



A COMPARATIVE STUDY ON WOMEN ENTREPRENEURSHIP ATTITUDE AMONG URBAN AND RURAL IN TIRUNELVELI

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Abstract: Entrepreneurship has gained greater significance at global level under changing economic scenario, Global economy in general and Indian economy in particular is poised for accelerated growth driven by entrepreneurship. An entrepreneur is a person who is able to look at the environment, identify opportunities. Many factors like urbanization, technical progress, women education, etc., have profoundly changed these traditional conditions even in a developing country like, India. The researcher to identify the respondent based judgment 60 women from rural and remaining 60 women from urban. A pilot study was conducted before the actual study. The data collected were processed further with the help of the Statistical product and Service Solution SPSS) to analyse and interpret the data in the study. Women entrepreneurial development is one of the important areas. It is well ascertained by policy makers across the countries that strategic development of an economy required equal participation and equal opportunities to all sections and gender.

Keywords: Entrepreneurship, Environmental, Indian Economy and Urbanization

INTRODUCTION

Traditionally, entrepreneurship has been a male-dominated chase however several of today's most impressive and rousing entrepreneurs are women. Many factors like urbanization, technical progress, women education, etc., have profoundly changed these traditional conditions even in a developing country like, India. These days India has been the depiction of women in the top echelons of banking and financial services and many more sectors and even has emerged as powerful entrepreneurs. Women are increasingly becoming conscious of their existence, their rights & their work situations. If the current trends persist, it is possible that in another five years, women will comprise 20% of the entrepreneurial force. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits, rights and also the work situations. The challenges and opportunities provide to the women of digital era are growing rapidly that the job seekers are turning into job creators. In India, although women constitute the majority of the total population, the entrepreneurial world is still a male dominated one.

SIGNIFICANCE OF THE STUDY

The glass ceilings are shattered and women are found indulged in every line of business. The entry of women into business in India is traced out as an extension of their kitchen activities, mainly 30's, Pickle, Powder and Pappad. But with the spread of education

and passage of time women started shifting from 3P's to modern 3E's i.e., Energy, Electronics and Engineering. Skill , knowledge and adaptability in business are the main reasons for women to emerge into business ventures. Women Entrepreneur is a person who accepts challenging role to meet her personal needs and become economically independent.

OBJECTIVES OF THE STUDY

- To know the women entrepreneurship attitude in urban and rural.
- To study the motivating factor influencing the women's Entrepreneurship.
- To study the entrepreneurs attitude among rural women's.
- To examine the entrepreneurial skills among the rural women.
- To assess the problems faced by women entrepreneurs.

METHODOLOGY

SOURCES OF THE STUDY

The data required for the study were collected from both the primary and secondary sources. The primary data has been collected directly from the women by using interview schedule method. The secondary data has been collected from the published journal, books, magazines and websites.

SIZE OF SAMPLING

The 120 samples were selected from rural and urban area in Tirunelveli by using purposive sampling techniques. In purposive sampling, the researcher to identify the respondent based on his or her judgment 60 women from rural and remaining 60 women from urban.

PILOT STUDY

A pilot study was conducted before carrying out actual study. The interview schedules are used in the pilot study among twenty women each from urban and rural area. From the pilot study necessary changes were carried out in the interview schedules for the final administration.

TOOLS FOR ANALYSIS

The data collected were processed further with the help of the Statistical Product and Service solution SPSS) to analyse and interpret the data in the study. The following statistical tools namely mean score analysis and weighted average methods have been used for analysis to interpret the valuable solutions.

RESULT AND DISCUSSION

Age wise Classification

Table -1

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Below 20 years	24	40	14	23	38	32
20-40 years	32	53	44	73	76	63
Above 40 years	04	07	02	04	06	05
Total	60	100	60	100	120	100

Source: Primary Data

The general observation relating to age reveals that out of 120 women respondent 63 per cent are belonging to age group of 20-40 years, 32 per cent are belonging to age group of below 20 years and the remaining 05 per cent are belonging to age group of above 40 years.

Marital Status wise Classification

Table -2

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Married	21	35	24	40	45	38
Unmarried	39	65	36	60	75	62
Total	60	100	60	100	120	100

Source: Primary Data

The overall observation relating to the study provides information that out of the 120 respondents 62 per cent are unmarried and remaining 38 per cent are married.

Educational wise Classification

Table -3

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
No formal education	05	08	07	12	12	10
Below High School level	08	13	05	08	13	11
HSS	07	12	12	20	19	16
Graduate	12	20	10	17	22	18
Post graduate	10	17	06	10	16	13
Professional	06	10	05	08	11	09
Diploma	05	08	07	12	12	10
ITI	07	12	08	13	15	13
Total	60	100	60	100	120	100

Source: Primary Data

The overall observation relating to the study provides information that out of 120 respondent 18 per cent studied graduate, 16 per cent studied high secondary school, 13 per cent studied post graduate and ITI, 11 per cent studied below high school, 10 per cent studied diploma and no formal education and the remaining 09 per cent have professional courses.

Nature of Family wise Classification

Table -4

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Nuclear Family	44	73	24	40	68	57
Joint Family	16	27	36	60	52	43
Total	60	100	60	100	120	100

Source: Primary Data

From overall observation relating to the study provides information that out of the 120 respondents 57 per cent are living in nuclear family and 43 per cent are living in joint family.

Rank in the Family wise Classification

Table -5

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Younger	31	52	42	70	73	61
Elder	29	48	18	30	47	39
Total	60	100	60	100	120	100

Source: Primary Data

Overall observation relating to the study provides information that out of the 120 respondents 61 per cent of the respondent are younger in the family and 39 per cent of the respondent are elder in the family.

Annual Income wise Classification

Table -6

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Below Rs. 50000	32	53	23	38	55	46
Rs. 50000-Rs. 100000	19	32	26	43	45	37
Above Rs. 100000	09	15	11	19	20	17
Total	60	100	60	100	120	100

Source: Primary Data

The overall observation relating to the study provides information that out of the 120 respondents 46 per cent of the respondent family income is below Rs.50000, 37 per cent of the respondent family income is Rs. 50000-Rs. 100000 and remaining 17 per cent of the respondent family income is above Rs.100000

Motivated Person

Table -7

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Family member	15	25	08	13	23	20
Neighbors	08	13	05	08	13	11
Friends and Relatives	05	08	15	25	20	17
Popular business man	06	10	07	12	13	11
Education	07	12	06	10	13	11
Government	10	17	09	15	19	15
Private Agency	09	15	10	17	19	15
Total	60	100	60	100	120	100

Source : Primary Data

The overall observation relating to the study provides information that out of the 120 respondents 20 per cent of the respondent motivated by family members, 17 per cent of the respondent motivated by friends and relatives, 15 per cent of the respondent motivated by government and private agency, 11 per cent of the respondent motivated by neighbors, popular business man and through education.

Type of entrepreneurship wise Classification

Table -8

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Business	24	40	18	30	42	35
Trading	08	13	07	12	15	13
Industrial	10	17	11	18	21	17
Corporate	06	10	14	23	20	17
Agriculture	12	20	10	17	22	18
Total	60	100	60	100	120	100

Source: Primary Data

The overall observation relating to the study provides information that out of the 120 respondents 35 per cent of the respondent type of entrepreneurship is business, 18 per cent of the respondent type of entrepreneurship is agriculture, 17 per cent of the respondent type of entrepreneurship is industrial & corporate and 13 per cent of the respondent type of entrepreneurship is trading.

Amount Invest to start entrepreneurship

Table -9

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Below Rs.50000	23	38	19	32	42	35
Rs.50000-Rs.100000	22	37	25	42	47	39
Rs.100000-Rs.150000	09	15	05	08	14	12
Rs.150000-Rs.200000	02	03	03	05	05	04
Above Rs.200000	04	07	08	13	12	10
Total	60	100	60	100	120	100

Source: Primary Data

The overall observation relating to the study provides information that out of the 120 respondents 39 per cent of the respondent are required investment Rs. 50000-Rs. 100000, 35 per cent of the respondent are required investment below Rs.50000, 12 per cent of the respondent are required investment Rs. 100000-Rs. 150000, 10 per cent out of the respondent are required investment above Rs.200000 and remaining 04 per cent of the respondent are required investment Rs.150000-Rs.200000.

Sources of Fund

Table -10

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Own fund	20	33	08	14	28	23
Friends and relatives	14	23	06	10	20	17
Money lenders	12	20	22	37	34	28
Banks	06	10	14	23	20	17
Institutions agency	08	14	10	16	18	15
Total	60	100	60	100	120	100

Source: Primary Data

The overall observation relating to the study provides information that out of the 120 respondents 28 per cent of the respondent collect fund from money lenders, 23 per cent of the respondent use own fund, 17 per cent of the respondent collect fund from banks and friends & relatives and remaining 15 per cent of the respondent collect fund from institutions agency.

Government Assistance

Table -11

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Yes	32	53	43	72	75	62
No	28	47	17	28	45	38
Total	60	100	60	100	120	100

Source: Primary Data

The overall observation relating to the study provides information that out of the 120 respondents, 62 per cent of the respondents are known about the government assistance and remaining 38 per cent of the respondents are unknown about the government assistance.

Entrepreneurship Training

Table -12

Particulars	Urban		Rural		Total	
	Number of Respondent	%	Number of Respondent	%	Number of Respondent	%
Yes	40	67	27	45	67	56
No	20	33	33	55	53	44
Total	60	100	60	100	120	100

Source Data

The overall observation relating to the study provides information that out of the 120 respondents, 56 per cent of the respondents are known about the entrepreneurship training and remaining 44 per cent of the respondents are unknown about the entrepreneurship training.

Motivating Factor Influencing an Entrepreneurship

Table -13

Factors	High	Medium	Low	Total Mean	Mean Score
Earn money	198	82	13	293	2.441
Economic independence	135	128	11	274	2.283
Social status	180	102	09	291	2.425
Self identity	222	20	06	248	2.067
Family necessity	150	90	25	265	2.208
Role model	159	98	18	275	2.292
Employment	177	76	23	276	2.300
Challenge seeking	153	116	11	280	2.333
Financial assistance	123	112	23	258	2.150
Entrepreneurial experience	156	82	27	265	2.208
Traditional / Hereditary	144	92	26	262	2.183
Urge to achieve	171	98	14	283	2.358
Revival of sick unit	96	112	32	240	2.000
Market potential	135	116	17	268	2.233
More dependents in family	138	102	23	263	2.192
Aspiration about children	111	120	23	254	2.117
Technical knowledge	156	78	29	263	2.192
Use of idle funds	129	116	19	264	2.200
Organizational skills	168	86	21	275	2.292
Encouragement of family members	180	96	12	288	2.400

Source: Primary Data

Out of the 120 women respondent, the respondent high on social status (2.425), earn money (2.441), encouragement of family members (2.400), challenge seeking (2.333), employment (2.300) than economic independence, self identify, family necessity, role model, financial assistance, entrepreneurial experience, traditional / hereditary, urge to achieve, revival of sick unit, market potential, more dependents in family, aspiration about children, technical knowledge, use of idle funds and organizational skills.

Entrepreneurship Attitudes

Table -14

Attitude	SA	A	NO	DA	SDA	Total Mean	Mean Score
My business is the most important activity in my life	340	116	30	14	06	506	4.217
I will do whatever to make my business a success.	185	212	54	14	05	470	3.917
I plan to eventually sell my business	135	144	111	20	10	420	3.500
like to do a significant contribution to the community by developing a successful business.	210	140	72	26	06	454	3.783
I would rather own my own business than earn a higher earnings.	180	176	60	20	20	446	3.717
Owning my own business is more important than having more time to spend with my family.	175	160	54	42	06	437	3.642
rather own my own business than pursue another career.	150	144	105	26	06	431	3.591

an entrepreneur to understand and accept risk to start and operate a successful.	150	172	75	30	07	434	3.617
I would be willing to have conflict with my family	125	140	78	44	12	399	3.325
mortgage my house to provide capital for my business.	125	136	75	34	19	389	3.242

Source: Primary Data

Strongly agree (SA), Agree (A), No opinion (NO), Disagree (DA), Strongly Disagree (SDA)

The 120 women respondent, the respondents strongly agree on my business is the most important activity in my life (4.217) than I will do whatever it takes to make my business a success, I plan to eventually sell my business, I would like to make a significant contribution to the community by developing a successful business, I would rather own my own business than earn a higher salary working for someone else, Owning my own business is more important than having more time to spend with my family, I would rather own my own business than pursue another promising career, It is important for an entrepreneur to understand and accept risk in order to start and operate a successful, I would be willing to have conflict with my family in order to operate my own business and I would mortgage my house to provide capital for my business.

Level of Entrepreneurial Skills

Table -15

Skills	SA	A	NO	DA	SDA	Total Mean	Mean Score
Group Skills	300	140	42	10	06	498	4.150
Technical Skills	150	228	36	30	06	450	3.750
Fund Raising Skills	185	180	72	14	07	458	3.817
Managerial Skills	235	248	63	18	06	570	4.750
Personal Entrepreneurial Skills	200	176	60	16	08	460	3.833
Enterprise Skills	205	172	48	26	07	458	3.817
Behavioral Skills	265	160	39	14	07	485	4.042
Communication Skills	220	156	48	28	07	459	3.825
Listening Skills	255	140	57	20	05	477	3.975
Soft Skills	205	172	60	20	06	463	3.858

Source: Primary Data

Strongly agree (SA), Agree (A), No opinion (NO), Disagree (DA), Strongly Disagree (SDA)

Out of the 120 omen respondent, strongly agree on managerial skills (4.750), group skills (4.150) and behavioral skill (4.042) then technical skills, fund raising skills, managerial skills, personal entrepreneurial skills, enterprise skills, communication skills, listening skills and soft skills.

Level of Problems

Table -16

Problems	High	Medium	Low	Total Mean	Mean Score
Entrepreneurial Problem					
Lack of risk orientation	183	90	14	287	2.392
Lack of knowledge on program	84	146	19	249	2.075
Lack of work responsibility	138	84	32	254	2.117
Lack of self confidence	117	98	32	254	2.117
Lack of imitativeness	114	106	29	249	2.075
Lack of sociability	99	120	27	246	2.050
Lack of inner drive	96	130	23	249	2.075
Lack of analytical skill	114	112	26	252	2.100
Knowledge Problem					
Lack of diversification	120	104	28	252	2.100
Lack of learning Interest	120	104	28	252	2.100
Lack of Exposure	123	106	26	241	2.125
Lack of working capital	102	106	33	237	2.008

Lack of idea on Marketing	114	82	41	225	1.975
Lack of idea on Modernization	87	94	44	242	1.875
Lack of idea on Government assistance	102	108	32	229	2.017
Lack of idea on Innovation	96	90	43	269	1.908
Economic Problem					
Lack of investment	165	78	26	269	2.242
High interest rate	129	112	21	262	2.183
Lack of idea on cost benefit analysis	129	104	25	258	2.105
Lack of working capital	126	112	22	260	2.167
Lack of credit facilities	102	114	29	245	2.042
Constant need of finance	96	120	28	244	2.033
Social Problem					
Family problem	147	88	27	262	2.183
Multi responsibility	114	100	32	246	2.050
Lack of family support	108	116	26	250	2.083
No social recognition	96	118	29	243	2.025
Lack of social contracts	81	118	34	233	1.842
No appreciation of independent decision	108	102	33	243	2.025
Non-cooperation of others	17	104	29	250	2.083
High credit seeking behavior of consumers	111	116	25	252	2.100
Psychological Problem					
Lack of resource sharing ability	141	88	29	258	2.150
Lack of communication skills	96	115	31	244	2.033
Lack of networks	108	88	40	236	1.967
Fear on future	105	108	31	244	2.033
Lack of self motivation	99	106	34	239	1.990
Unbelievable attitude on others	90	70	34	194	1.617
No faith on personal skills	90	70	35	195	1.625
General Problem					
Lack of leisure time	132	114	19	265	2.208
Lack of systematic planning	108	112	28	248	2.067
Lack of credit orientation	99	88	43	230	1.917
Excessive tension	195	70	20	285	2.375
Poor forecasting effort	102	120	26	248	2.067
Health problem	111	92	37	240	2.000
Excess of work burden	114	120	22	256	2.133
Lack of emotional stability	87	120	31	238	1.983
Lack of managerial skills	90	102	39	231	1.925

Source: Primary Data

This table analysis that entrepreneurial problem, out of the 120 women respondent, high on lack of risk orientation (2.3920) than lack of knowledge on program, lack of work responsibility, lack of self confidence, lack of imitativeness, lack of sociability, lack of inner drive and lack of analytical skill. In knowledge problem, out of the 120 women respondent high on lack of diversification (2.125), lack of exposure (2.100), lack of learning interest (2.100), lack of idea on government assistance (2.017) than lack of idea on modernization, lack of idea on marketing, lack of idea on innovation and lack of working capital. As for as economic problem, out of the 120 women respondent high on lack of investment (2.242), high interest rate (2.183) and lack of working capital (2.167) than lack of idea on cost benefit analysis, lack of credit facilities and constant need of finance. In social problem, out of the 120 women respondent high on family problem (2.183) and high credit seeking behavior of consumers (2.100) than multi responsibility, lack of family support, no social recognition, lack of social contracts, no appreciation of independent decision and non-co-operation of others. In psychological problem, out of the 120 women respondent high on lack of resource sharing ability (2.150) than lack of communication skills, lack of networks, fear on future lack of self motivation, unbelievable attitude on others and no faith on personal skills. As far as general problem, out of the 120 women respondent high on excessive tension (2.375), excess of work burden (2.133) and lack of leisure time (2.208) than lack of systematic planning, lack of credit orientation, poor forecasting effort, health problem, lack of emotional stability and lack of managerial skills.

Suggestions

- Government has to conduct special training programs, entrepreneurial development programmes, and improvement programs to Women Entrepreneurs as well as their employees to enhance their productivity.
- Women entrepreneurs and women employees have to play dual roles as a family organizer and manager of the women enterprise. So that government has to take appropriate measures.
- Cultivate Entrepreneurial Culture and provide effective Training to potential Entrepreneurs.
- Government must re-evaluate the Institutional support and redefine the function of district industries centers
- Redefine the functions of District Industries Centers.
- Financial institution must provide the cheap financial assistance access to cheap financial assistance.
- Government must set up District Women Entrepreneurship Promotion cell and start training centers in every district.
- Must provide better educational facilities and schemes to women Education institution.
- Training Programmed on management skill should be provided to women community.
- Counseling through the aid of committed NGOS, Psychologists, Managerial experts & technical personnel should be provided.
- A women entrepreneur's guidance cell set up to handle the various problems of women entrepreneurs all over the state.
- Training entrepreneurial attitudes should be given at the High School level through well designed course.
- Government must establish rural entrepreneurship development policies and rules.

Conclusion

Entrepreneurship amongst women has been a recent concern. Women have become aware of their existence their rights and their work situation. However, women of the middle class are not too eager to alter their role in fear of social backlash. The progress is more visible among upper class families in urban cities. Women constitute almost half of the total population in India but they are not enjoying their freedoms, equalities, privileges, on par with their male counterparts. Since implementation of planning in India, several policies and approaches were made to reduce inequalities between women and men. Women entrepreneurial development is one of the important areas. It is well ascertained by policy makers across the countries that strategic development of an economy required equal participation and equal opportunities to all sections and gender.

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