

A COMPARATIVE ANALYSIS OF RURAL AND URBAN WOMEN ENTREPRENEURS IN HYDERABAD

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ABSTRACT

Entrepreneurs play a key role in economic activity. They have skills and good new ideas to market and make the right decisions to make the idea. In this dynamic world, women entrepreneurs are a significant part of the global expedition for sustained economic development and social progress. Due to the growing industrialization, urbanization, social legislation and along with the spread of higher education and awareness, the emergence of Women owned businesses are highly increasing in the economies of almost all countries. The increasing presence of women in the business field as entrepreneurs has changed the demographic characteristics of business and economic growth of the country. Women entrepreneurs faces many genders related challenges they face in the competitive business world with their male counterparts. Even, women enterprises are playing a more active role in the society and in the economy. This study focused on the role and contribution of women entrepreneurs, women entrepreneur's capability and performance, government initiatives and promotions and problems faced by urban and rural women entrepreneurs and suggestions for future prospects for development of women entrepreneurs, especially in the region of Hyderabad.

Key Words: Women entrepreneurship, Economic growth, Women empowerment, Urban and Rural entrepreneurship, Entrepreneur's capabilities.

1.INTRODUCTION

The increasing presence of women in the business field as entrepreneurs over the past two decades has changed the demographic characteristics of business and overall economic growth in the country. However, the entrepreneurial world in India is still dominated by men. Female entrepreneurs are concentrated in the areas of small-scale entrepreneurship characterized by limited growth and tend to be home-based. Their role in the large scale and technology-based industries is still quite limited. Many research studies point out that one of the major factors restricting the growth of women enterprises in India is lack of finance. Women often have fewer opportunities than men to gain access to credit for various reasons including lack of collateral, an unwillingness to accept household assets as collateral and negative perceptions of women entrepreneurs by loan officers in the absence of credit ratings and a proper business plan. A general lack of experience and exposure, heavy paperwork and high

transaction cost associated with accessing credit also restricts women from venturing out and dealing with banking institutions. As a result, they usually depend on the family members or informal sources for their capital requirements which restricts the growth and survival of their enterprises.

OBJECTIVE

To study the factors that influences the women entrepreneur's performance in between rural urban regions in Hyderabad.

HYPOTHESIS

There is a positive impact of socio-economic status of women entrepreneurship between rural and urban regions in Hyderabad.

METHODOLOGY

The design of the present plot study is descriptive and analytical in nature. The data which is required for the analysis and that could fulfill our objectives has been collected mainly from two sources, viz 1) primary and 2) secondary data.

Primary data is collected from the women entrepreneurs, who are residing in both urban and rural areas of Hyderabad through interviews and discussions regarding different aspects of the women entrepreneur's empowerment and performance.

This study purpose 50 sample entrepreneurs have collected data with simple and random sampling.

For assessing the behavior of data and reliability the statistical techniques have been used such as statistical descriptions, correlation, Monova, chi- square test is used for this study. For these statistical measures are calculated by using SPSS software.

SCOPE AND LIMITATION

The below mentioned are the constraints, which are carried out for the study

- a. The collection of data analysis is restricted to both urban and rural areas of Hyderabad region only.
- b. The study is limited by time constraints.

Analysis of impact of Women Entrepreneurship on woman empowerment of Urban and Rural Regions.

This part of study discusses and analyzes the impact of women entrepreneurship on woman empowerment of Urban and Rural Regions. There are four major factors considered from main study to differentiate the women entrepreneurship performance between urban and rural entrepreneurs. Selected factors of women entrepreneur's business performance measures are 1. business performance 2. business challenges 3. business opportunities 4. business success. Each factor Likert-type scaling questionnaire consisting of five-point scale and options are 1. Strongly Agree 2. Partially Agree 3. Agree 4. Disagree 5 Strongly Disagree. These factors are analyzed and presented, here under Table.

A Comparative Analysis Of Rural And Urban Women Entrepreneurs In Hyderabad

Table										
Description	Urban Entrepreneurs					Rural Entrepreneurs				
Factors/Options	1	2	3	4	5	1	2	3	4	5
Business Performance	10 (40)	5 (20)	4 (16)	4 (16)	2 (8)	10 (40)	6 (24)	5 (20)	2 (8)	2 (8)
Business Challenges	11 (44)	9 (36)	4 (16)	1 (4)	0 (0)	9 (36)	7 (28)	4 (16)	4 (16)	1 (4)
Business Opportunities	10 (40)	7 (28)	4 (16)	3 (12)	1 (4)	8 (32)	9 (36)	6 (24)	2 (8)	0 (0)
Business Success	10 (40)	11 (44)	3 (12)	1 (4)	0 (0)	6 (24)	7 (28)	6 (24)	4 (16)	2 (8)
*Reliability Test Score (Cronbach's Alpha)	0.959 (Score above 0.9 is excellent)					0.943 (Score above 0.9 is excellent)				

Source: Primary Data

* Computed Values

The values in brackets indicate that Percentage of Response

The above Table-1 shows the percentage distribution of women entrepreneurship on woman empowerment of urban and rural areas in Hyderabad region. Business Performance is one of the factor, which is measured the women entrepreneurship on empowerment impact between urban and rural regions in Hyderabad.

It can be seen from region wise sample; Urban Region out of 25 sample; strongly agree 10 (40 percent), partially agree 6 (24 percent), agree 5 (20 percent), disagree 4 (16 percent), and strongly disagree 2 (8 percent). Whereas, Rural Region out of 25 sample; strongly agree 10 (40 percent), partially agree 6 (24 percent), agree 5 (20 percent), disagree 2 (8 percent), and strongly disagree 2 (8 percent).

Business Challenges, which is measured the women entrepreneurship on empowerment impact between urban and rural regions in Hyderabad.

It can be seen from region wise sample; Urban Region out of 25 sample; strongly agree 11 (44 percent), partially agree 9 (36 percent), agree 4 (16 percent), disagree 1 (4 percent), and strongly disagree 0 (no percent). Whereas, Rural Region out of 25 sample; strongly agree 9 (36 percent), partially agree 7 (28 percent), agree 4 (16 percent), disagree 4 (16 percent), and strongly disagree 2 (8 percent).

Business opportunities factor, which is measured the women entrepreneurship on empowerment impact between urban and rural regions in Hyderabad.

It can be seen from region wise sample; Urban Region out of 25 sample; strongly agree 10 (40 percent), partially agree 7 (28 percent), agree 4 (16 percent), disagree 3 (12 percent), and strongly disagree 1 (4 percent). Whereas, Rural Region out of 25 sample; strongly agree 8 (32 percent), partially agree 9 (36 percent), agree 6 (24 percent), disagree 2 (8 percent), and strongly disagree 0 (no percent).

Business Success factor, which is measured the women entrepreneurship on empowerment impact between urban and rural regions in Hyderabad.

It can be seen from region wise sample; Urban Region out of 25 sample; strongly agree 10 (40 percent), partially agree 11 (44 percent), agree 3 (12 percent), disagree 1 (4 percent), and strongly disagree 0 (no percent). Whereas, Rural Region out of 25 sample; strongly agree 6 (24 percent), partially agree 7 (28 percent), agree 6 (24 percent), disagree 4 (16 percent), and strongly disagree 2 (8 percent). Furthest, it is observed that all four factors; Cronbach's Alpha Reliability Test Score is excellent for urban and rural regions in Hyderabad of this pilot study sample.

Chi-Square Analysis for Pilot Study

This chi-square measures to compare a collection of definite data with some hypothetical expected distribution. It is a statistical test commonly used to compare observed data with data we would expect to obtain according to a specific hypothesis. The chi-square test is testing the null hypothesis, which explained that there is no difference between the expected and observed result. This point of study is to find the positive impact of demographic profile on entrepreneurship on women empowerment in Hyderabad is taken four sub-hypotheses, which are tested by using chi-square test by considered demographic variables and other variables:

The formula for calculating chi-square = $(O - E)^2 / E$

Testing of hypotheses with Women Entrepreneur's Business Performance between urban rural areas of Hyderabad

CHI-SQUARE ANALYS

Variables	Sub Hypothesis	Chi-Square	Hypothesis Result	Significance
Business Performance (S ₁)	Business performance is different between rural and urban Entrepreneurs	1.96	Accepted	0.7435
Business Challenges (S ₂)	Business Challenges are different between rural and urban Entrepreneurs	2.23	Accepted	0.6933
Business Opportunities (S ₃)	Business Opportunities are different between rural and urban Entrepreneurs	10.05	Rejected	0.9016

Source: Computed

* *Significant at 5% level, the result is not significant at $p < 0.05$.*

Critical Value $F_{\alpha, 0.05, (4)}$ is **9.49

Inference: It can be seen from the above table No-6, shows that the chi-square values of given third hypothesis of study has four sub hypotheses relating to women entrepreneur's business performance. Which includes business performance, business challenges, business opportunities and business success?

By applied Chiquare test, it is indicated that all four sub-hypotheses of women entrepreneur's business

performance as variables are tested to find the difference of the women entrepreneurs' business performance between rural urban regions in Hyderabad. Where, calculated Chi-square values of the four variables less than the critical value, hence all these sub-hypotheses are accepted at 5% level of significance. Therefore, it is observed that business performance, business challenges, business opportunities and business success are subjective factors to differentiating the women entrepreneur's business performance between urban and rural areas in Hyderabad. Further, it concluded that as per pilot study revealed that women entrepreneur's business performance is different between urban and rural regions in Hyderabad.

MONOVA Analysis for Women Entrepreneurship on Women Empowerment in Rural and Urban

The table shows Multi Regression unstandardized and standardized coefficients of women

Variables	Unstandardized Coefficients		Standardized Coefficients	
	B	Std. Error	Beta	
Business performance is different between rural and urban Entrepreneurs(x₁)	2.116	.000		
Business Challenges are different between rural and urban Entrepreneurs(x₂)	1.142	.000	.274	
Business Opportunities are different between rural and urban Entrepreneurs(x₃)	1.774	.000	.539	
Business Success is different between rural and urban Entrepreneurs.	1.723	.000	.479	
Business performance is different between rural and urban Entrepreneurs(x₄)	-1.090	.000	-.291	

Entrepreneurship on women empowerment in rural and urban regions is constant and its determinants denoted with x_1, x_2, x_3 and x_4 . It can be seen that business challenges, business opportunities and business success are positive relationship and business performance is being negative relationship with women entrepreneurship on women empowerment. Beta co-efficient for these four parameters are business challenges(0.274), business opportunities (0.539) and business success (0.479) and Business

performance (-0.291). Further, we can see all results were statistically significant ($p=0$) at a level of 0.05.

Hence the women entrepreneurship on women empowerment in rural and urban regions is dependent variable and its independent variables are measured Unstandardized Coefficients in equation format and their degree of impact each variable is summarized as follows:

MONOVA analysis for women entrepreneurship on women empowerment in rural and urban regions

$$\text{Model} = 2.116 + 1.142(x_1) + 1.774(x_2) + 1.723(x_3) - 1.090(x_4)$$

CONCLUSION

- It is observed that selected four personnel, social and economic profile of women entrepreneurs, those are age, education qualifications, earnings capacity and social status are personnel profiles are subjective factors for decide the performance of entrepreneurship on women empowerment between urban and rural areas in Hyderabad.
- It is revealed that women entrepreneur's business performance is different between urban and rural regions in Hyderabad based on the following parameters consisting of business performance, business challenges, business opportunities and business success.
- The major problems of entrepreneurship and women empowerment in Hyderabad, which includes majorly; financial, marketing, social barriers, High Cost of Production, Low Risk Bearing Capacity and lack of government support are identified from this pilot study.