISTRIBUTION OF WOMEN ENTREPRENEURS

There exists an indicate relationship between occupation and cast of population particularly in most of the developing countries like India. The caste and community is important and oldest institution of the society. It has a definite role to play in the crisis of life. The social retraction on women the people notions about women and their role in the domestics and extra domestics sphere are largely derived on the basis of their caste background.

**TABLE NO. 3: COMMUNITY-WISE DISTRIBUTION OF WOMEN ENTREPRENEURS**

Sl.No	Community Backgrounds	No.of Respondents	Total
1	Schedule Tribe	3	4
2	Schedule Caste	13	16
3	Backward Caste	53	66
4	Forward Caste & General	11	14
	Total	80	100

Source: Compiled from questionnaire data

The table reveals that (66%) of the respondent were from the backward Community. It is interest to note that there was little representation from Schedule Tribe entrepreneurs (4%) while Schedule Caste was represented (16%) of the entrepreneur. This also demonstrated the departure of entrepreneurship from traditional strong entrepreneurial areas. Among the Scheduled Tribes and Scheduled Caste (Weaker Section) it was lower than expectation. The gradual entry of entrepreneurs belonging to SC,ST,BC, was on account of institutional assistance incentives, encouragement etc.,

### 4. EDUCATIONAL BACKGROUD OF WOMEN ENTREPRENEURS

Education is an important determinant of Social class. It is an important instrument of increasing and betterment of the change of women employability and empowering themselves. Education has been reposted as a crucial factor for developing modern entrepreneurship and it accelerates the entrepreneurial spirit the table shows the education qualifications of sample women entrepreneurs.

**TABLE NO. 4: EDUCATIONAL BACKGROUD OF WOMEN ENTREPRENEURS**

Sl.No	Educational Background	No.of Respondents	Total
1	Primary	30	37
2	Secondary	35	44
3	Graduate	8	12
4	Technical	0	0
5	Other (certificate courses)	6	7
	Total	80	100

Source: Compiled questionnaire

Analysis of the table indicate that of the total 80 respondent a majority of (44%) were with secondary education followed by primary education with (37%) There was (12%) Graduate background. There are no Technical basis entrepreneurs. Though on the whole there has been a change with regards to educational background of entrepreneurs it is not up to the expectation level. In this ever-changing and most competitive world of business entrepreneurs must have good technical and professional background. This is also one of the reasons for the failure of many entrepreneurs.

#### 5. OCCUPATIONAL BACKGROUND WOMEN ENTREPRENEURS

Traditional entrepreneurs have come from business communities Indian Industrialist are usually member of old trading families where still dominated the business activity of the country. The data relating to family occupational of the entrepreneurs is shown in the table given below.

**TABLE NO 5: OCCUPATIONAL BACKGROUND WOMEN ENTREPRENEURS**

Sl.No	Occupational Distribution	No.of Respondents	Total
1	Agriculture	29	38
2	Business	35	44
3	Govt. Employee	0	0
4	Private Employee	3	4
5	Other	13	15
		80	100

Source: Compiled from questionnaire data

Relationship between family occupational and their parents' occupation Majority of 44% of the sample entrepreneurs were from business background while rest of 38% of sample respondent from Agriculture. The entry of other non-business communities particularly from Agriculture related.

#### 6. TYPE OF FAMILY OF WOMEN ENTREPRENEURS

Family is the primary group where in every member is directly associated with its activities. It is directs and guides the behavior of its members. The type of and size of the family determines the extent to which an entrepreneurs can take a decision by himself and need not depend upon other. There are different reports on impact of family profile on the entrepreneurial performance many Women Entrepreneurs found belonging to Nuclear families women entrepreneurs from joint families experienced lack stress than women belonging to Nuclear families.

**TABLE NO. 6: TYPE OF FAMILY OF WOMEN ENTREPRENEURS**

Sl.No	Type of family	No.of Respondents	Total
1	Nuclear family	67	84
2	Joint family	13	16
	Total	80	100

Source: Compiled from Questionnaire

Contrary to the research finding mentioned above it can be observed from the table. Those about 84% of the Women Entrepreneurs were from nuclear family joint family background.

#### 7. REASONS FOR CHOOSING PRESENT LINE OF BUSINESS

It is true that the entrepreneurs have come from diverse economic social and geographical background inter alias, influence is entrepreneurial spirit. However, as it is rightly pointed out, that immediately conceding is not their miles rather the factors which have ultimately influenced them to take to the entrepreneurial motivation and entrepreneurial ability to make correct decisions by knowing reasons for his entry into the present business. To bring out the immediate factors which influenced the women entrepreneur to accept entrepreneurship as a career the respondent were to give the reasons and choosing the present line of business.

**TABLE NO. 7: REASONS FOR CHOOSING PRESENT LINE OF BUSINESS**

Sl.No	Reasons for chosen	No.of Respondents	Total
1	Parents already in lines	24	29
2	Attractive	3	4
3	Unemployment	25	31
4	Urge of independent life	23	28
5	Other	5	7
		80	100

Source from Compiled questionnaire

Amajority of its respondents gave more reasons for entry into entrepreneurship as several reasons that gives ranks of different reasons for finding out major reasons which brought them into entrepreneurship. Indicate that most of the women entrepreneurship stated their enterprise because of unemployment reasons followed by parents already in the fields and urge of independent life. Majority of women entrepreneurship chosen entrepreneurship as career for socio, economic reasons such as unemployment consequents need for earning livelihood, economic gain, desire for independent life, lack of collateral security occupied the last position.

#### 8. SOURCE OF INITIAL IDEA

In addition to the various factors which influenced the entrepreneurs to choose entrepreneurship as a career the data pertaining to importance source of initial idea was also collected to shed light on the various source which were responsible for starting their enterprise Table given below explain different sources from which women entrepreneurs got initial idea.

**TABLE NO. 8: SOURCE OF INITIAL IDEA**

Sl.No	Source of initial idea	No.of Respondents	Total
1	Own idea	26	31
2	Friends & Relatives	7	8
3	Guides from Govt. Org	12	15
4	Advised by Husband	28	34
5	Other	7	8
		80	100

Source: Compiled from questionnaire data.

It is gratifying to note that as many as (30%) of women respondent got the initial idea of starting the enterprise on their own followed by A good number of Women entrepreneurs also got idea of starting enterprise advised by friends and relatives.

#### 9. TURNOVER PER ANNUM

Turnover is an indication of success of business or failure of business depends upon its earning capacities profit depends up on the turnover is a symbol of success. The business turnover of the respondents is show in the table given below.

TABLE NO 9: TURNOVER PER ANNUM

Sl.No	Turnover per annum	No.of Respondents	Total
1	Below Rs.25,000	33	41
2	Rs.25,000 -- 50,000	28	35
3	Rs. 50,000 --1,00,000	14	18
4	Above 1,00,000	03	04
		80	100

Source: compiled from questionnaire

The analysis of turnover per annum is below Rs.25,000 is majority of respondent followed by Rs25,000 to 50,000 turnover with 35% of respondents only 4% of respondents is above 1,00,000. This is indicated Rural Entrepreneurs not getting sufficient turnover for their business activities.

**NATURE OF BUSINESS**

Nature of business is also important factor to development of women entrepreneurs in rural areas the following information related to nature of business.

TABLE NO. 10: NATURE OF BUSINESS

Sl.No	Nature of business	No.of Respondents	Total
1	Manufacturing	47	55
2	Trading	09	11
3	Services	20	25
4	Other	47	06
		80	100

Source: compiled from questionnaire

Manufacturing is major activities among the respondents followed by service sector observing this sector is rapidly growth and feature of this sector. Women entrepreneurs only little part (11%) of the respondent participates trading activities in rural areas.

Rural development implies both the economic betterment of people as well as greater social transformation. In order to provide the rural people with better prospects for economic development, increased participation of people in the rural development programs, decentralization of planning, better enforcement of land reforms and greater access to credit are envisaged.

Initially main thrust for development was laid on agriculture industry, communication, education, health and allied sectors but later on it was realized that accelerated development can be provided only if governmental efforts are adequately supplemented by direct and indirect involvement of people at the grass root level. Accordingly, on 31st March 1952, an organization known as Community Projects Administration was set up under the Planning Commission to administer the programs relating to community development. The community development program inaugurated on October 2, 1952, was an important landmark in the history of the rural development. In October 1974, the Department of Rural Development came into existence as a part of Ministry of Food and Agriculture. On 18th August 1979, the Department of Rural Development was elevated to the status of a new Ministry of Rural Reconstruction. That Ministry was renamed as Ministry of Rural Development on 23rd January 1982. In January 1985, the Ministry of Rural Development was again converted into a Department under the Ministry of Agriculture and Rural Development which was later rechristened as Ministry of Agriculture in September 1985. On July 5, 1991 the Department was upgraded as Ministry of Rural Development. Another Department viz. Department of Wasteland Development was created under this Ministry on 2nd July 1992. In March 1995, the Ministry was renamed as the Ministry of Rural Areas and Employment with three departments namely Department of Rural Employment and Poverty Alleviation, Rural Development and Wasteland Development. In 1999 Ministry of Rural Areas and Employment was renamed as Ministry of Rural Development. This Ministry has been acting as a catalyst effecting the change in rural areas through the implementation of wide spectrum of programs which are aimed at poverty alleviation, employment generation, infrastructure development and social security. Over the years, with the experience gained, in the implementation of the programs and in response to the felt needs of the poor, several programs have been modified and new programs have been introduced. This Ministry's main objective is to alleviate rural poverty and ensure improved quality of life for the rural population especially those below the poverty line. These objectives are achieved through formulation, development and implementation of programs relating to various spheres of rural life and activities, from income generation to environmental replenishment.

In order to ensure that the fruits of economic reform are shared by all sections of societies five elements of social and economic infrastructure, critical to the quality of life in rural areas, were identified. These are health education drinking water, housing and roads. To impart greater momentum to the efforts in these sectors the Government had launched the Pradhan Mantri Gramdoya Yojana (PMGY) and the ministry of rural development was entrusted with the responsibility of implementing drinking water, housing and rural roads component of PMGY.

During the Ninth Plan period, several anti-poverty Programs have been restructured to enhance the efficiency of the Programs for providing increased benefits to the rural poor. Self-Employment Programs have been revamped by merging the Integrated Rural Development Program (IRDP), the Development of Women and Children in Rural Areas (DWCRA), the Supply of Improved Tool-Kits to Rural Artisans (SITRA), the Training of Rural Youth for Self Employment (TRYSEM), the Ganga Kalyan Yojana (GKY) and the Million Wells Scheme (MWS) into a holistic self-employment scheme called Swarnjayanti Gram Swarozgar Yojana (SGSY).

The empowerment of rural women is crucial for the development of rural India. Bringing women into the mainstream of development is a major concern for the Government of India. Therefore, the programs for poverty alleviation have a women's component to ensure flow of adequate funds to this section. The Constitutional (73rd) Amendment, Act 1992 provides for reservation of selective posts for women. The Constitution has placed enormous responsibility on the Panchayats to formulate and execute various programs of economic development and social justice, and a number of Centrally Sponsored Schemes are being implemented through Panchayats. To impart training for elected representatives of PRIs is primarily the responsibility of the State Governments/Union Territory Administrations. Ministry of Rural Development also extends some financial assistance to the States/UTs with a view to improve the quality of training programs and to catalyze capacity building initiatives for the PRI elected members and functionaries.

The Department of Rural Development implements schemes for generation of self-employment and wage employment, provision of housing and minor irrigation assets to rural poor, social assistance to the destitute and Rural Roads. Apart from this, the Department provides the support services and other quality inputs such as assistance for strengthening of DRDA Administration, panchayat raj institutions, training & research, human resource development, development of voluntary action etc. for the proper implementation of the program. The major programs of the Department of Rural Development are Pradhan Mantri Gram Sadak Yojana, (PMGSY), Rural Housing (RH) Sampoorna Gramin Rozgar Yojana (SGRY) and Swarnjayanti Gram Swarozgar Yojana (SGSY).

**PROBLEMS & PROSPECTIVE OF RURAL WOMEN ENTREPRENEURS IN A.P.**

The very nature of entrepreneurship is to assume risk and face many challenges threats and problems in the process of achieving the goals. Though these problems are common for all the types of entrepreneurs, there are certain peculiar problems that are encountered by women entrepreneurs. Now an attempt is made to briefly examining the problems of women entrepreneurs.

**EDUCATION AND EXPERIENCE**

In India, certain women are comparatively more educated and aware of their rights and opportunities than the rural women. Lower literacy level and experience when compared to men hinder the women to carry out their activity. Many women cannot communicate effectively to the outsiders, especially higher officials because of lack of exposure to the outside world. Women of India have been perfectly trained to listen, obey and leave decisions to the male members of the family. The lack of education and experience among women entrepreneurs has a direct effect on the preparation of viable project report. The bankers take project report as a pre-requisite for formal lending to the entrepreneurs. Many a times the application for loans gets rejected due to faulty preparation of the

project reports. The entrepreneurs can stand on their own foot by accruing a necessary skill, through education and training. But it is sorry to say that many women entrepreneur are not willing to come leave their villages and attend training courses at the far off places.

#### **LACK OF CONFIDENCE**

In general, women lack of confidence in their strength and competence. The family members and the society are reluctant to stand beside their entrepreneur growth. To a certain extent this situation is changing among Indian women and yet to face a tremendous change to increase the rate of growth in entrepreneurship.

#### **MOTIVATIONAL FACTORS**

Self-motivation can be realized through a mind set for a successful business, attitude to take up risk and behavior towards the business society by shouldering the social responsibilities. Other factors are family support, government policies, financial assistance from public and private institutions and also the environment suitable for women to establish business units.

#### **KNOWLEDGE IN BUSINESS ADMINISTRATION**

Women must be educated and trained constantly to acquire the skills and knowledge in all the functional areas of business management. This can facilitate women to excel in decision making process and develop a good business network.

#### **EXPOSED TO THE TRAINING PROGRAM**

Training programs and works hops for every type of entrepreneur is available through the social and welfare association based on duration, skill and the purpose of the training program. Such programs are really useful to new rural and young entrepreneurs who want to set up a small and medium scale unit on their own.

#### **IDENTIFYING THE AVAILABLE RESOURCES**

Women are hesitant to find out the access to cater their needs in the financial and marketing areas. In spite of the mushrooming growth of associations institution and the scheme from the government side, women are not enterprising and dynamic to optimize the resources in the form of reserves, assets mankind or business volunteers.

#### **BIAS OF OFFICIALS**

The subtle bias of the officials of the government and financial institutions towards aspiring women entrepreneurs has scuttled their growth. There is wrong notion in the mind of the officials that the women entrepreneurs are incompetent and lacks of articulations. Women are viewed as women but not as a business person. This built-in gender bias has aggravated the problem of women entrepreneurs.

#### **INFORMATION**

Women entrepreneurs are scared of the information about the facilities available like bank finance, training facilities, schemes run by the government. Legal problems involved not only at each step of starting the enterprise but for their development and expansion. Therefore women entrepreneurs borrow from the family or even moneylenders at exorbitant rate of interest to start the activity insured of approaching the financial institutions.

#### **MARKETING**

If the proof of pudding lies in eating, the proof of all production lies in consumption. Marketing is one of the serious hurdles for the women entrepreneurs. The presences of middlemen in marketing further add to her problem. To market the product, women entrepreneurs have to be at the mere of the middlemen who eats up a substantial amount or margin. The low-key market development efforts and error in marketing strategy has kept the sales at low ebb affecting the growth of the units.

#### **MAJOR PERSONAL PROBLEM**

It is evident that major problems with which a majority of respondent confronted was personal problems followed by financial and marketing problems. Among the other major problems educational, socio-cultural, technical and other problems etc., were important. Thus it is clear that through almost all the women entrepreneurs faced all the problems were varying in case of different entrepreneur. With regard to personal problems a significant number of entrepreneurs expressed their problems as excessive burden of work, health problems lack of leisure time, excess of tension and poor risk taking ability. But a sizeable portion of women entrepreneurs indicate more than one problems or a combination of several problems among personal problems as all the entrepreneurs were facing all the problems. A significant number of entrepreneurs expressed excessive burden of work as housewife and their dual responsibility made them not to avail leisure time. A few of the entrepreneurs expressed excessive tension because of competition in the business.

#### **AWARENESS ABOUT FINANCIAL ASSISTANT**

Various institutions in the financial sector extend their maximum support in the form of incentives, loans, schemes etc. Even then every women entrepreneur may not be aware of all the assistance provided by the institutions. So the sincere efforts taken towards women entrepreneurs may not reach the entrepreneurs in rural and backward areas. Financial management plays a significant role in the successful operation of an enterprise an analysis of the major financial problems encountered by the women entrepreneurs. The major problems with which a majority of respondent suffered were heavy interest rate followed by shortage of fixed capital economic credibility and limited working capital

#### **MARKETING PROBLEMS**

Lack of marketing experience heavy competition, poor research, poor credit collection bad debt etc., was identified as the major problem of women entrepreneurs are the marketing. Lack of marketing experience was the biggest marketing problems before the women entrepreneurs followed by heavy competition other major problems were poor research, credit collection. Marketing knowledge is very important for survival and growth of business enterprise generally women are confined there were, since they have must knowledge of local and regional markets. Hence that is the biggest problems of women entrepreneurs and now, a day every business in being run under perfect markets conditions. To overcome this competition ever entrepreneurs should have capitation on skill and knowledge. Innovation playing important role, in the fast changing environment innovation possible through research for conducting researches the entrepreneurs' analytical skills. But the women entrepreneurs had low level of education, which is also one of the major problems of women entrepreneurs.

#### **PRODUCTION RELATED PROBLEM**

Majority of women entrepreneurs faced various production related problems. Among them lack of knowledge and equipment, lack of technical know-how about running a unit lack of knowledge of specialized skill, non-availability of raw material, power failure etc., There existed an inter-relationship among the various problems faced by the women entrepreneurs. Basically there was no adequate capital to produce sophisticated machinery and equipment the problems is further complies by the lack of technical knowledge and skill among the women entrepreneurs. This resulted the production of goods of inferior quality ultimately there lead to poor marketing of these inferior goods most of the entrepreneurs neither possessed among technical skill nor has higher educational modification and training. Therefore, there is a need to set up training center in each district to provide training and technical to the entire women entrepreneur.

#### **SOCIO-CULTUREAL BARRIERS**

Women's family and personal obligations are sometimes a great barrier for succeeding in business career only few women are able to manage both home and business efficiently devoting enough time to perform all their responsibilities in priority.

#### **CONCLUSIONS**

The emergence of entrepreneur the society depends to a great extent on the economic, social cultural and psychological developed and developing counties of the world there is a significant increase in the number of women entrepreneurs. Today were found in different types of industries traditional as well as non-traditional motivation is a critical factor that leads women towards entrepreneurship.

The challenges and adventure to do something new, to lead an independence life are source of the attractive leverages for women. However, the basic problem of women entrepreneurs is that she is women. Being a woman her responsibility is three-fold viz., family business and society. Women have been confronted

by several constraints experience is technical, marketing financial matters and the attitude of the family and of the society. Therefore, in this concluding chapter to major finding have emerged from the study are presented followed by few suggestion.

Analysis of marital status of women entrepreneurs revealed that a great majority of 80% of the respondent were married while 20% of women entrepreneurs were unmarried. This confirms that fact that the men, in general and women in particular we choosing their career as entrepreneurs only after getting married. This reveal a close relationship between marital status and choosing their career on one hand and a departure from the traditional value system of confirming housewives to household activities alone on the other. However a sizable partition of young married women entrepreneurs became entrepreneurs before their marriage. This indicates the growing dynamism of women entrepreneurs which is welcome feature. This may be on account of higher levels of education among women, change in value system and the encouragement that is being extended by the Government and other agencies in the recent past.

Age wise distribution of women entrepreneurs revealed that the single respondent are almost that is below 35 years between age 25-35 rank first between portion 1% only were represented by the age group of above 45 years. This is confirms the fact best age for entry into entrepreneurship was observed to be between 20-40 years. This may be again because of the concern and interest among the youth to achieve same thing in their lives.

An enquiry into the community background of women entrepreneurs revealed that two-third of the respondent were from backward community followed by forward cast schedule caste category equally. Lastly schedule Tribe 4% of the respondent belonging to SC and ST was on account of institution assistance, incentives, and encouragement

An enquiry into educational background of respondent revealed that the total 80 respondents a majority of were Secondary education followed by primary education. There were no single entrepreneurs with technical background.

In this ever changing and most competitive world of business entrepreneurs must have good professional and technical background. This is one of the reasons for the failures of many entrepreneurs.

An examination occupational background of women entrepreneurs revealed that sample almost 35% of them were from business background and the rest of from agricultural backgrounds. The increased role of women in decision making in their household affairs has relatively increased in some aspects while the male dominance continues in some areas. Women power has stepped up its involvement in solving community problems.

### HOW TO DEVELOP WOMEN ENTREPRENEURS?

First of all, it is necessary to create an enterprising environment in the economy as well as entrepreneurial attitudes among the unemployed youth. For this the youngster should be connected intimately with the business. So far, the efforts by the academic institutes towards promoting entrepreneurship are largely unsatisfactory. Most of the Technical and professional institution in the countries ignore this aspect and put emphasis mainly on training and placement of their students. Considering the need of the day, these institutes, along with their training & placement cell should form a separate cell to encourage and guide their students towards entrepreneurship development in the line of their technical and or professional knowledge and enterprise. This quite important as in also present era of technology and market driven discontinuity and knowledge dominance, educated persons have definite advantage over other in spotting the appropriate venture and running the same successfully.

Right efforts on from are areas required in the development of women entrepreneurs and their great participation in the entrepreneurial activities. Following efforts can be taken into account for effective development of women entrepreneurs.

1. Development plans should be on the basis of vocational pattern and requirement of particular segment of rural area.
2. Official associated with such programs should be made more accountable and aware.
3. Activities of different programs on rural development should be highly coordinated to avoid wastage of funds.
4. Political interference in such program should be kept at minimum. Government should also encourage private investigated in sub programs.
5. Attention of the government as well as the voluntary organizations need to be drawn in rectifying these problems by making liberal assistance and gearing up the various facilities for enhancement of the status of women entrepreneurs.
6. Association of women entrepreneurs should assume responsibility of creating a greater awareness among women similarly efforts shall be made by all association throughout the country. This program can be linked up with youth programs of educations. Programs on a continuous basis have to be designed planned and implemented for the benefit of women students in all university of our country to attractive young women to take up entrepreneurial activates.
7. The university should setup consultancy center for women entrepreneurs.
8. Adequate insurance coverage should provide to the industrial and business units promoted by women entrepreneur agriculturist the business risks (financial losses) in order to safeguard and interest of the entrepreneur as well as the employees of the enterprise.
9. The schemes of providing hundred percent loans without any collateral security to technocrat should be revived by the commercial banks and the application received from women entrepreneur for financial under this scheme should be considered sympathetically, similarly term loan /working capital loans should be sanctioned to women entrepreneur more liberally on comparatively easier terms.
10. All allied activities beneficial to the entrepreneurs have been conducted under one roof. This will enable women entrepreneurs to avail the various facilities/benefits with comparatively less or difficult energies and money.
11. Periodical training at regular intervals to group's members on self-management aspect may be impacted with the help of experienced resource persons. Adequate and regular incomes must be provided through suitable micro enterprises developed through micro finance to encourage the group's survival.
12. Single window approach should be adopted for clear solutions and disbursing the amount of loans for the industrial units promoted by women entrepreneurs.
13. The legislative measure for dealing with the problems of small scale units run by women entrepreneurs should be relaxed and more liberal policies and attitudes should be adopted in these matters.
14. Traditional norm and family restrictions etc., are contributing to under development of the women entrepreneurship. Therefore social attitudes must change towards women entrepreneurs.
15. Marketing assistance schemes and necessary for economically to provide quality product at reasonable and high rates to their finished products and introduce common brand names.
16. Separate financial corporation should be setup to provide financial assistance at even district center this has to provide both long-term and short term capital to women entrepreneurs.
17. Adequate infrastructure support by one single co-ordination or nodal agency to facilitate flow of adequate working capital technology electricity, land and marketing for rural women entrepreneurs. May be helpful and mobile training center should be opened post training follow-up is vital for the success of entrepreneurs development programs.
18. Home Marketing facilities for product (Raw material and finished goods) are available at near production center. Training is need for skill improvement for unskilled entrepreneurs.
19. Control male/husband domination to women entrepreneurs.
20. Some seasonal work (Greeting card business) remaining period of entrepreneurs providing basic needs to entrepreneurs( employment in remaining time)
21. Transport and Banking facilities are near to enterprise. Immediately sanction license if necessary to enterprise. Taxes remove on Agro-Business Product.
22. Subsidies give to village/rural entrepreneurs for encouragement.
23. Entrepreneurial development program conduct training to respective product.

24. Consider women as specific target group for all development programs.
25. Better educational facilities and schemes should be extended to women folk from government.
26. Adequate training program on management skills to be provided to women community.
27. Encourage women's participation in decision making.
28. Vocational training to be extended to women community that enables them to understand the production process and Production management.
29. Training on professional competence and leadership skill to women entrepreneurs.
30. Training and counseling on a large scale of existing women entrepreneurs to remove psychological causes like lack of self-confidence and fear of success.
31. Counseling through the aid of committed NGO's, psycho logistics, managerial experts and technical personnel should be provided to existing and emerging women entrepreneurs.
32. Continuous monitoring and improvement of training programmers.
33. Activities in which women are trained should focus on their marketability and Profitability.
34. Making provision of marketing and sales assistance from Government part.
35. To encourage more passive women entrepreneurs the women training program should be organized that taught to recognize her own psychological needs to express them.
36. State financial corporations and financing institutions should permit by statute to extend purely trade related finance to women entrepreneurs.
37. The financial institutions should provide more working capital assistance.
38. Infrastructure in the form of industrial plots and sheds, to set up industries is to be provided by state run agencies.
39. A women entrepreneur's guidance cell set up to handle the various problems of women entrepreneurs all over the state.
40. Industrial estates could also provide marketing outlets for the display and sale of products made by women.
41. District Industries centers and single window agencies should make use of assisting women in their trade and business guidance.
42. Training in entrepreneurial attitude should start at the high school level through well designed courses, which could build Confidence through behavioral games.

## CONCLUSION

Entrepreneurship among women, no doubt improves the wealth of the nation in general and of the family in particular. Women today are more willing to take up activities. Women entrepreneurship must be molded properly with entrepreneurial traits and skills to meet the change in trends, challenges global markets and also be competent enough to sustain and strive for excellence in the entrepreneurial arena.

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