



A study on entrepreneurial socio economic activities of rural and urban women entrepreneurs

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Abstract

Women entrepreneurs face a far-reaching range of obstacle and challenges, It is a general belief in many cultures that the role of women is to build and maintain the homely affairs like task of fetching water, cooking and rearing children. Since the turn of the century, the status of women in India has been changing due to growing industrialization, globalization, and social legislation. With the spread of education and awareness, women have shifted from kitchen to higher level of Professional activities. The paper aims to analysis the entrepreneurial activities of rural and urban women entrepreneurs in Karnataka. Rural and urban women's constitutes the family, which leads to society and nation. Social and economic development of women is necessary for overall economic development of any society. Entrepreneurship is the state of mind which every women has in her but has not been capitalized in India in way in which it should be, due to change in environment, now people are more comfortable to accept leading role of women in our society. Women entrepreneur is gaining importance in India in the wake of globalization and economic liberalization. This study examines the difference between the entrepreneurial activities of rural and urban women entrepreneurs, the study tries to evaluate the role of rural and urban women entrepreneurs in economic development – determine the problem and examine the challenges faced by rural and urban women entrepreneurs, to highlight the factors and major constraints faced by women entrepreneurs, finally to draw conclusions and suggestions.

Keywords: women entrepreneurs, role of women entrepreneur, entrepreneurial activities

1. Introduction

Women are generally perceived as home makers with little to do with economy or commerce. But this picture is changing. In modern India, more and more women are taking up entrepreneurial activity especially in medium and small scale enterprises.

Even as women are receiving educations, they face the prospect of unemployment. In this background, self employment is regarded as a cure to generate income. The planning commission as well as the Indian government recognizes the need for women to part of the mainstream of economic development. Women entrepreneurship is seen as an effective strategy to solve the problem of rural and urban poverty.

Women Entrepreneurs

Women entrepreneurs in India are handicapped in the matter of organizing business on account of their generally low levels of skills and for want of support system. The transition from homemakers to sophisticated business women is not that easy.

In the knowledge of economy the trend is changing. Women across India are showing an interest to be economically independent. Women are coming forth to the business arena with ideas to start small and medium enterprises.

2. Statement of Problems

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent

occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them.

3. Objectives of the study

The study is planned with the following objective

To study of women entrepreneurs

- To study the entrepreneurial socio-economic activities of rural and urban women entrepreneurs in economic development
- To determine the problems and challenges of rural and urban women entrepreneurs
- To know the factors affecting development of rural and urban women entrepreneurs
- To suggestion for development of rural and urban women entrepreneurs in enterprises startups,

4. Scope (or) usefulness of the present study

The present study will be useful in the sense that it helps in understanding the performance of the rural and urban woman entrepreneurs in economic development and role of rural and urban women entrepreneurs develop in creation of entrepreneurship in the study area. The study conducted in kolar district and Bangalore urban women entrepreneurs.

5. Methodology

The research methodology resorted to was descriptive-cum-

analytical one. Beside, to elicit opinion survey method was also considered. it is descriptive because the researcher identified all variable in rural and urban women Entrepreneurs and described their features.

Further on the basis analytical study, the performance and modus operandi of rural and urban Women Entrepreneurs have been critically studied to identify the pros and cons of the concept “Rural and Urban Women Entrepreneurs”

5.1 Tools for primary data

The primary data have been collected through survey. Personal interviews with the use of well-structured questionnaire and interview guide

The secondary data for the study were collected from books, journals, magazines, newspaper, Internet, articles and the line.

5.2 Sample Design

The Universe/population of the study includes The list obtained from registered firms of rural and urban Women Entrepreneurs in Karnataka.

5.3 Simple size

Around 100 Women entrepreneurs interacted in among them 50 is rural and 50 is urban women entrepreneurs at Karnataka to seek opinion on various women entrepreneurs at Karnataka.

5.4 Sampling Technique use

Women entrepreneur: Stratified random sampling and cluster sampling

5.5 Plan of Analysis

The collected primary data on the topic have been analyzed by using statistical tools and techniques such as percentage, average, Wherever necessary tables, graphs, charts have been used to make the data presentable in a Regression and ANOVA statistical tool adopted to easy and better understanding of the concepts and topics of the study.

6. Analysis and interpretation

Analysis of Prospects and Challenges of Rural and Urban Women Entrepreneurs The challenges faced by rural and urban women entrepreneurs while conducting entrepreneurship or business are assessed here based on Primary data; which was collected from five villages and five urban areas of Kolar district.

This part the researcher analyses Profile/Socio-economic background of the rural and urban women respondents.

Analyze the Motivational factors that influence rural and urban women become an entrepreneurs Analyze the major prospects and challenges of rural and urban women entrepreneurs Demographic profile is playing very important role in the prospects and challenges of rural and urban women entrepreneurs.

Table 1: Shows the demographic profile of rural and urban women entrepreneurs

Demographic Factor	Characteristics	Rural Women Entrepreneurs (N=50)		Urban Women Entrepreneurs (N=50)	
		Resp.	Perc.	Resp.	Perc.
		Age	BELOW 20	00	00
	21-30	10	20	01	36
	31-40	20	40	14	28
	41-50	08	16	12	24
	ABOVE 50	12	24	06	12
Total		50	100	50	100
Marital status	Married	37	74	23	46
	Unmarried	13	26	27	64
Total		50	100	50	100
education	Up-to HSC	30	60	10	20
	Degree	11	22	33	66
	PG Degree	06	12	07	14
	Professional	00	--	--	--
	Others	03	06	--	--
		50	100	50	100
Size of Family	Three	12	24	30	60
	Four to Five	20	40	15	30
	Six to Seven	10	20	05	10
	Eight to Nine	08	16	--	--
	Above Nine	00	--	--	--
Total		50	100	50	100
Annual Income	Below -Rs.20000	29	38	05	10
	Rs. 20000 to 40000	12	24	20	40
	Rs.40000 to 60000	09	18	25	50
	Rs.60000 to 80000	--	--	--	--
	Above Rs.80000	--	--	--	--
Total		50	100	50	100

Source: Primary data

It is clear from table that age of the respondents is the rural and urban women entrepreneurs are in the group of above 50 is maximum 24 per cent (10 respondents) and 41-50, 16 percent of respondents are rural, minimum of 16 per cent and 12 per cent of respondents are rural and urban

respectively. According to marital status of the respondents is maximum 74 per cent (37 respondents) and 64 per cent (27 respondents) and minimum of 26 per cent (13 respondents) and 46 per cent (23 respondents) in both the areas. Taking into consideration of educational qualification

is maximum are up to HSC is 60 per cent (30 respondents) and in urban the maximum of respondents are degree holders is 66 per cent (33 respondents) and minimum qualification of rural women entrepreneurs are from other is 06 per cent (03 respondents) and 14 per cent (07 respondents) are qualified with pg degree from urban area. Later taken family size of the respondents' maximum of the respondents from joint family is 40 per cent (20 respondents) are from six to eight members in family in rural and 60 per cent (30 respondents) are from nuclear family is only three members in a family in urban and minimum of 16 per cent (08 respondents) are having a

family size of eight to nine in rural areas and 10 per cent (05 respondents) are joint family of six to seven members in a family are from rural and urban. Finally taken annual income of the respondents is maximum 38 per cent (29 respondents) are from rural have annual income of below-20,000 and 50 per cent (25 respondents) are from urban have a annual income of 40,000 – 50,000 as well as in minimum of 18 per cent (09 respondents) are from rural have a annual income between 40,000-60,000 and 10 per cent (05 respondents) are from urban having a annual income below-20,000

Table 2: Reasons for Rural and Urban Women Becoming Entrepreneurs

S. No.	Reason	Rural Women Entrepreneurs	Urban Women Entrepreneurs
1	Innovative thinking	32	23
2	Self-identity and social status	34	45
3	Education and qualification	50	49
4	Support of family members	45	23
5	Role model to others	43	23
6	Success stories of friends and relatives	47	45
7	Bright future	35	36
8	Need for additional income	28	45
9	Family occupation	29	34
10	Government policies and procedures	13	35
11	Freedom to take own decision and be independent	44	36
12	Employment generation	45	34
13	New challenges and opportunities for self-fulfillment	35	34

Table 3: Regression Statistics

Multiple R	0.005545736
R Square	3.07552E-05
Adjusted R Square	-0.099966169
Standard Error	11.03915389
Observations	12

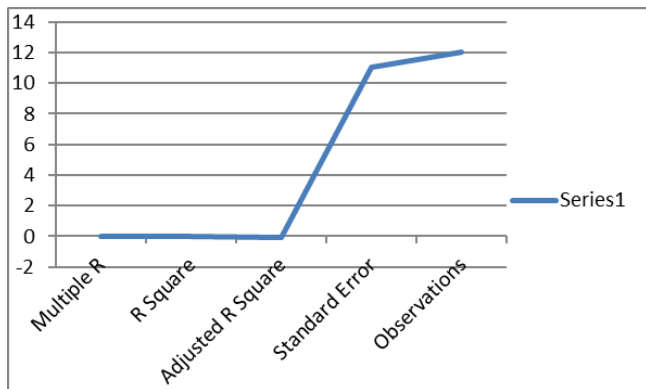


Fig 1

Table 4: ANOVA

	df	SS	MS	F	Significance F
Regression	1	0.03748	0.03748	0.000308	0.986353
Residual	10	1218.629	121.8629		
Total	11	1218.667			

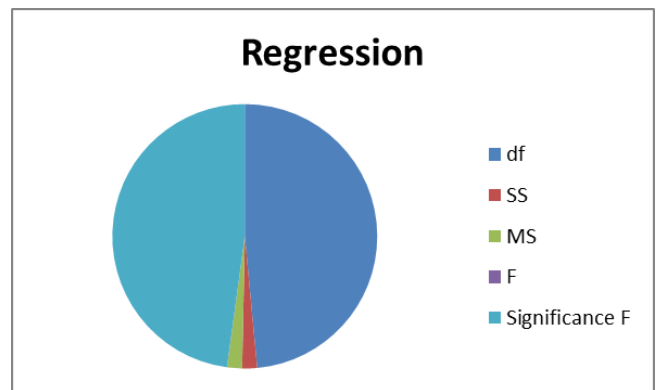


Fig 2

Table 5

	Coefficients	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	37.59042495	2.5057	0.031141	4.16396	71.0168902	4.1639597	71.0168902
23	-0.007027561	-0.01754	0.986353	-0.89988	0.88582756	-0.899883	0.88582756

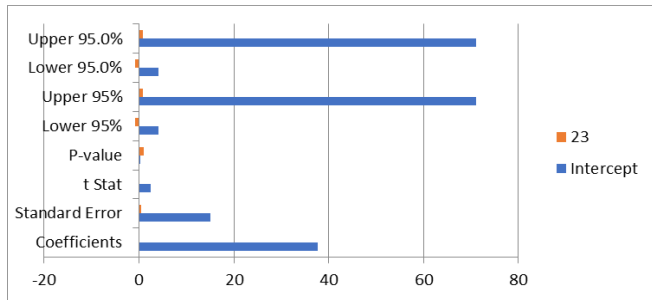


Fig 3

Source: Primary data and Calculated data because of their employment generation, in urban women entrepreneurs employment generation and new challenges and opportunity need for additional income, it has been obtained first rank, second rank has been obtained by family occupation, in urban women entrepreneurs responded for self-identity and social status, third rank has been obtained by rural women entrepreneurs support of family members and urban women responded for innovative thinking, fourth rank has been

obtained by educational and qualification and need for additional income and urban women responded educational and qualification, support of family and family occupation and government policies and process, fifth rank has been obtained by self-identity and social status and urban women responded for success stories of friends and relatives and bright future, sixth rank has been obtained for success stories of friends and relations by rural women entrepreneurs only. Seventh rank is obtained from bright future by rural women entrepreneurs, eighth rank is obtained from freedom to take own decision and be independent there is no ranking obtained by urban women entrepreneurs, last rank is obtained from government policies and procedure and there is no ranking by urban women entrepreneurs. Among the rural women entrepreneurs and urban women entrepreneurs, Majority of the rural women entrepreneurs are selected the educational and qualification and need for additional income and urban women entrepreneurs select the business for educational and qualification, support of family, family occupation and government policies and process.

Table 6: Factor influencing rural and urban women entrepreneur

Factor affecting in development of rural and urban women entrepreneurs	Rural Women Entrepreneurs	Urban Women Entrepreneurs
i. Technical knowledge	23	34
ii. Available of market	45	24
iii. Financial strenght	34	29
iv. Position of compensation	45	34
v. Priority of product	45	34
vi. Seasonal stability	36	38
vii. Restriction on import	23	25
viii. Supply of raw materials	45	23
ix. Availability of incentive subsidy	34	23
x. Ancillary products	23	34
xi. Locational advantages	34	35
xii. Licensing system	24	24
xiii. Government policy	35	23

Table 7: Regression Statistics

Multiple R	0.077983
R Square	0.006081
Adjusted R Square	-0.09331
Standard Error	8.985045
Observations	12

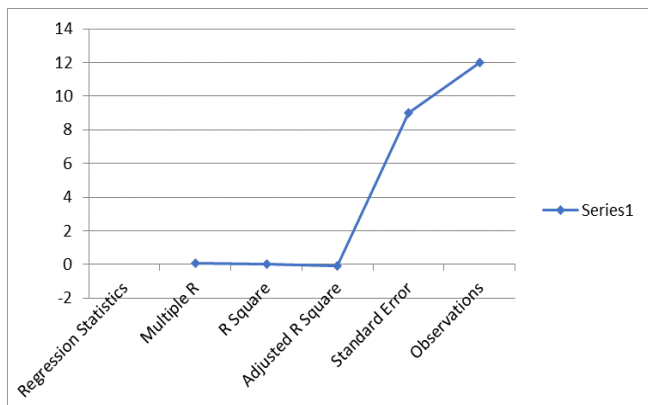


Fig 4

Table 8: ANOVA

	df	SS	MS	F	Significance F
Regression	1	4.939608	4.939608	0.061186	0.809635701
Residual	10	807.3104	80.73104		
Total	11	812.25			

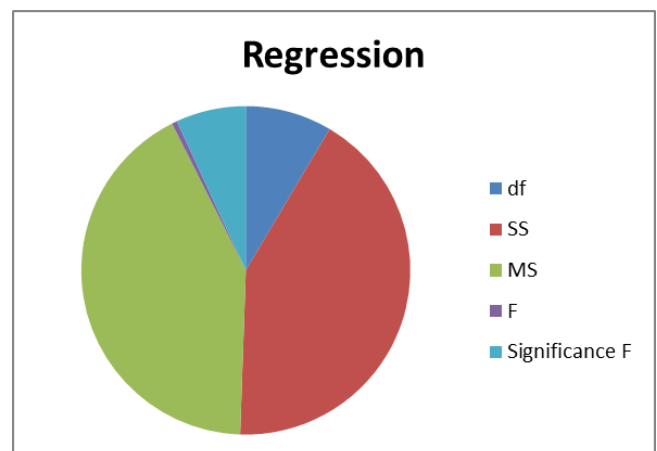


Fig 5

Table 9

	Coefficients	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	31.89881	2.312519	0.043321	1.163938027	62.63369187	1.163938027	62.63369187
34	0.116226	0.247358	0.809636	-0.930709208	1.16316135	-0.930709208	1.16316135

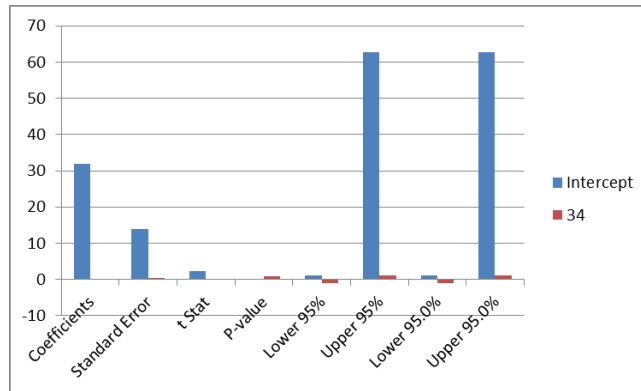


Fig 6

Challenges Faced by Rural and Urban Women Entrepreneur SRS

Rural and Urban women entrepreneur’s performance is not

as much progressive as desired due to various challenges faced by them such as:

Table 10: Challenges Faced by Rural and Urban Women Entrepreneurs

S. No.	Challenges Rural Women Entrepreneurs Urban Women Entrepreneurs	Rural Women Entrepreneurs	Urban Women Entrepreneurs
		Resp. rank	Resp. rank
1	Personal challenges	20	32
2	Social challenges	30	22
3	Financial challenges	40	26
4	Marketing challenges	15	7
5	Managerial challenges	23	56
6	Technological challenges	44	34
7	Competition challenges	23	12
8	Lack of mobility challenges	34	36
9	Educational challenges	44	49
10	Accounting challenges	45	43
11	Lack of knowledge challenges	34	45

Table 11

Regression Statistics	
Multiple R	0.502076839
R Square	0.252081152
Adjusted R Square	0.158591296
Standard Error	9.520911952
Observations	10

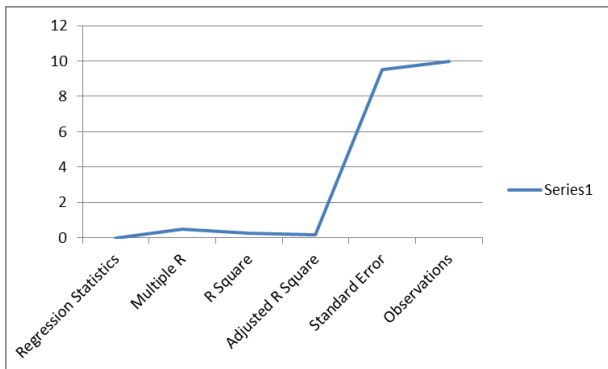


Fig 7

Table 12: ANOVA

	df	SS	MS	F	Significance F
Regression	1	244.4178848	244.4178848	2.696348	0.139204624
Residual	8	725.1821152	90.6477644		
Total	9	969.6			

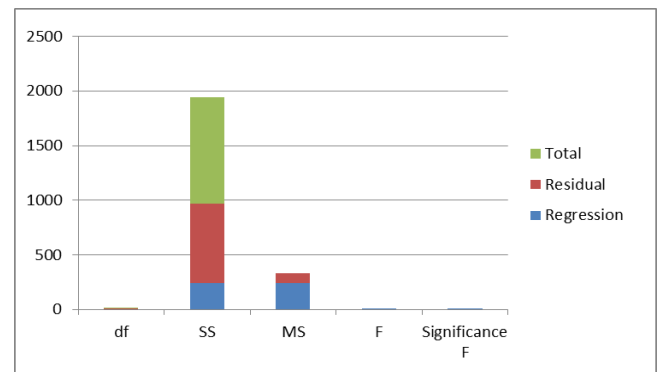
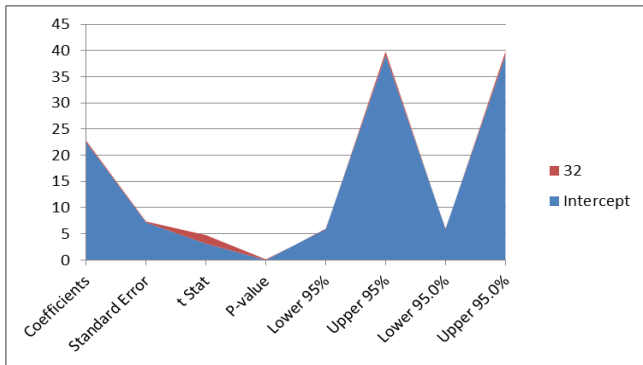


Fig 8

Table 13

	Coefficients	t Stat	P-value	Lower 95%	Upper 95%	Lower 95.0%	Upper 95.0%
Intercept	22.50266552	3.13524916	0.013899	5.953206948	39.05212409	5.953206948	39.05212409
32	0.324161651	1.642055916	0.139205	-0.131071389	0.779394691	-0.131071389	0.779394691



Source: Primary data

Fig 9

It was asked to the respondents, out of above challenges or constraints, among the rural women entrepreneurs, majority of the rural women entrepreneurs face financial, technological, competition and education qualification, urban women entrepreneurs are face personal, social, managerial and educational challenges. Apart from this the first rank in obtained by rural women entrepreneurs are lack of knowledge challenges and urban women entrepreneurs facing technological challenges, second rank is obtained by rural women entrepreneurs are facing financial, competition and educational and urban women entrepreneurs are financial, competition and lack of mobility challenges. Third rank is obtained by rural women entrepreneurs accounting challenges and urban women entrepreneurs are facing personal, social and educational, fourth rank is obtained by rural and urban women entrepreneur are personal and social challenges and urban women entrepreneurs are facing marketing and lack of knowledge, fifth rank is obtained by rural women entrepreneurs are facing marketing, last rank is obtained by rural and urban women entrepreneurs are managerial and lack of mobility challenges and accounting challenges respectively,

7. Findings

Majority of 24 per cent (10 respondents) and 41-50, 16 percent of respondents are rural. According to marital status of the respondents is maximum 74 per cent (37 respondents) and 64 per cent (27 respondents) in both the areas. Taking into consideration of educational qualification is maximum are up to HSC is 60 per cent (30 respondents) and in urban the majority of respondents are degree holders is 66 per cent (33 respondents) and. Later taken family size of the respondents' majority of the respondents from joint family is 40 per cent (20 respondents) are from six to eight members in family in rural and 60 per cent (30 respondents) are from nuclear family is only three members in a family in urban and Finally taken annual income of the respondents is majority 38 per cent (29 respondents) are from rural have annual income of below-20,000 and 50 per cent (25 respondents) are from urban have a annual income of 40,000 – 50,000

Majority of the rural women entrepreneurs are selected the educational and qualification and need for additional income and urban women entrepreneurs select the business for

educational and qualification, support of family, family occupation and government policies and process.

Majority of the rural women entrepreneurs face financial, technological, competition and education qualification, urban women entrepreneurs are face personal, social, managerial and educational challenges.

8. Conclusion

It can be said that today we are in a better position wherein women participation in the field of entrepreneurship is increasing at a considerable rate. Efforts are being taken at the economy as brought promise of equality of opportunity in all spheres to the Indian women and laws guaranteed equal rights of participation in political process and equal opportunities and rights in education and employment were enacted It is evident from the study that

rural and urban women are ready to face the challenges associated with setting up of business. Society is very much receptive to the concept of women entrepreneur, so is the family. Women are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Women education is contributing to a great extent to the social transformation. The future will see more women venturing into areas traditionally dominated by men. The socio background including factors, type and mode of business, training programmes are the important problems of women entrepreneurs in Karnataka.

9. Suggestion

Suggestions of The Study On the basis of the above mentioned problems faced by women entrepreneurs and various other problems too, there is a provision of a number of solution measures to overcome the aforesaid problems. Such solutions or remedies can be well understood as under. In the initial stages rural and urban women entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid-way. For rural women entrepreneurs need proper training institutes for enhancing their level of work-knowledge, skills, risk-taking abilities, enhancing their capabilities comparing to urban women entrepreneurs. For rural women entrepreneurs need standards of education in general as well making effective provisions for their training, practical experience and personality development programmes, to improve their over-all personality standards comparing to urban women entrepreneurs. Self-help groups of women entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem of rural and urban women entrepreneurs. Rural women entrepreneurs face minimum legal procedure to get the financial assistance from government but urban women entrepreneurs face lot of legal procedure to get the financial assistance, so the government may minimize the legal procedure of at the time of issuing financial assistance to urban women entrepreneurs. At the district level, a separate rural and urban women's organization can be formed so as to help women entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies,

concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility counselling and follow up guidance.

The reasons for rural and urban women entrepreneur are ranked on the bases of respondents review maximum of women entrepreneurs are suffering from many challenges so there is requirement of training and development by government to develop the entrepreneurial activity as well as to overcome the challenges faced by both rural and urban women entrepreneurs.

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