

A Comparative Study on Rural and Urban Women with Respect to Entrepreneurial Activity

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Abstract:- Rural and urban women are makers of family; they help the nation to grow. In our country development, women are socially and economically necessary. Entrepreneurship is the activity which is present in the women but is not capitalized in India in which it should be. The Big reason in India is that it is Male dominated country where the voice of women cannot be heard by the society. They think women are born only for household work because of which the rural and urban women cannot explore themselves. So in this study we will try to find out the various problems and inspiring factors of women entrepreneurship in rural and urban areas of Delhi. We will try to suggest the ways of eliminating and reducing the problems of the women entrepreneurship in rural and urban areas.

I. INTRODUCTION

Entrepreneurship is at a great hike now days and is highly being promoted. People want to become entrepreneurs due to variety of reasons viz. profit raising, market dominance, bringing innovation amidst people etc. Ever since the end of Second World War, there was a tremendous increase in the number of self employed women. Although Indian society was said to be male dominant a few decades ago, but this didn't have impact on women entrepreneurship, which commenced from 1970's onwards. Since there were not so many opportunities available for women at that time, still urban women entrepreneurs were able to associate themselves to major areas of development such as Electronics, Technology and Research. Also since this study undertakes a comparison between rural and urban women, we should not forget that rural women entrepreneurs also contributed by indulging themselves into areas like Textiles, Cottage and Small Businesses including Pottery etc. Rural women although short on education but still are filled with certain skills adopted by heredity or family traditions. Government of India (1984) has defined woman entrepreneur as "an enterprise owned and controlled by a women having a minimum financial interest of 51 percent of the capital and giving at least 51 percent of employment generated to women in the enterprise". Obviously, the case of rural women entrepreneurs of India doesn't comply with the above definition.

A rural women entrepreneur can be stated as rural women either adaptive or innovative enough to carry out an economic activity. Other definition can be "a rural woman entrepreneur is the one who is the creator and owner of an

enterprise in the rural area". In rural areas women entrepreneurs can be viewed as rural women indivisible process which flourishes when the inter-linked dimensions of individual psychological – business opportunities, entrepreneurial characteristics and social encouragement works towards the common goal of exploitation and opportunity creation.

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 may be defined as the women or a group of women who are the initiator, organizer and operator of a business enterprise. The definition for women entrepreneur according to Government of India is given as—an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the development sector. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation. A sensible approach towards career and independent decision-making on their life is the motivational factor behind this effort. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. In push factors due to family compulsion women gets engaged in business activities and the responsibility is thrust upon them.

The content studied in this research is based on the comparisons made against the basic amenities being provided to the urban or rural entrepreneurs on the basis of resources, education, social and governmental laws. Women's participation in business entrepreneurship, is still poor mainly because of gender biasness. Therefore, promote the entrepreneurship and economic empowerment of women poses a challenge to the government, funding agencies and non-government organizations. It is important for these organisation to focus on the problem faced by the women and to plan supporting systems to enhance the women entrepreneurship in India. Overall, women entrepreneurs face a wide variety of challenges both in starting and growing their business ventures. Considering these challenges, education services, entrepreneurial advising and training plays a positive role in venture success. Specifically, it has been observed to be an important resource effective at reducing the number of small business failures, and expanding, also enhancing entrepreneurial/management knowledge. However, it has been noted that geographical location establishes to a large extent the availability of resources vital to the entrepreneurial ventures start up and success (Birch, 1987; Porter, 1990). Which leads to the questions: are there different service needs and priorities for rural women entrepreneurs? Are there any additional service needs to be considered based on the challenges faced by rural entrepreneurs? These are some of the aspects taken up and have been attempted to answer in the following research.

II. REVIEW OF LITERATURE

1. Shruti Balhara (Business and Economic Research "2015") Women entrepreneurship: A Big Motivation. In her research found that "Entrepreneurship development among women will be good approach for women Empowerment". There are so many problems which are faced by women entrepreneur like lack of finance, family support, low mobility, risk taking factors, socio-cultural barriers and many more. But still we have many successful women entrepreneurs in our country as women are good entrepreneurs but we know that women still face a challenging male dominated society. Various most influencing motivational factors for becoming the women entrepreneurs are personal identity, occupation family, role model to others, independent decision making.
2. Peeters, Montgomery, Bakker and Schaufeli (2005), pressures from the job and family domains are often incompatible, giving rise to imbalance.
3. Kamala Singh (1992), "A women entrepreneur is a confident innovative and creative woman capable of achieving economic independence individually or in

collaboration generates employment opportunities for others through initiating establishing and running an enterprise by keeping pace with her personal, family and social life".

4. Former President APJ Abdul Kalam "empowering women is a prerequisite for creating a good nation, when women are empowered, society with stability is assured. Empowerment of women is essential as their thoughts and their value systems lead to the development of a good family, good society and ultimately a good nation."

5. Sharma Sheetal (2006) "Educated Women Empowered Women". She concluded that for the overall development of a country it is necessary to develop women. As women plays a crucial role and contributes a major portion of economic development.

III. STATEMENT OF THE PROBLEM

Rural and urban women are playing a vital role in the development of the nation. women positive attitude and the dedication toward business are some of the reasons for the women entrepreneurs to organize industries. According to the World Bank, Investing more in business of women rather in men led to more development of a nation. Increasing women entrepreneurship will break the inequalities and reduce the poverty. Entrepreneurship play important role in the development of a country. Converting women into entrepreneurship can help the country to reduce unemployment and increase GDP of the country. Now days government also realized that women entrepreneurship is also more important because of which they have started the entrepreneurship program so that they can enhance the skill of women. Even government also initiate some business for women but as compare to men women are less motivated to start business due to fear and lack of motivation and support from the family. Rural and urban women face different challenges. Thus the study aims to find out problem faced by rural and urban women and their motivational forces and relationship between socio-economic background of women entrepreneurship and challenges.

Objectives

1. To study the socio-economic condition of the rural and urban women entrepreneurs in Delhi.

2. To analyze the factors which influence the rural and urban women to become entrepreneurs
3. To analyze the major strength and weakness of rural and urban women entrepreneurs and the environmental opportunities and threats which promote the entrepreneurship.
4. To Offer suggestions to improve the satisfaction of rural and urban women entrepreneurs.

Hypothesis of the study

In this study there are following null hypothesis are frames to test the goodness of fitness.

H1 = There is no significant difference between age of the rural women entrepreneurs.

H2 = There is no significant difference between age of the urban women entrepreneurs.

H3 = There is no significant difference between Marital status of the rural women entrepreneurs.

H4 = There is no significant difference between Marital status of the urban women entrepreneurs.

H5 = There is no significant difference between size of family of the rural women entrepreneurs

H6 = There is no significant difference between size of family of the urban women entrepreneurs.

H7: There is no significant difference between educations of the rural women entrepreneurs

H8: There is no significant difference between education of the urban women entrepreneurs

IV. SCOPE OF THE STUDY

For the last many years, Indian policy makers have been focusing on facilitating, developing and incentivizing entrepreneurship in the population. Instead of job seekers, the policy makers want to develop job creators. This policy focus and the technology revolution has led many opportunities being available for young and old to become entrepreneurs. This study will list down the opportunities available to women, both rural and urban, and what challenges they may face if they avail of the opportunities. As it is, any entrepreneur faces challenges in his/her endeavour, given the economic, social, cultural factors of the country. The severity of these challenges will be felt much more by start-ups. This research analyzes these challenges in general and also specifically in the case

of women start – up entrepreneurs. Further, the study focuses on the different challenges faced by rural & urban women start-up entrepreneurs.

This research analyzes the challenges

The study focuses on rural and urban women entrepreneurs in Delhi. The scope of the study encompasses rural and urban women in Delhi and problem faced by women entrepreneurs who are engaged in enterprises in rural and urban area of Delhi. The study limited to only rural and urban entrepreneurs of selected groups in Delhi.

Research Methodology

This research is Descriptive in nature. The Sampling technique; Judgmental and interview schedule design with help of secondary data and respondent interview and opinion. The primary data collected from Rural and Urban women entrepreneur in Delhi . The selected Sample size 50 for rural Area and 50 from urban area from October 2015 till 10 January 2016.

Sources of Data and Sample

Primary Data: Primary Data is collected using survey as a mode of Data collection. To conduct survey several set of structured interview has been schedule from Rural Area Collected from Urban Area Krishna Nagar and Shreshtha Vihar (Delhi).In table 1 V1 states village 1 i.e Usmanpur Village and V2 states village 2 i.e Old Seelumpur village .U1 states urban 1 i.e Krishna Nagar and U2 states urban 2 i.e Shrestha Vihar.

Total Number of Sample Size is 100.

Secondary Data: Secondary Data is collected from Various Books, Journals and Magazines. Usmanpur village and Old Seelumpur village (Delhi) and Urban women entrepreneurs Data

Table 1: Sample size and sample of rural and urban women Entrepreneurs

Sl. No.	Entrepreneur's Business	V1	U1	V2	U2	V Total	U Total	Total
1	Retail Stores	5	5	5	5	10	10	20
2	Vegetable Sellers	5	5	5	5	10	10	20
3	Tailors	5	5	5	5	10	10	20
4	Small eateries	5	5	5	5	10	10	20
5	Beautician	5	5	5	5	10	10	20
		25	25	25	25	50	50	100

Limitation of the Study

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- 1) The Study is only focused on Delhi, Rural and Urban areas.
- 2) It is not possible to study entire universe due lack of Resources and Time. The response is only collected by 50 Rural and 50 Urban Respondents.
- 3) The information given by the respondent might not give accurate and complete.

Framework of Analysis

The survey is conducted by using Judgmental Sampling method and questions were designed to ask by the respondent .The sampling type for consumer survey was collected by using interview schedule. In this study the researcher used Simple Percentage Analysis, Garrett Ranking Technique and Hypothesis Analysis.

Analysis of Prospects and Challenges of Rural and Urban Women Entrepreneurs

The Challenges faced by Rural and Urban Women Entrepreneur is judged by Primary Data which is collected by Delhi and NCR Villages and Urban area .

In this study we analyses the various factors:

- Profile/Socio-economic background of the rural and urban women respondents.
- The Motivational factors that influence rural and urban women become entrepreneurs.
- The major prospects and challenges of rural and urban women entrepreneurs.

Demographic profile play a vital role in analyzing the opportunities and challenges faced by Rural and Urban women .The Table below shows the Demographic Segmentation of Rural and Urban Women Entrepreneur.

Table 2. Demographic Profile

Demographic Segmentation	Characteristics	Rural Women Entrepreneur		Urban Women Entrepreneur		Total	
		Resp	Perc	Resp	Perc	Resp	Perc
Marital Status	Married	40	80	38	76	78	78
	Unmarried	10	20	12	24	22	22
Total		50	100	50	100	100	100
AGE	Below 20	00	00	2	4	2	2
	20-30	5	10	8	16	13	13
	30-40	20	40	15	30	35	35
	40-50	20	40	10	20	30	30
	Above 50	5	10	10	20	15	15
Total		50	100	50	100	100	100
Education	Up to School High	26	52	16	32	42	42
	Degree	10	20	25	50	35	35
	PG Degree	4	8	10	20	14	14
	Professional	6	12	2	4	8	8
	Others	4	8	2	4	6	6
Total		50	100	50	100	100	100

Size family	Three	15	30	25	50	40	40
	Four to Five	20	40	15	30	35	35
	Six to Seven	10	20	5	10	15	15
	Eight to Nine	3	6	5	10	8	8
	Above Nine	2	4	0	0	2	2
Total		50	100	50	100	100	100
Annual Income	Below 200000	15	30	10	20	25	25
	Rs200000- 400000	20	40	10	20	30	30
	Rs 400000-600000	10	20	20	40	30	30
	Rs 600000-800000	5	10	5	10	10	10
	Above 800000	5	10	5	10	10	10
Total		50	100	50	100	100	100

Source: Primary Data

It is clear from Table 2 that, 40 percent (20 respondent) of the rural entrepreneur are in the age group of 40-50, 40 percent (20 respondent) of them lie in the age group of 30-40,10 percent (5 respondent) lies in the age group of 20-30, 10 percent (5 respondent) lies in the age group of above 50.At the same time 30 percent (15 respondent) of urban women entrepreneur lies in the age of 30-40, 20 percent (10 respondent) lies in the age group of 40-50, 20 percent (10 respondent) lies in the age group of above 50 , 16 percent (8 respondent) lies in the age group of 20-30, only 4 percent (2 respondent) lies in the age group of below 20.

Marital Status is an important factor of analyses the opportunities and challenges of women entrepreneur,80 percent (40 respondent) are married where as only 20 percent (10 respondent) are unmarried in rural women entrepreneur. At the same time 76 percent (38 respondent) are married where as only 24 percent (12 respondent) are unmarried in urban women entrepreneur.

Education is important factor to analyses the challenges and prospect of women entrepreneur, In the rural women entrepreneur 52 percent (26 respondent) lies up to high school, 20 percent (10 respondent) has qualified there UG Degree,12 percent (6 respondent) has done professional course, 8 percent (4 respondent) has Master Degree.

Family size is the important factor to analyses the challenges and prospect of women entrepreneur,40 percent (20 respondent) have four to five family members, 30 percent (15 respondent) have three family members, 20 percent (10 respondent) have

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six to seven family members, 6 percent (3 respondent) have eight to nine family members, only 4 percent (2 respondent) have above nine members in the family.

Annual Income is the important factor to analyse the challenges and prospect of women entrepreneur, 40 percent (20 respondent) are earned 200000-400000, 30 percent (15 respondent) are earned below 200000, 20 percent (10 respondent) are earned 400000-600000, 10 percent (5 respondent) are earned 600000-800000, only 10 percent (5 respondent) are earned above 800000.

Reasons for Rural and Urban women becoming Entrepreneur

Women entrepreneur is the person who is ready to accept all the challenges in the world. A woman is the person who handles their personal, social and work life simultaneously. I must say a woman is not only house maker but a world maker. After Every successful man there is a woman behind them. But in digital era women are ways ahead of men. In the media booming era women are aware of their traits, qualities and their rights also. In the world of challenges women are becoming an entrepreneur who is not only a job seeker but they are becoming a job creator.

In the following table it shows the reason for rural and urban women becoming an Entrepreneur with the help of Garrett Ranking Analyses.

Table 3: Reasons for Rural and Urban women becoming Entrepreneur

Reasons	Rural Women Entrepreneur		Urban women Entrepreneur	
	Garrett Mean Score	Rank	Garrett Mean Score	Rank
Innovative Thinking	46.52	X	62.06	II
Self Identity and Social Status	48.47	IX	65.27	I
Education and Qualification	49.14	VIII	56.11	V
Support of family members	54.73	III	46.12	XI
Role models to others	50.27	VII	44.06	XIII
Success stories of friends and relatives	53.26	IV	45.09	XII
Bright Future of their Wards	52.25	VI	55.01	VI
Need for additional income	56.93	II	48.9	X
Family occupation	59.06	I	50.11	IX
Government policies and procedure	52.8	V	58.03	IV
Independent Decision	45.3	XI	60.12	III
Employment Generation	40.07	XIII	54.13	VII
New challenges and opportunities for self satisfaction	42.35	XII	52.11	VIII

Source: Primary and Calculated Data.

It is clear from the table 3 that rural women entrepreneur, Majority of women select the business because of their family occupation, it has obtained first rank (Garrett Mean square 59.06), second rank need for additional income (Garrett Mean Score 56.93), third rank (Garrett Mean Score 54.73) has been obtained by support of family members, Forth rank (Garrett Mean Square 52.25) has been obtained by success stories of friends and relatives. fifth rank (Garrett Mean Score 52.8) has been obtained by Government policies and procedure, Sixth rank (Garrett Mean Score 52.25) has been obtained by Bright Future for their wards, Seventh rank (Garrett Mean Score 50.27) has

been obtained by role model to others and last rank (Garrett Mean Score 40.07) has been obtained by employment generation.

Among the Urban Women Entrepreneur, Majority of urban women entrepreneur select the business on the basis of self identity and social status it has obtained rank first (Garrett Mean Score 65.27), second rank (Garrett Mean Score 62.06) has been obtained by innovative thinking, third rank (Garrett Mean Score 60.12) has been observed by Independent decision maker, fourth rank (Garrett Mean Score 58.03) has been observed by government policies and procedure, fifth rank (Garrett Mean Score 56.11) has been observed for education and qualification, sixth rank (Garrett Mean Score 55.01) has been observed for bright future of their wards, last rank (Garrett Mean Score 44.06) has been observed for role models to other.

Challenges Faced by Rural and Urban Women Entrepreneurs

Rural and Urban women entrepreneurs are faced by certain internal and external challenges of environments such:

1. Financial Challenges	2. Personal Challenges
3. Managerial Challenges	4. Marketing Challenges
5. Social Challenges	6. Technological Challenges
7. Competition Challenges	8. Education Challenges

Table 4: Challenges Faced by Rural and Urban Women Entrepreneurs

Reasons	Rural Women		Urban women	
	Garrett Mean Score	Rank	Garrett Mean Score	Rank
Financial challenges	54.15	II	58.07	I
Personal challenges	44.67	VIII	55.34	III
Managerial challenges	51.07	III	53.5	V
Marketing challenges	45.54	VII	54.2	IV
Social challenges	56.02	I	51.05	VI
Technological Challenges	50.18	IV	50.23	VII
Competition Challenges	47.54	VI	56.63	II
Education Challenges	49.64	V	48.36	VIII

It has been clear in the table 4, among the rural women entrepreneur majority of women face social challenges it has obtained first rank (Garrett Mean Score 56.02), Second rank (Garrett Mean Score 54.15) has been obtained by financial challenges, third rank (Garrett Mean Score 51.07) has been obtained by managerial challenges, fourth rank (Garrett Mean Score 50.18) has been obtained by technological challenges, last rank (Garrett Score Mean 44.67) has been obtained by personal challenges.

Among the Urban Women Entrepreneur, Majority of women entrepreneur face financial challenges it has obtained rank first (Garrett Mean Score 58.07), second rank (Garrett Mean Score 56.63) has been obtained by competition challenges, third rank (Garrett Mean Score 55.34)

has been observed by personal challenges, forth rank (Garrett Mean Score 54.2) has been observed by marketing challenges, last rank (Garrett Mean Score 48.36) has been observed by Education Challenges.

Analysis of Hypothesis

Primary Data were collected from the respondents and tabulated for the interpretation and analysis. In the study we have framed four hypotheses for which null hypothesis to test the goodness of fitness. In this regards following null hypothesis were framed:

H1 = There is no significant difference between age of the rural women entrepreneurs

H2 = There is no significant difference between age of the urban women entrepreneurs

H3 = There is no significant difference between Marital status of the rural women entrepreneurs.

H4 = There is no significant difference between Marital status of the urban women entrepreneurs.

H5: There is no significant difference between educations of the rural women entrepreneurs

H6: There is no significant difference between education of the urban women entrepreneurs

H7 = There is no significant difference between size of family of the rural women entrepreneurs.

H8 = There is no significant difference between size of family of the urban women entrepreneurs.

For analysis of hypotheses, chi-square test is applied in statistics to test the goodness of fitness to verify the distribution of observed data with assumed theoretical distribution that is:

$$\chi^2 = \sum \frac{(O - E)^2}{E}$$

Where,

O = Observed Frequency

E = Expected Frequency

1. Age and level of satisfaction of rural women entrepreneur.

H1 = There is no significant difference between age of the rural women entrepreneurs and level of satisfaction. Since the calculated value is 8.53 which is less than tabulated value 9.49 hence we will accept the null hypotheses. So there is no significant difference between the age and the level of satisfaction of rural women entrepreneur.

2. Age and level of satisfaction of urban women entrepreneur.

H2 = There is no significant difference between age of the urban women entrepreneur and level of satisfaction. Since the calculated value (11.45) which is more than the tabulated value (9.49) so we will reject the null hypotheses and accept the alternative hypotheses which is there is a significant difference between age of the urban women entrepreneur and level of satisfaction.

Table 5: Analyses of Hypotheses

Factor	Table Value	Calculated value	Degree of Freedom	Results
Age and Level of satisfaction	Rural H1	9.49	8.53	4 Accepted
	Urban H2	9.49	11.45	4 Rejected
Marital Status and Level of Satisfaction	Rural H3	5.99	4.32	2 Accepted
	Urban H4	5.99	7.56	2 Rejected
Education and Level of Satisfaction	Rural H5	9.49	12.32	4 Rejected
	Urban H6	9.49	13.21	4 Rejected
Size of family and Level of Satisfaction	Rural H7	9.49	7.78	4 Accepted
	Urban H8	9.49	16.34	4 Rejected

3. Marital status and level of satisfaction of rural women entrepreneur.

H3 = There is no significant difference between Marital status of the rural women entrepreneurs and level of satisfaction. Since the calculated value (4.32) which is less than the tabulated value (9.49) , so we will accept the null hypotheses that is no significant difference between Marital status of the rural women entrepreneurs and level of satisfaction.

4. Marital status and level of satisfaction of urban women entrepreneur.

H4 = There is no significant difference between Marital status of the urban women entrepreneurs and level of satisfaction. Since the calculated value (7.56) which is more than the tabulated value (5.99) so we will accept the alternative hypotheses. There is a significant difference between marital status of the urban women entrepreneurs and level of satisfaction.

5. Education and level of satisfaction of rural women entrepreneur.

H5: There is no significant difference between educations of the rural women entrepreneurs and

level of satisfaction. Since the calculated value (12.32) which is more than the tabulated values (9.49) so we will reject the null hypotheses and accept the alternative. There is significant difference between educations of the rural women entrepreneurs and level of satisfaction

6. Education and level of satisfaction of urban women entrepreneur.

H6: There is no significant difference between education of the urban women entrepreneurs and level of satisfaction. Since the calculated value (13.21) which is more than the tabulated value (9.49) so we will reject the null hypotheses and accepts the alternative hypotheses, there is significant difference between education of the urban women entrepreneurs and level of satisfaction.

7. Size of Family and level of satisfaction

H7 = There is no significant difference between size of family of the rural women entrepreneurs and level of satisfaction. Since the calculated value (7.78) which is less than tabulated value (9.49), so we will accept the null hypotheses and reject the alternative hypotheses. There is no significant difference between size of family of the rural women entrepreneurs and level of satisfaction.

8. Size of family and level of satisfaction

H8 = There is no significant difference between size of family of the urban women entrepreneurs and level of satisfaction. Since the calculated value (16.34) which is more than tabulated value (9.49) so we will reject the null hypotheses and accept the alternative hypotheses. There is a significant difference between size of family of the urban women entrepreneurs and level of satisfaction.

Finding of the Study

40 percent (20 respondents) of the rural entrepreneur are in the age group of 40-50, 40 percent (20 respondents) of them lie in the age group of 30-40, 10 percent (5 respondents) lies in the age group of 20-30, 10 percent (5 respondents) lies in the age group of above 50. At the same time 30 percent (15 respondents) of urban women entrepreneur lies in the age of 30-40, 20 percent (10 respondents) lies in the age group of 40-50, 20 percent (10 respondents) lies in the age group of above 50, 16 percent (8 respondents) lies in the age group of 20-30, only 4 percent (2 respondent) lies in the age group of below 20.

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Majority of Rural women select the business because of their family occupation, it has obtained first rank (Garrett Mean square 59.06), second rank need for additional income (Garrett Mean Score 56.93),

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by competition challenges, third rank (Garrett Mean Score 55.34)

Has been observed by personal challenges, fourth rank (Garrett Mean Score 54.2) has been observed by marketing challenges, last rank (Garrett Mean Score 48.36) has been observed by Education Challenges.

Suggestion of the study

In the above research there are many problems faced by the rural and urban women entrepreneur. There are many solutions to these problems out of which some are:

Government should take initiative in enhancing the rural women skill and technique by organizing certain training programmes, so that they can use their skill in the development of the nation. In rural women entrepreneur the women face society pressure also so Government should give the knowledge about the entrepreneurial activity through media so that there should not be a society barrier for rural women entrepreneur.

Majority of urban women entrepreneur face financial challenges which is the big reason why urban women hesitate to start the business. Government should provide some financial assistance to the startup entrepreneurial firm, so that they can compete in the challenging market.

V. CONCLUSION

There is no doubt that women are in better position in current scenario. Our government is also taking initiative to develop the skill of women entrepreneur to compete in the challenging market. We must say women are not only job seeker rather they are job creator. Our environment also provides the equal rights and freedom to women. These all inspiring factors motivate the rural and urban women entrepreneurs to work efficiently. Women are not doing business only to survive but they are satisfying their inner urge and confidence. Educated women helping in the transformation of the world. In future we are going to see women in rising and shining in the universe. Social barrier, lack of training and motivation are some major problems faced in Delhi region.

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