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POSITION PAPER

## Possibilities for Development of Female Entrepreneurship in the Rural Areas



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### ABSTRACT

*The aim of this paper is to analyse the status of women in the rural areas of Serbia. From 2007 to 2013 several surveys and other studies have been carried out. Unfortunately, these studies made by different authors and/or donors lead to almost the same conclusion that the status of women in rural areas of Serbia is very unsatisfactory. Having in mind that the greatest number of farms is located in the Vojvodina region, the emphasis of this paper is on women in this area. The status of women in the society coincides to the position of women in the countryside. Female entrepreneurs are very rare in our society and among all other thing their decision to start a business depends on their level of education and partly on the funds for the realization of entrepreneurial ideas. Women living in the rural areas lack the awareness and the willingness to start an independent business. Although Serbia has signed various international conventions that commit to the gender equality, strategies adopted on the national or regional (Vojvodina) level did not experience embodiment in the practice. Definitely, this affects the reluctance of women to engage in entrepreneurial activities and the number of female entrepreneurs has decreased between the two surveys conducted in 2003 and 2007. In order to improve this situation there is a need for various*

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*forms of education and training for women, depending on their preferences, age, level of education and other factors. However, there is a small number of women who are willing to engage in entrepreneurship in the rural areas. Potential female entrepreneurs cannot be left to fight the market alone, it is necessary to create business incubators where they will receive help in decision-making and establish special guarantee funds. We used different research methods: desk research, analysis of survey previously conducted on a representative sample of female entrepreneurs and managers and qualitative research. The importance of this paper is reflected in the fact that number of surveys with the same theme of female entrepreneurship performed by various authors and donors in different time periods were analysed and compared and they point out to the altered behaviour of female entrepreneurs and managers. Namely, the female entrepreneurship in Serbia is in a worse position today than it was before 2007.*

**KEY WORDS:** *entrepreneurship, gender equality, rural development, female entrepreneurs, social development, sustainable society, population of woman in the rural areas*

## **Introduction**

Entrepreneurship is one of the major characteristic of modern business that directly affects economic growth and therefore female entrepreneurship is especially interesting field of research (Gill & Ganesh, 2007). Up to the 80s of 20 century, the phenomenon of female entrepreneurship as a actuality of the modern era received little attention (Weeks & Seiler, 2001).

Regardless of gender identity, universal determinants influence entrepreneurial behaviour such as the characteristics of the economic structure that has the same effect on the willingness to start business or to make entrepreneurial decision (Aidis et al. 2007). The fact that male entrepreneurship is considerably more prevalent in commercial structures points out to the “asymmetry” of universal factors and gender inequality when it comes to entrepreneurship. Female entrepreneurship is still closely linked with the family duties that are considered as women's obligation, despite the trend to establish a system of family values, so called, “responsible parenting” where both women and men have an equal role (Penezić, 2009: 414-423). The motives that drive women into entrepreneurial venture can be understood as (Buvač 1990): “the need for independence; desire to control own working hours; a business opportunity that is identified on the basis of past business experience; desire for active participation and proving in social life; the need to prove and demonstrate

own values to the partner (especially in areas where entrepreneurship is “male activity”) and frequent discrimination of women business skills, who are primarily perceived as housewives.”

Studies conducted in Serbia in 2011 and 2014 (Babovic, 2014: 48-62) “show the decrease in the number of independent female entrepreneurs”. The data indicate that these are predominantly middle-aged women. This study also showed the difference between *female managers* and *female entrepreneurs*, based on the level of their education or ownership. *Female entrepreneurs* tend to have a high school, while *female manager* have graduated degree. *Female entrepreneurs* are mostly owners or co-owners and general managers of the company, while *female managers* are in the top managerial positions, but do not have ownership.

Female managers in addition to basic professional knowledge also have the additional skills: they know foreign languages, have computer skills, use computers, have driving licence, while female entrepreneurs, especially those that have begun to engage in entrepreneurship after 2011, have knowledge of the specific craft skills. Female entrepreneurs usually manage micro-businesses, do not have the tradition of entrepreneurship in the family, operate in the local markets for various services and often started their business “out of necessity” or due to the inability to find a job in the labour market (Radović Marković, 2015).

Female entrepreneurs are mostly represented in the Belgrade region and in the region of Šumadija and Western Serbia (Babovic, 2014: 48-62). Even from these data we can conclude that although there are a number of different rural female organizations and associations, unfortunately entrepreneurial spirit in Vojvodina is much lower than in Central Serbia. Having in mind that rural female entrepreneurship in Vojvodina is neglected and it is at a low level, we concentrated to explore this phenomenon in this research.

## **Literature Overview**

Female entrepreneurship is an area that has become interesting to the theoreticians at the end of the twentieth century (Weeks & Seiler, 2001), since entrepreneurship, as any other newer business area, is considered “male” activity. This “asymmetry” that is dominant in the literature and in real-life was considered to be completely natural for a long time (Penezić, 2009: 414-423) because women have household responsibilities. Self-

awareness in women and the development of society led to the higher participation of woman in the business activities and consequently in entrepreneurship (Buvač, 1990). The author of this paper has gained the impression that in our literature this issue is mainly analysed by female authors, as can be seen in this chapter or by checking the references.

Several surveys have repeatedly been carried out, in order to create a realistic picture of the number and the position of female entrepreneurs in Serbia, (Blagojevic, 2010; Babović & Lukovic, 2008; Babovic, 2014; Blagojević Houston 2013). These studies have shown that women opt for micro-business that they usually engage in entrepreneurship “out of necessity” or due to the impossibility to find a job in the labour market (Radović Marković, 2015). Certain authors even distinguish between female managers and female entrepreneurs, where the basis for the division is ownership and the level of education (Babović, 2014), which means that the “necessity and compulsion” may not be a requirement for starting entrepreneurial ventures.

Surveys and theoretical studies have shown that the situation of women who want to engage in entrepreneurial work in the rural area is more difficult (Blagojevic, 2010; Babović & Lukovic, 2008; Blagojevic Houston, 2013). International law and the documents used as a theoretical basis for practical action on gender equality such as the CEDAW Convention that our country signed and that protect women especially in rural areas, unfortunately, do not give results in practice (<http://www.region.vojvodina.gov.rs>). National Strategy for Improving and Promoting Gender Equality in the Republic of Serbia for the 2009-2015 as the document that serves as the basis for the operation in practice usually did not give results (<http://www.gendernet.rs/>). Fifty percent of the women in the rural area are solely engaged in the agricultural activities and by the development of technology and consciousness different rural female associations are being created and internet sites have been established (Blagojevic, 2008; <http://www.zenenaselu.org/>; <http://www.region.vojvodina.gov.rs>; <http://www.gendernet.rs/>)

Theoretical research and the real life, unfortunately, suggest that Serbia is in the group of less developed countries <http://www.ssfindex.com/>, and that the index of a sustainable society could be higher in many areas. Regardless of how the wealth and the welfare of society or individuals is measures and what modern indicator are used (Munitlak Ivanović, 2005; Munitlak Ivanović, 2012; Munitlak Ivanovic et al., 2014), the average

citizen of Serbia lives a relatively difficult life, but the situation of women in the rural areas, especially those that run or are engaged in entrepreneurial activities is more difficult and their number is decreasing (Marija Babović, 2014).

### **The Wealth of the Society and Social Development As a Prerequisite for Gender Equality**

According to majority economic theoretician Gross Domestic Product - GDP is the most common macroeconomic indicator of social development and social wealth. This indicator, created in the thirties of XX century, traditionally quantifies the wealth of society, aggregated or per capita inhabitants'. However, there is the question regarding the methodology of measuring economic and all other forms of wealth in a society (Munitlak Ivanovic et al., 2014). Meanwhile, practitioners sought to find different ways to measure the wealth of a society or economic and social development. Basically, GDP does not measure non-monetized effect and that is the quality of life.

The so-called “well-being that goes beyond GDP” refers to other social aspects of economic activity (Munitlak Ivanović, 2012: 49-62). UN terminology introduces the term “human development” that is related to the quality of life at the micro level and at the level of the family, but also at the level of gender equality. This is the reason why inadequately informed individuals identify the concepts of “sustainable development” and ecology, but they do not recognize other subsystems of the concept of “sustainable development”: economic and social subsystem that includes the issue of gender equality (Munitlak Ivanović, 2005: 87-116). As we can see the economic growth itself is not, nor should it be, a goal, because if it does not show the quality of life of the population of both genders at the micro level, this indicator has no purpose. As an attempt to expand the GDP per capita index, the organization “Redefining Progress” created the indicator Genuine Progress Indicator -GPI as an alternative to GDP (Anielski, 2001). It is interesting that the GPI was in the stage of stagnation in the territory of the USA in the seventies of the XX century until 2004, while the GDP had a trend of growth in this period.

In order to analyse the state of human development, Human Development Index - HDI includes more indicators than GDP, since in addition to income it evaluates the health of the population, education, the

freedom of activity and expression, the quality of environment, the adult literacy rate, the life expectancy at birth and the real gross national product per capita (Munitlak Ivanović, 2005: 42-44). However, neither the HDI is not an indicator of absolute level of the human development, but it allows comparisons between countries according to the performance in achieving a certain level of development.

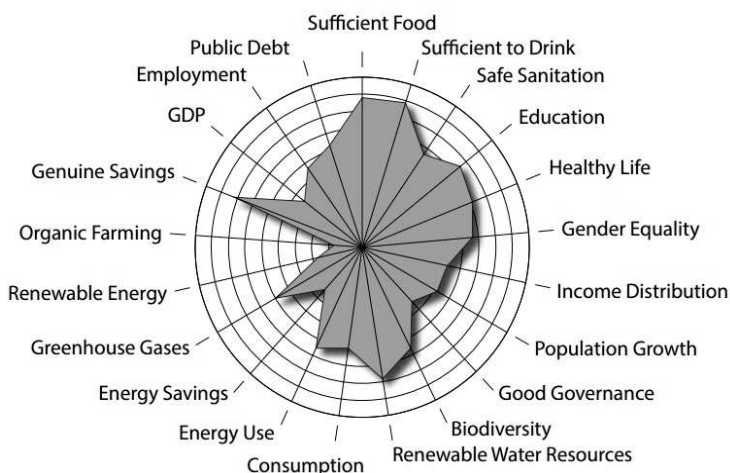
The important fact for this paper is also the development of other indicators that measure gender inequality: since 1995 Gender-related Development Index - GDI and the Gender Empowerment Measure – GEM were developed. The difference between the HDI and GDI are that GDI takes into account the differences between men and women, and it has a declining value if gender differences are growing and vice versa. On the other hand, the GEM index explores the intensity of progress of women status in political and economic spheres of life.

At the beginning of twentieth century there was a need for finding new indicators and so-called “measurement revolution” happened (Blagojević Houston, 2013: 29-33). Economists and sociologists hold the position that it is necessary to create different indicators to measure the development that take into the account the value and condition of happiness, well-being and the whole concept of sustainable development.

Sustainable Society Foundation proposed and presented an index that measures the quality of life and sustainability, but also takes into the account gender equality. Sustainable prosperity is measured by the index of a sustainable society - SSI. This index is used to measure the quality of the society sustainability in 90% of the world population and it is applied in 151 countries and is regularly monitored since 2006. Figure 1 represents global values of the factors rated on a scale from 1 to 10. Analysed factors are indicative because they show the development of dimensions that can be and should be measured.

The outer circle of the chart represents a full sustainability and maximum value of 10, while the inner circle of the network indicates the lowest value of 1, and thus shows where there is a lack of sustainability.

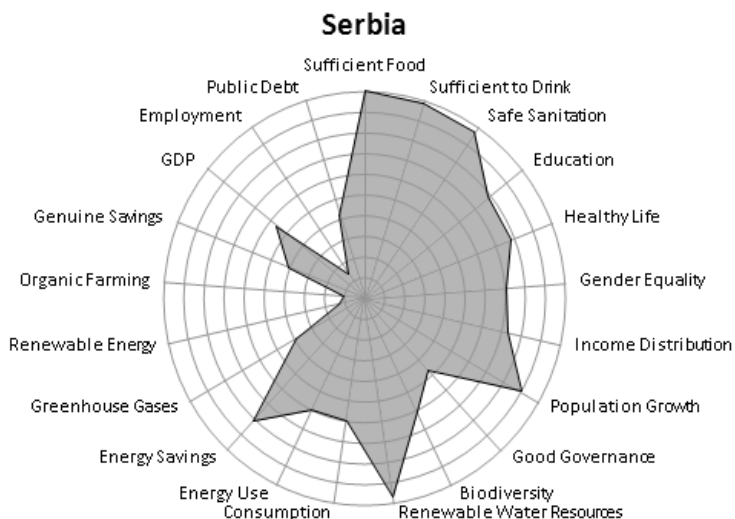
Figure 1: Sustainable Society Index for 2014 - an average value



Source: <http://www.ssfindex.com/ssi2014/wp-content/uploads/pdf/SSI2014.pdf>

According to the non-profit organization that conducts these research in Serbia since 2006, the SSI values are represented at the Figure 2.

Figure 2: Sustainable Society Index for 2014 - average values in Serbia



Source: <http://www.ssfindex.com/>

Figure 2 shows that the value of Organic Farming is equal to 0 and that the value of the Gender Equality is equal to 7. Since the area of Organic Farming is practically non-existent according to the index, the value of the Gender Equality is not satisfactory, and the value of Sufficient Food has a maximum value of 10, there is the question of the status of women in the rural areas, in other words there is the question of the role of women in rural entrepreneurship.

### **The Institutional Framework - the Current State**

The United Nations campaign introduced in 2008 declared the 15th October as the International Day of Rural Women. This contributed to the growth of visibility and importance of the role of women in the rural entrepreneurial development. Since 2009, this day is celebrated in AP Vojvodina. This United Nations campaign has prompted a variety of activities at the provincial level. Provincial Secretariat for Economy, Employment and Gender Equality and the Gender Equality Institute had a huge contribution in this movement and its activities. These institutions have set the goal of promoting the potential of rural women, encouraging their active approach to development of entrepreneurship, networking in various organizations, in order to increase their employment opportunities. Practice has shown that these efforts are not even enough because women in the rural area remain marginalized groups, whose resources and potentials are neither recognized nor exploited. Generally speaking, the position of women in society as a whole, is dependent on the status of women in the rural areas and by their possibility to engage in entrepreneurship. However, in this case we must take into account that the life of women in the rural areas is burdened with additional features of their everyday life: customs, culture and other social, demographic and economic issues.

International law and documents related to gender equality (eg. CEDAW Convention), give special attention to the women living in the rural areas. According to the Article 14 of this Convention, participating states are obliged to improve the position women in the rural areas. Other international documents such as the Millennium Development Goals that Government of Serbia adopted in 2006 also point out to the fact that there cannot be rural development, if women and their potential are not included in the strategy and policy at all levels. However, such policies should be adapted to the economic and social context of the position of women on a



case-by-case basis, where there is an emphasis on the rural areas and on the development of female entrepreneurship of women living in the rural areas.

As it was aware of these limitations and deficiencies of own efforts to improve the situation of women in the rural area, the Government of AP Vojvodina decided to take additional action in order to include the needs of these marginalized groups into the provincial policies and programs. Accordingly, the Regional Bureau for Gender Equality began to conduct various researches in 2007 to gain a realistic picture of the life and status of women in Vojvodina. Data on the female rural organizations have been collected in the first survey in 2007. In 2009 more extensive research was conducted that covered other aspects of daily life of women in the rural areas and thus provided data on the demographic structure of women in the rural areas, their needs and capabilities, as well as data on the socio-economic situation of the observed population. The purpose of the research was to exploit potential and resources of women from the rural areas and to make them visible from marginalized and unrecognized category.

The Government of AP Vojvodina has adopted the Strategy and Action Plan to improve the economic status of rural women in Vojvodina in 2013. This enabled financial support and initial activities to assist women in the rural areas in the further emancipation, entrepreneurship and participation in policy-making for rural development from the local to the provincial level.

However in a very important document -AP Vojvodina Development Programme 2014-2020. ([Http://www.region.vojvodina.gov.rs](http://www.region.vojvodina.gov.rs))- only 11 main directions of development were defined. The position of women in agriculture or any other area was not considered and their capabilities were not built into the program development, as well as mechanisms for the realization of gender equality. In areas relating to ecology, agro-activities, entrepreneurship, demographics and social development, the position of women was not specifically considered.

At the state level, during 2009 the Government of the Republic of Serbia adopted the National Strategy for improving the position of women and promoting gender equality for the period 2009-2015 (<http://www.gendernet.rs/>). Although the goals of the Strategy were set ambitious: Increasing the participation of women in decision-making processes and the achievement of gender equality; Improving the economic situation of women and achieving gender equality; Achieving gender equality in education; Improving the health of women and promoting gender equality in health policy; Preventing and combating violence against women

and improvement of the protection of victims and the elimination of gender stereotypes in the media and the promotion of gender equality, little has been implemented in practice.

Economic empowerment of women was not realized due to the generally poor economic situation. In this situation when compared to men, women are the first to lose their jobs. Gender equality is achieved only where this is regulated by law, such as share of women in parliament (30%). Unfortunately, women's health has not been improved. If we look at only one female malignant disease, cervical cancer, the official data are devastating. On average each day in Serbia four women are diagnosed and one woman dies from this malignant but treatable disease (Zavod za javno zdravlje Sombor, 2013). There is still no adequate law, which in real terms and in practice protects women victims of violence. Safe Houses are short-term and temporary solution. In this respect, the mortality rate of women is extremely high, because one in three women is a victim of domestic violence. In times of economic crisis, this kind of violence is growing but the responsible state authorities have no funds to explore this dangerous social phenomenon, so accurate data on the number of vulnerable women and children does not exist. When looking at the success of the National Strategy for improving the position of women and promoting gender equality for the period 2009-2015, the conclusion is that only few objectives were implemented in the practice. In addition to the chronic lack of money, due to the economic problems, substantial lack of interest in resolving the issue of the status of women is dominantly present, although formally speaking, because of the EU requests it exists.

### **The Status of Women in Rural Areas of Vojvodina**

This part of the paper analyses the results of surveys and publications that are directly or indirectly related to the projects funded from the budget of AP Vojvodina and the Institute for Gender Equality. The central theme of the projects was the status of women in the rural areas of Vojvodina and development of the Strategy for improving the position of women in rural Vojvodina, taking into account gender sensitivity in Serbian agriculture, with a goal to create recommendations and to improve the status of women (Blagojevic, 2010; Babović & Lukovic, 2008; Blagojevic Houston, 2013). The survey was conducted in 2009 on the territory of AP Vojvodina with the sample of 794 women from developed and developing municipalities

(Blagojevic, 2010). Extended survey from 2013 referred to the Republic of Serbia, including the AP Vojvodina and the sample consisted of men and women (Blagojevic Houston, 2013; Babović, 2014).

Basically, since 2013 data did not changed significantly and there were no subsequent surveys. Given the fact that the agricultural areas are mainly in Vojvodina, the paper emphasizes gender (in) equality of these territories. The rural population of women in the territory of Vojvodina is similar to urban population of women according to their socio-demographic characteristics. Here, we primarily consider the level of education, age, the structure of household and family. Engaging in farming is not the main difference between these two groups of women, but the place of living is. There is an apparent tendency to turn the countryside into the primary residence and not into the place of entrepreneurial activity. Middle-aged female rural population or women who have lost their jobs are willing to accept all the innovations and knowledge. In this sense it is necessary to offer training programs as well as measures to encourage women to engage in entrepreneurship and self-employment in agriculture.

The role of women in rural areas is primarily the result of the role and the status of women in a society as a whole. Factors that are of great importance to the status of women are: the state of agriculture as an economic sector, the demographic situation characteristic for the rural population, the environmental situation of the rural areas, the economic processes that have a negative impact on agricultural production, the position of the rural areas compared to urban areas, the level of development and adoption of technological change.

The role of the state is of great importance, because strategies concerning the equalization of gender rights could improve the role of women in the rural areas. In practice, the state rarely implements adopted strategies. Women are generally disadvantaged and are often left out of the planning process and strategy implementation at all levels. The status of women in the rural areas is even worse. Level of education is low and therefore the access to all resources is difficult. Their visibility in society is poor and possibilities to influence the social and economic changes are minimal.

Research conducted in 2009 between women aged 20 to 60 years showed that the largest number of respondents (more than 60%) had secondary school and less than 15% of women had completed high school or college (Blagojevic, 2010). This indicates to the tendency that women

who acquire higher education have no desire to return to the rural areas. This lack of interest of young women to live in the rural areas is an indicator of their position. Women are the majority of the rural population and they are mainly engaged in the process of food production and are dedicated to the health of all members of family. If we take this fact into consideration, we can conclude that they would be interested to a much higher extent to production of ecological and organic food.

Analyse of the employment of women from the rural areas shows that less than 50% are formally employed. 8.3% of them are actively involved in agriculture while 37.6% do not participate in these activities. This refers to the fact that women who are formally employed are not active in agriculture due to the household duties and we cannot consider them for engaging in this activities (<http://www.zenenaselu.org/>). Unemployed women constitute 40% of rural women population and half of them is active in agriculture. Although 2/3 of women in the rural areas with the lowest levels of education do not have employment, only half of them is active in agriculture. This data indicate that even when they are unemployed, women generally do not turn to agriculture as a source of income. Also, we can hardly speak about the entrepreneurial ambitions, which is probably due to the low level of education, lack of ideas or funding.

Regarding the problem of additional education and training, more than 3/4 of women in the rural areas did not attend training or courses after completing their education. The highest need for additional education is identified in women with the highest level of education (more than 50%), while only 7,6% of women with the lowest level of education expressed the need for additional training and education. It is interesting that the majority of them is not interested in any form of additional training. Women with secondary education who have not completed courses stated that they would engage in additional training in the future. Above all, they are interested in a training for improvement of computer skills (over 50%) and for the English language course. This indicates that the propensity to self-employment is in a relation to the degree of education, but that it does not apply to agricultural activity. This is evident from the data that women are almost indifferent to courses in the field of managing household and cooperative. Under these conditions it is difficult to expect that the entrepreneurial spirit of women in the area of agricultural activities will develop soon (<http://www.zenenaselu.org/>).

The most authoritative and the worst indicator of the status of women in the rural areas is their property portfolio. In most cases (61%) they do not own or co-own the property in which they live. It is alarming that farms are usually not registered to women and that 4/5 of respondents do not possess ownership of the property. Data from the Treasury (Ministry of Finance RS) show that only 26% of the total number of registered farms in Vojvodina is owned by women (<http://www.zenenaselu.org/>).

Basically it could be said that the life of women in rural areas of Vojvodina is characterized by:

- Gender property inequalities in the rural area of Vojvodina are very prominent, whereby farms are not registered to women in most cases
- Women often do not make decisions about agricultural production, although they are included in the production
- Although they are interested in the existence of cooperatives, women in the rural areas of Vojvodina do not show intention not need to engage in entrepreneurial activity
- A significant number of women do not have health insurance nor individually contribute to the retirement fund
- Women generally do not make financial decisions on the farm and have limited access to financial resources. The only form of social protection for them is often child benefit.
- Taking care of children, the elderly and households were entirely left to the women
- Traditional manner and lifestyle is still expressed, which includes a strong patriarchal relations.

If women spend their free time in a passive way, renewing energy for agricultural and domestic activities for the next day, with the patriarchal system of values, one can hardly expect any changes, especially changes pertaining to entrepreneurship. The first and most important change must occur in the minds of these women about the possibility of their autonomous and active approach to work and life. For this, in addition to written policies, concrete help of society and the family environment is needed.

## **Conclusion**

Entrepreneurship as one of the main characteristics of modern business has a direct impact on economic growth. Female entrepreneurship, as a cross-cultural phenomenon, is particularly interesting phenomenon that received adequate attention at the end of the twentieth century. Although there are universal determinants that act on entrepreneurial behaviour regardless of gender identity, the fact is that male entrepreneurship is considerably more prevalent in commercial structures. Female entrepreneurship is still directly related to family responsibilities. There are specific motives that “give a strong boost” to women in starting business. These motives include financial and other forms of independence above all, but also a desire for control over their free and working hours, business opportunity on the basis of past business experience, the desire to prove their value in society, discrimination of women business skills, job loss and many others drivers.

When it comes to measuring social wealth, and thus the wealth of all members of society, regardless of gender, GDP is the most common but not the best choice as an indicator of welfare in a society. This is a macroeconomic indicator, which essentially does not give information about the life of individuals at micro level. Since it was developed a relatively long time ago, traditionally it quantifies the wealth of society. A much more comprehensive indicators that measure all forms of (non) material wealth of society were created more recently. The growth of the sustainable development concept has influenced on the creation of the indicator Beyond GDP, and following this indicator a number of new indicators appeared: the Genuine Progress Indicator - GPI, Human Development Index - HDI and many other, because during the XXI century analysis on this topic was intensified. Indicators for measuring gender inequality Gender-related Development Index - GDI and Gender Empowerment Measure - GEM were developed back in the 1995.

Several studies pointed out to the unfavourable position of women in the rural areas, regardless of whether analysis was conducted on the territory of Republic of Serbia as a whole or on the territory of AP Vojvodina. The survey results together with other research indicated that the emergence of new female entrepreneurs is not expected in the near future regarding agricultural production. Traditional and patriarchal way of life, the lack of education, absence from additional courses, lack of own financial resources, the primary concern of the household, absence in decision making process

about the farms, lack of ownership and similar facts only amplified the need for changes in this area. It is clear that at this moment we cannot talk about gender equality in the rural areas in Serbia or in Vojvodina.

To improve this situation it is necessary to take a series of measures. The existing institutional framework either is not implemented or is not adequate and it has not given satisfactory results. In respect to this, it should be considered to create inter-sectoral body or a part of a ministry (e.g. The Ministry of Agriculture or the Ministry of Labour and Social Policy) that will deal with these issues and will encourage the registration of farms and property to women, especially if men of the farm are permanently employed. It is necessary to adopt the Law on Gender Equality and mechanisms to support the development of women's cooperatives.

As everything starts from self-awareness of the possibilities for progression, there is a need to initiate various forms of women education, depending on preferences, age, level of education and similar. This way the impact on raising knowledge about the importance of ownership of real estate will be achieved. Although a small number of women is willing to engage in entrepreneurship in the rural areas, these potential female entrepreneurs should not be left to themselves, but they should be motivated by forming a business incubator for women and by providing them and incorporating them into various guarantee funds.

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## Mogućnosti razvoja ruralnog ženskog preduzetništva

### APSTRAKT

*Cilj rada je bio je da se analizira položaj žena u ruralnom području Srbije. Anketa i druga istraživanja su vršena više puta od 2007 do 2013. godine. Ove studije različitih autora i donatora, na žalost su dalje manje-više istu sliku: položaj žena u ruralnom području Srbije je u veoma lošem stanju. Kako se seoska gazdinstva mahom nalaze na teritoriji Vojvodine, i u radu je dat akcenat na žene iz ovog područja. Položaj žena u društvu se preslikava na položaj žena na selu. Veoma su retke žene koje se bave preduzetništvom. To je jednim delom u zavisnosti od stepena obrazovanja a drugim delom u zavisnosti od posedovanja finansijskih sredstava za realizaciju preduzetničke ideje. Uočen je nedostatak svesti i volje za pokretanjem samostalnog biznisa kod žena koje žive u ruralnom području. Iako je Srbija potpisnik različitih međunarodnih konvencija, koje je obavezuju na ravnopravnost polova, strategije donešene na nivou Srbije ili Vojvodine nisu doživele svoje otelotvorenje u praksi. To svakako utiče na nespremnost žena da se upuste u preduzetnički pokušaj, a broj preduzetnica između dva anketa istraživanja (2007. i 2003. godine) se smanjio. Da bi se situacija poboljšala nužno postoji potreba različitim oblicima edukacije žena u zavisnosti od sklonosti, godina, stepena obrazovanja i slično. Ipak postoji mali broj žena koji je spreman da se u ruralnom području upusti u preduzetništvo. Potencijalne preduzetnice ne treba pustiti da se same bore, nego je potrebno formirati biznis inkubatore za žene odnosno, obezbediti im pristup odlučivanju i formirati specijalne garancijske fondove. Korišćene metode istraživanja su: desk istraživanja, analiza anketa koje su ranije urađene na reprezentativnom uzorku preduzetnica i menadžerki i kvalitativno istraživanje. Kako je u radu je upoređeno više anketa sa istom temom, urađenih od strane različitih autora i fondova, u različitim vremenskim periodima, značaj rada je što je na jednom mestu ukazao na razlike u promeni ponašanja preduzetnica i menadžerki u prostoru i vremenu, odnosno ukazao je na promenu u ženskom preduzetništvu u različitim uslovima. Naime, žensko preduzetništvo u Srbiji se nalazi u lošijoj poziciji danas, nego pre 2007. godine.*

**KLJUČNE REČI:** *preduzetništvo, rodna ravnopravnost, ruralni razvoj, preduzetnice, društveni razvoj, održivo društvo, seoska populacija žena*

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