

Socio – Cultural Differences Between Rural & Urban Women Entrepreneurs

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Abstract

In India, it is important to empower women through entrepreneurship for women development, economic growth and social stability. Women, in India, despite struggling with the social shackles are becoming economically independent. The social norms relating to the status of Women range from outright taboos against working outside the home to pressures which discourage women from being involved in self –employment or entrepreneurial ventures. According to the Patriarchal system that prevails in India, males have the power over women through control of property and household income. Since female economic independence is limited in these societies, this automatically leads to their lower status in relation to men. Hence, the cultural structures are rigid dividing the roles and spheres of men and women. The typical divide is that of roles restricted within the household for women and outside the home for men. In recent years, there has been an increasing awareness for the disadvantaged status of women and the need to promote social equality and recognition of women as equal partners with men in development. As a response to this awareness, several studies and action programmes at the international, national and regional levels have been carried out or are on – going, to identify and assess problems and evolve policies and measures for their solution. As a result, there is a clear perception now of the nature and magnitude of the basic issues inhibiting women’s role in society and their development.

This paper highlights, how despite lacking qualification and yet becoming entrepreneurs to achieve economic independence is perceived differently in urban as well as rural areas. Further, how the social as well as cultural factors differ for the women entrepreneurs in both urban as well as rural areas is captured in this particular study.

Keywords: Entrepreneurship, Women Entrepreneurs, Social, cultural, Socio-cultural Influences

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Introduction

Today in 21st century where women are at par with men in all fields then how can entrepreneurship be left behind? More than ever before, change is the only constant in life, especially so in industry and as a consequence, tremendous opportunities are opening for women entrepreneurs.

In India, empowering women through entrepreneurship has become an integral part of our development efforts because of three important reasons:

- Women Development
- Economic Growth
- Social Stability

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In recent years, there has been an increasing awareness for the disadvantaged status of women and the need to promote social equality and recognition of women as equal partners with men in development. As a response to this awareness, several studies and action programmes at the international, national and regional levels have been carried out or are on – going, to identify and assess problems and evolve policies and measures

for their solution. As a result, there is a clear perception now of the nature and magnitude of the basic issues inhibiting women's role in society and their development.

It can be pointed out that despite considerable progress in the sphere of education in the last few years in India, female enrollment rates at the primary school level in many regions (with the exception of Southern India) still remains below average. (Shah & Pathak, 1994)

Women and development have become, in the last few decades, an important genre within the development literature. There is today, extensive documentation available on the impact of development on Third World women. Rapid industrialization and introduction of modern technology have been the basic tools for bringing about this development. Yet these two steps, in the context of traditional economies, have generated profound repercussions which have been on the whole, destabilizing. In the

The present study is conducted to analyze the socio – cultural differences between urban and rural women entrepreneurs. The social factors under consideration are: status in society, Role in family, Social Organisation, Reference groups, Social Barriers and stereotypes. While the cultural factors under consideration are: skills, values, attitude, knowledge and language.

Objectives

- To find out ‘the socio – cultural differences between urban and rural women entrepreneurs’
- To find out what the factors that affect them are and what affecting factors are different for rural and urban areas.
- To have a compare and contrast analysis to various factors that affect the women entrepreneurs and what are the factors that have no impact at all on them.

Hypothesis

- The common challenge based on socio cultural factors for urban and rural women entrepreneurs is that they receive no support from their family in starting up their business.

Research Design

To study the socio – cultural differences between urban and rural women entrepreneurs, descriptive research is being used, where – in a questionnaire will be used to collect the data. The questionnaire will be administered personally to all the respondents.

The population under consideration is the women entrepreneurs of Ahmedabad and surrounding villages.

The Data regarding the Women Entrepreneurs was received from: (Sampling Frame)

- a) Gujarat Chamber of Commerce and Industries (GCCCI), Ahmedabad
- b) District Rural Development Agency (DRDA), Vasna

The sample size for this particular research is restricted to 40, to get the indicative results.

Sampling Technique

The Sampling technique used is systematic sampling and convenience sampling. Systematic sampling is being used as it is easy to implement and understand for contacting urban women entrepreneurs. Further since rural women entrepreneurs are hard to contact if systematic sampling is followed therefore convenience sampling was also used.

Literature Review

Entrepreneurs are the people who are skilled organizers of activities like, identifying the needs for products or services, generating ideas on how to provide the needed products or services, evaluating whether any of the ideas present a venture opportunity, evaluating ideas and opportunities for development of a venture, developing plan of action and implementing the plan (Arora, 2012). India needs Entrepreneurs for two reasons:

- To capitalize on new opportunities
- To create wealth and new jobs

However in India, entrepreneurship is mostly the result of unemployment. In other words unemployment leads

to self – employment. Self employment may also result when there is an entrepreneurial background in the family or has a previous experience for the same (Monsen, Mahagaonkar, & Dienes, 2012).

While starting any venture entrepreneurs do an opportunity evaluation which helps in evaluation of new opportunity. However this evaluation is influenced by beliefs, value and assumptions and both men and women evaluate an opportunity in different ways. Men recognize more opportunities than women, worth pursuing. This gender difference is often attributed to the stereotypical images disseminated by the society (Gupta, Turban, & Pareek, 2013).

To break these stereotypes and to harness the entrepreneurship potential in India, women want to be at par with men in setting up their own ventures. Women in the economically low strata of the society work to overcome their poverty and become economically independent and provide support to their family. On the other hand, women from the upper and middle class of the society feel proud to be an entrepreneur and it is source of need satisfaction for them. (Jyoti & Kumari, Factors affecting women entrepreneurship in J&K (India), 2011).

However the women need to be cautious about what micro – enterprise they opt for based on the social structure they live in. In the middle and the upper strata of the society women start their businesses to cope with the discriminations in the present job and offers flexibility and greater satisfaction. Such women see entrepreneurship to meet their career needs (Mukherjee, Women Entrepreneurship: The Changing Status, 2013) . Most women take up entrepreneurship due to lack of qualification yet earn money, to be self dependent, to utilize their skills and get better status in society. (Sinha, 2003) Achievement motivation is the prime factor in stimulating entrepreneurial behavior across situational and cultural contexts. In simple terms, need for achievement is directly related to starting a business (Jain & Ali, 2012) and the women are proving themselves by participating in the economic activities, making us realize the untapped potential of this country (Shiralashett, 2013). The success and performance of the women entrepreneur’s business is related to their motivation to start the business, social learning and

environmental influences within their business context (Bushell, 2008).

For successful entrepreneurial ventures, conducive environment is required for the growth and sustenance of ventures. However, the term ‘success’ is subject to perception of the enterprise owners, as some classify it as annual sales turnover and some classify it to be related to the personality of the owner. The skills possessed by an entrepreneur are the major asset of the enterprise which contributes to its success. Women in particular, reflect the qualities such as networking, nurturing, openness and power sharing, which are further responsible for sustenance and growth of the enterprise. (Choubey, Sinha, & Pattanayak, 2013)

In rural India, women are not given proper recognition even though they have necessary qualifications and have the potential to provide better employment opportunities to the public; which in turn would increase the per capita income of the country leading to overall economic growth (Patgaonkar, Entrepreneurship Development Among Women in Shirampur Taluka of Ahmednagar District, 2010). While in the Urban areas, the scenario is different. A lot of women entrepreneurs start their venture when they are around 30 years of age and use the family resources to start the business. The stress of starting and managing the venture could be overcome by them through their educational qualifications (Mukherjee, Profiling the Urban Women Microentrepreneurs in India, 2010)

Women entrepreneurs face a lot of challenges and hurdles in their entrepreneurial venture. The challenges include: finding new customers, obtaining financing, recruiting and hiring new employees, recruiting and hiring new managers, dealing with current employee problems, product pricing, planning for market expansion, handling legal problems, determining and maintaining product quality and dealing with government agencies. (Davis, 2011). The women entrepreneurs also face the challenges of work – life balance, which includes: role overload, health maintenance problems, poor time management, dependent care issues and lack of sufficient support networks. This results due to the contradicting personal (familial) roles and the professional roles (Mathew & Panchanatham, 2011) . Women micro – entrepreneurs

operate their businesses under extreme pressure and negative attitude from family and society. They have to not just manage their business but they also need to continue to be home-makers, doing household chores, child rearing etc. A right mix of competencies and attitude instill a feeling of pride, respect and status in the society. (Krishnan & Kamalanabhan, 2013)

The biggest challenge faced by rural entrepreneurs is that of capital and proper infrastructure for efficient operation. Entrepreneurship does not come up spontaneously; it requires adequate support of Land, Labor, Capital and Government Policies. (Napal, 2012). The women entrepreneurs receive no financial support from financial institutions and had to arrange it on their own (Sinha, 2003). The financial institutions are skeptical in giving loans to women entrepreneurs as the women who are less educated are prone to make more defaults in repayment and they also divert the bank credit meant for their business to other non – productive uses like marriage, festivals, unavoidable needs etc (Patgaonkar, Analytical Study of Bank Finance to Women Entrepreneurs in Selected Five Banks in Ahmednagar District, 2011). Women are contributors of close to 1/5th of individual savings mobilized through bank deposits but recipients of less than 1/10th of total individual credit from banks, hence depriving women of the access to banking services (Chavan, 2008).

Different women have different entrepreneurial attitude especially in the MSME sector. While highly educated women take business as a challenge and are ready to take up risks as they consider it their first priority (Mani, 2011). The satisfaction level of women in their ventures relies upon their inclination towards their venture. The government and family's financial help is also one of the reasons for satisfaction in the venture. Along with it one of the other reason is social support i.e. support from family and friends (Jyoti, Sharma, & Kumari, Factors affecting orientation and satisfaction of women entrepreneurs in rural India, 2011) . The social support can be imparted to the women entrepreneurs through the Self–help groups which empower women on the social, economical, political and legal matters. (Shiralashetti, 2010)

Today, India needs a technology management strategy to harness the best out of the latent potential among

women entrepreneurs of the country. Such a strategy should:

- Establish the need for change
- Create jobs, mitigate entrepreneurial risks
- Promotes growth that creates sizeable middle class – often considered the base of power for any nation as well as the hallmark of civilization (Raman, 2010)

Analysis and Discussion

Type of Enterprises

When we look at the type of Enterprises women entrepreneurs are engaged in we see that most of the women entrepreneurs in the urban and rural areas started with their businesses they had made less than 25 lacs (INR) of investment. This had their businesses classified in the category of Micro enterprises. Out of the total women entrepreneurs surveyed in the urban areas 27% had micro enterprises and 21.6% had Small enterprises and of the total rural women entrepreneurs surveyed 51.4% had micro enterprises while none had small enterprises. This yields out another fact that out of the total women entrepreneurs surveyed 78.4% had micro enterprises and 21.6% had small enterprises.

Ownership type

Most women entrepreneurs prefer to run their businesses single – handedly, as out of the women entrepreneurs surveyed 40.5% preferred a proprietary kind of ownership structure while only 8.1% of them went for partnership in urban areas, while in the rural areas 51.4% preferred proprietary concern and none preferred partnerships.

Decision Making role before entering into entrepreneurship

Here the social aspect called 'Role in Family' is being looked at, which is the social aspect of socio – cultural factors is being analyzed. A woman's role in her family is an important aspect, as it'd give an idea as to what degree of decision making power the woman had & has in her family and how things turn out to be for her after entering into entrepreneurship.

We see that most women entrepreneurs were allowed to

take part in the decision making process of the family and were allowed to take important family decisions before entering into entrepreneurship as well. 37.8% urban women entrepreneurs and 32.4% rural women entrepreneurs, out of the total women entrepreneurs surveyed, were allowed to take important family decisions.

While, 10.8% urban women entrepreneurs and 18.9% rural women entrepreneurs were not allowed to take important family decisions before entering into entrepreneurship.

People's Perception after becoming entrepreneur

Out of the total women entrepreneurs surveyed, 40.5% urban women entrepreneurs and 35.1% rural women entrepreneurs have seen their perception changing amongst people, owing to their dedication and success. However, for 8.1% urban women entrepreneur and for 16.2% rural women entrepreneurs, people's perception did not change. One cited reason by these category of women entrepreneurs is that people do not wish to see them succeeding in their ventures and hence by not showing any change of perception they wish to demotivate them.

Influential status in society

It was found that 37.8% urban women entrepreneurs have an influential status in the society after starting their own entrepreneurial ventures while only 5.4% rural women entrepreneurs have an influential status in the society after entering into entrepreneurship. While we see only 10.8% urban women entrepreneurs not having any influential status in the urban areas but

45.9% rural women entrepreneurs do not have any influential status in the society.

Here, it can be concluded that women entrepreneurs in urban areas have more influential status in society than rural women entrepreneurs. As per the interaction with rural women entrepreneurs it could be a common reason concluded was that this is because there are a lot of conservative views that still prevail in the rural society and because of which women are still struggling hard to get equal rights in society as men.

Decision making role in society

From the analysis it was seen that 27% urban women entrepreneurs and 5.4% rural women entrepreneurs have a decision making role in society after becoming entrepreneurs. While 21.6% urban women entrepreneurs and 45.9% rural women entrepreneurs don't have a decision making role in the society at all. This is because of the prevalent conservative views in the rural society, which do not allow women equal rights as men. This conservative view exists in urban society as well but not as much as rural society.

The following 3 Discussions shall look upon the social aspect of socio – cultural factors i.e. Social Organization and Relations with customer, supplier and hiring of staff. Social organizations include religion, caste & community. Here in the following analyses we shall be seeing whether there is an impact of social organization over relations with consumer and supplier and hiring of staff.

Religion, caste and community affecting Hiring of the staff

Table - 1

Urban or rural entrepreneur * Do religion, caste, and community affect hiring the staff Cross-tabulation

			Do religion, caste, and community affect hiring the staff		Total
			No	Yes	
Urban or rural entrepreneur	Urban	% of Total	43.2%	5.4%	48.6%
	Rural	% of Total	48.6%	2.7%	51.4%
Total		Count % of Total	91.9%	8.1%	100.0%

From Table -1, we find that 43.2% of urban women entrepreneurs and 48.6% rural women entrepreneurs out of all the women entrepreneurs surveyed do not take into account religion, caste and community while hiring their staff. However 5.4% urban and 2.7% rural women entrepreneurs out of all the women entrepreneurs surveyed take into account the religion / caste/ community of their employees before hiring them.

Impact of religion, caste and community in Dealing with Suppliers

The religion, caste and community as such do not affect the dealings with the suppliers. However 2.7% of urban women entrepreneurs do take it into account before dealing with their suppliers.

Religion, caste and community affecting Dealing with customers

Religion, caste and community as such does not affect dealing with customers but for 2.7% urban and rural women entrepreneurs each, it does matter.

The following 3 Discussions shall look upon the two social aspects of socio-cultural factors, i.e. Reference groups (Family, friends & society) and gender bias. Here the attempt is to analyze the gender bias because of or by the reference groups.

Difficulty in starting up enterprise from Family

It could be inferred from the analysis that only 5.4% each of urban and rural women entrepreneurs faced difficulty while starting up their own business while 43.2% urban women entrepreneurs and 45.9% rural women entrepreneurs did not face any problem from family while starting up their own businesses.

Difficulty in starting up enterprise from Society

From the analysis it was inferred that only 2.7% each of urban and rural women entrepreneurs faced difficulty in starting up their enterprises while 45.9% urban and 48.6% rural women entrepreneurs did not face any problem from society in starting up their businesses.

Difficulty in starting up enterprise from Friends

From the analysis it was inferred that only 5.4% urban and 2.7% rural women entrepreneurs faced difficulty in starting up their enterprises while 43.2% urban and 48.6% rural women entrepreneurs did not face any problem from society in starting up their businesses.

The following discussion looks upon the social aspect of socio-cultural factors: Social organization, i.e. Social media. Social media has now entered the social organization, which previously included only religion, caste and community.

Awareness about the social media (Internet)

43.2% urban and 2.7% rural women entrepreneurs are aware about social media and internet. However, 5.4% urban and 48.6 % rural women entrepreneurs are unaware about the social media and internet Hence we can conclude that more women in urban areas are aware about social media and internet and use them for the promotion of their businesses as well. While in the rural areas, only the women entrepreneurs, who have received higher education, are aware about it.

The following discussion looks at the cultural aspect of socio – cultural factors i.e. Language. Language is one of the important cultural factors that affect an enterprise and an entrepreneur directly.

Language restrictions for selling the product / services

In both the urban and rural areas; language, in most cases, is not a bar in selling goods and services. 43.2% urban women entrepreneurs and 40.5% rural women entrepreneurs do not face any problem pertaining to language for selling their product.

However, 5.4% women entrepreneurs in urban area and 10.8% women entrepreneurs in rural area face language related problem for selling their product.

The problem faced in urban areas, was regarding international languages while dealing with clients abroad, while in rural areas it was regarding languages like Hindi. The rural women entrepreneurs are well

versed with the local language of the area but find it difficult to comprehend languages like Hindi. The main reason for this is because the rural women have not received any exposure to life outside their villages; hence they're not so well – versed with languages like Hindi.

The following 6 discussions shall look upon the cultural aspect of socio-cultural factors i.e. Knowledge. Knowledge is important for any work that is done. So here the sources of knowledge and pre – requisite knowledge shall be analyzed for urban and rural women entrepreneurs.

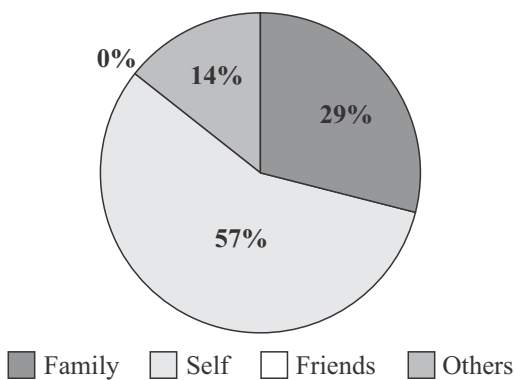


Fig-1: Source of acquiring the entrepreneurial skills

From Figure –1, we see that 57% women entrepreneurs acquired their entrepreneurial skills on their own – from self experience, 29% with the help of their family and 14% from other sources like internet, entrepreneurship courses etc.

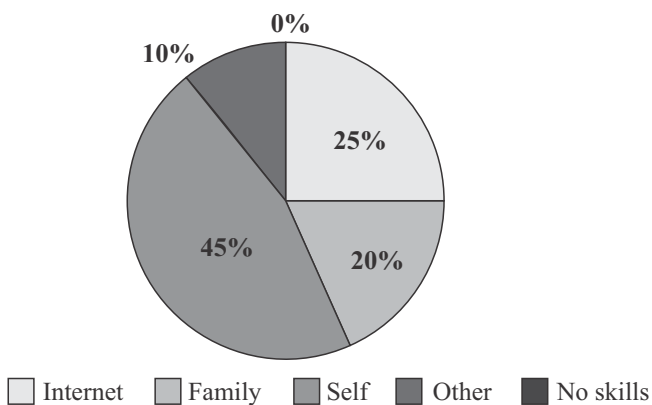


Fig-2: Source of acquiring the Technological skills

From figure - 2, we see that, most of the women entrepreneurs acquired technological skills on their own or from family support

A deeper analysis showed that almost all of the rural women entrepreneurs have no technological skills and the number of those who have them is also very low. While in the urban areas, if we see, most of the women entrepreneurs have acquired the technological skills on their own.

The other sources of acquiring these skills were internet, family, and other sources like – training schools etc.

So here it can be concluded that women entrepreneurs in rural areas are least aware about the technological resources due to lack of exposure. Secondly, in the urban areas, most of the women entrepreneurs acquired their technological skills on their own. While the other sources for urban women entrepreneurs included – internet, family, training schools, etc.

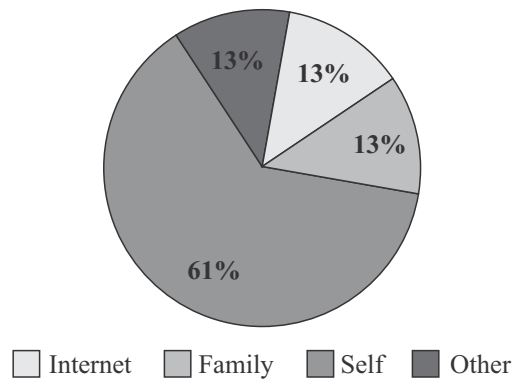


Fig-3: Source of acquiring the skills regarding market research / market analysis

From Figure 3, it can be seen that the skills related to market analyzing have been obtained by most of the rural and urban women entrepreneurs on their own. 61% women acquired these skills on their own, 13% from family, 13% from internet and 13% from other sources.

So here it can be concluded that, most women entrepreneurs had learnt about market analyzing on their own. There are also some entrepreneurs who apart from acquiring these skills on their own, had acquired them from other sources like Internet, Family etc.

The incidence of acquiring the market analyzing skills on their own is more in rural areas, while in urban areas the women entrepreneurs have options of other sources as well.

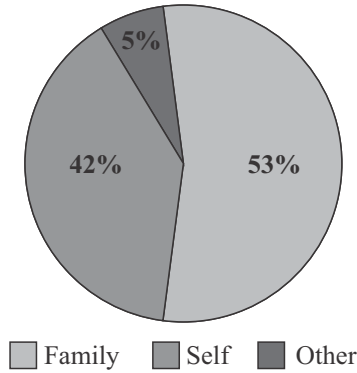


Fig-4: Source of acquiring the Finance Management skills

From Graph – 5, we find that women entrepreneurs in both urban and rural areas have acquired their finance management skills on their own or their family has helped them out with it or is still helping them manage their finances.

In urban areas, it is seen that women also have other resources to acquire their financial skills like: training courses etc.

So here it can be concluded that women in both urban and rural areas either learn finance management from their family or on their own.

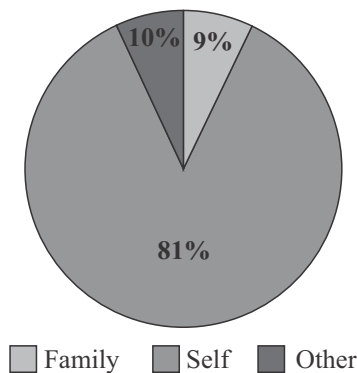


Fig-5: Source of acquiring the product selection skills

From Graph –6, it is observed that 81% of the women entrepreneurs have acquired their product selection skills on their own,9% from their family and 10% from other sources

So here it can be concluded that the most women entrepreneurs in both rural and urban areas have acquired their product selection skills on their own and some other resources of acquiring these skills were – family, exhibitions etc.

The following discussion shall look at the cultural aspect of the socio – cultural factors. Under cultural aspect the factor analyzed is – Cultural influences. These Cultural influences at times affect the lifestyle, customs, beliefs, gender bias and control over enterprise. The effects vary from person to person but they mostly, as the society advances, do not have any noticeable impact as such.

Urban /rural society’s influences on Lifestyle, Customs, beliefs, gender bias and control over the enterprise.

It was found from the analysis that 21.6% urban women entrepreneur and 8.1% rural women entrepreneurs have a societal influence on their lifestyle while 27.0% urban and 43.2% rural women entrepreneurs do not have any societal influence on their lifestyle.

Therefore, women entrepreneurs, who want to have a particular image in the society, change their lifestyle accordingly so that their lifestyle matches their profession and people’s perception about their living standards.

Further, it can be inferred that the societal influence is very marginal on the customs and beliefs followed by urban /rural women entrepreneurs.

A very small fraction of women entrepreneurs feel that the urban / rural society has an influence over Gender Bias. Only 2.7% urban women entrepreneurs feel the societal influence pertaining to gender bias.

Also, it was quite evident from the analysis of responses that only the urban society has its influences over urban women entrepreneurs regarding ‘control over the enterprise’.

As one of the respondent who runs a boutique says, “The surrounding society of your business definitely lays an impact over the control over it. For an instance, today my shop is located in an urban society, so definitely I’ll have more control over it, as people can understand the authority one has to have over the business. On the contrary, if I’d have opened this boutique in a village, then first of all it wouldn’t have been accepted by the rural society there. Moreover, I’d have less control over it as people in villages wouldn’t understand the authoritarian powers of the owner and may get offended if I exercise the same control there. So in an urban society, I have more control over my enterprise and it has over the years increased because of the advancement of the urban society”.

Hence, it can be concluded that the rural women entrepreneurs’ control over the enterprise is not influenced by society while in the case of urban women entrepreneurs also only a small portion of women entrepreneurs’ control over the enterprise is influenced by urban society and of rest others, it doesn’t.

One reason for it is the kind of profession the women are in. In the rural areas, women are mostly into home based businesses like tailoring, Tiffin services etc. so the rural society as such doesn’t influence the control over their enterprise. And similar reason applies to the urban areas as well.

The next discussion shall look upon the cultural aspect called ‘conflicting gender roles’. Conflicting gender roles occur when, for an instance, women try to match up with men and are successful in it as well. Such conflicting gender roles occur regarding work, income, ownership of wealth, healthcare, political representation and leadership & decision making. All these aspects shall be discussed upon at the beginning of their analysis.

Conflicting gender role regarding the work, Income and Ownership of wealth

It was found that 16.2% rural women entrepreneur and 2.7% urban women entrepreneurs face conflicting

gender role regarding work while 45.9% urban women entrepreneurs and 35.1% rural women entrepreneurs do not face any conflicting gender roles regarding work.

Experiencing conflicting gender roles regarding work, is still, quite usual for some women. Men can’t accept the fact that a woman is running a successful business and hence the women entrepreneurs are de-motivated by them, and because of this women experience conflicting gender roles. For this very reason, women entrepreneurs in rural areas face more conflicting gender roles than the women entrepreneurs in urban areas as the acceptability of working women is still not there in some families and societies.

Conflicting gender roles regarding income in layman’s language means: men telling women that being a woman they can’t earn as much as men and hence demotivating them to do so.

It was found that 5.4% urban women entrepreneur and 8.1% rural women entrepreneur face conflicting gender role regarding income. While 43.2% urban and rural women entrepreneur each don’t face any conflicting gender roles regarding their income.

One reason for this is the male dominated society – wherein a man is supposed to earn and a woman is supposed to look after the household. Now when women also start earning, then this creates an ego – conflict which leads to conflicting gender roles.

In a situation where the woman entrepreneur decides to keep all the money she earns with herself and give out only what is required as per the needs to other members of the family, then again there is a rise of a conflicting gender role – Ownership of wealth.

From the analysis of responses, it was found that no conflicting gender roles regarding ownership of wealth were experienced by urban women entrepreneurs while just 2.7% rural women entrepreneurs experienced such a conflicting gender role. Among both urban and rural women entrepreneurs 48.6% each, haven’t experienced any conflicting gender role regarding ownership of wealth till date.

Sources of income and Annual Income of the family of the woman entrepreneur

Table - 2: Sources of Income in Family apart from business the entrepreneur owns

* Range of Annual Income from entrepreneur's business Crosstabulation

			Range of Annual Income from entrepreneur's business					Total		
			< 1 Lac 1-3 Lac	1-3 Lac	4-6 Lac	6-10 lacs	10 lacs and above			
Sources of Income in Family apart from business the entrepreneur owns	Business	% within Sources of Income in Family apart from business the entrepreneur owns	55.6%	5.6%	5.6%	16.7%	11.1%	11.1%	100.0%	
		% within Range of Annual Income from entrepreneur's business	47.6%	100.0%	100.0%	37.5%	50.0%	66.7%	48.6%	
		% of Total	27.0%	2.7%	2.7%	8.1%	5.4%	5.4%	48.6%	
	Job	% within Sources of Income in Family apart from business the entrepreneur owns	75.0%			25.0%				100.0%
		% within Range of Annual Income from entrepreneur's business	42.9%			37.5%				32.4%
		% of Total	24.3%			8.1%				32.4%
	Investments	% within Sources of Income in Family apart from business the entrepreneur owns	16.7%			33.3%	33.3%	16.7%		100.0%
		% within Range of Annual Income from entrepreneur's business	4.8%			25.0%	50.0%	33.3%		16.2%
		% of Total	2.7%			5.4%	5.4%	2.7%		16.2%
	Other	% within Sources of Income in Family apart from business the entrepreneur owns	100.0%							100.0%
		% within Range of Annual Income from entrepreneur's business	4.8%							2.7%
		% of Total	2.7%							2.7%
	Total	% within Sources of Income in Family apart from business the entrepreneur owns	56.8%	2.7%		21.6%	10.8%	8.1%		100.0%
		% within Range of Annual Income from entrepreneur's business	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%		100.0%
		% of Total	56.8%	2.7%		21.6%	10.8%	8.1%		100.0%

Table-2 Indicates that, 55.6% of the women entrepreneurs' family have an annual income of less than 1 lac, 5.6% have it between 1-3 lacs, 16.7 % between 4-6 lacs and 11.1% have it between 6-10 lacs and 11 lacs and above, with the source of their income is Business. While for jobs we find that 75% have it between 1-3 lacs, 25% between 4-6 lacs.

16.7% have their income between 1-3 lacs from investments, 33% between 4-6 lacs & 6 – 10 lacs and 16.7% have 10 lacs and above income from

investments.

From other sources all of them have their income less than 1 lac.

This indicates that most of the women entrepreneurs have engaged themselves into entrepreneurship owing to a low family income and to sustain their families they also contribute to the family income.

Table - 3: Urban or Rural Entrepreneur
*Range of Annual Income from entrepreneur's business

			Range of Annual Income from entrepreneur's business					Total
			< 1 Lac	1-3 Lac	4-6 Lac	6-10 lacs	10 lacs and above	
Urban or rural entrepreneur	% within Urban or rural entrepreneur	% within Range of Annual Income from entrepreneur's business	11.1%	5.6%	44.4%	22.2%	16.7%	100.0%
		% of Total	9.5%	100.0%	100.0%	100.0%	100.0%	48.6%
		% of Total	5.4%	2.7%	21.6%	10.8%	8.1%	48.6%
	% within Urban or rural entrepreneur	% within Range of Annual Income from entrepreneur's business	100.0%					100.0%
		% of Total	90.5%					51.4%
		% of Total	51.4%					51.4%
Total	% within Urban or rural entrepreneur	% within Range of Annual Income from entrepreneur's business	56.8%	2.7%	21.6%	10.8%	8.1%	100.0%
		% of Total	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
		% of Total	56.8%	2.7%	21.6%	10.8%	8.1%	100.0%

From the above table it can be seen that all rural women entrepreneurs have an annual income of less than 1 lac. While for the urban women entrepreneurs, 11.1% have their annual income less than 1 lac, 5.6% between 1-3 lacs, 44.4% between 4-6 lacs, 22.2% between 6-10 lacs and 16.7% have 10 lacs and above as their annual family income.

challenge based on socio cultural factors for urban and rural women entrepreneurs is that they receive no support from their family in starting up their business.”

To test the same chi square test was done and since the value is more than 0.5 the hypothesis is rejected which shows that the women entrepreneurs receive support from their family in starting up their business.

Testing of Hypothesis

One hypothesis for this research was: “The common

Table-4: Chi-Square Tests

	Value	df	Asymp. Sig. (2-sided)	Exact Sig. (2-sided)	Exact Sig. (1-sided)
Pearson Chi-Square	.003a	1	.954		
Continuity Correction ^b	.000	1	1.000		
Likelihood Ratio	.003	1	.954		
Fisher's Exact Test				1.000	.677
Linear-by-Linear Association	.003	1	.955		
N of Valid Cases	37				

a. 2 cells (50.0%) have expected count less than 5. The minimum expected count is 1.95.
b. Computed only for a 2x2 table

Conclusion

Women from the lowest strata of society work because it

is not possible to survive with their meager family income and are, therefore, interested in earning a definite daily income, which is a must for their survival.

The second group of women come from lower middle strata of society and is completely occupied at home but feels the economic need. The pressure to maintain a certain standard makes the group interested in small cottage industry so that they can remain in their own homes or nearby and still working.

Another group hails from a completely different social pattern and life – style. This group is aware of the scope of industrial development in the country. These women are either technically qualified or have a working experience. This group is mainly engaged in non – traditional areas in business and industry.

The conclusion of all the socio – cultural factors is as under:

Social Factors

Role in Family

Decision making role

Yes, there exists a socio-cultural difference in this case. Most women in rural areas didn't have decision making roles in their families before entering into entrepreneurship. Things have changed for some, but for others it didn't.

Status in Society

Decision making

Yes, there exists a difference here between urban and rural women entrepreneurs. Most women entrepreneurs in urban areas have decision making roles in society while rural women entrepreneurs are not entitled with this right. One reason for this difference is the conservative view still prevailing in our society that women, even if working, should restrict their decision making roles to their families (if they allow).

Perception of people

Yes, there is difference here between urban and rural women entrepreneurs. The perception of people for women entrepreneurs in urban areas had changed after they entered into entrepreneurship but it didn't for rural women entrepreneurs.

Influential Status

Yes, There is a difference here between urban and rural women entrepreneurs. More women in urban areas have an influential status in society than rural women entrepreneurs. In rural areas, except for a very small fraction, none of the women had an influential status in society. Again the reason for this can be the conservatism related to gender bias prevailing in the rural society.

Social Organization

Religion, caste and community

Relationship with customers, suppliers

No difference in opinion between urban and rural women entrepreneurs as none of them looks out for the religion, caste and community of the customers or suppliers before dealing with them. They feel that all these things do not matter when you are doing a business.

Hiring of the staff

Except for a very small proportion in both urban and rural areas, none of the women entrepreneurs looked for religion, caste and community while hiring the staff.

Social Media

Yes, there exists a difference between urban and rural women entrepreneurs when it comes to social media. The women entrepreneurs in urban areas are aware of social media but those in rural areas aren't. Here the reason is lack of exposure, due to which the women entrepreneurs in rural areas aren't aware of social media.

Gender issues due to Reference Groups

Family, Society and Friends

Most of the women entrepreneurs in both urban and rural areas hardly faced any problem from Family, society or friends. There was only a small fraction in both urban and rural areas that faced problem from either family or society or their friends or from all of them, but their number is quite small.

Cultural Factors

Language

The number of women in urban and rural areas who have had problems regarding language in their businesses is quite small. In urban areas it was due to international language but in rural areas it was due to indigenous language like Hindi.

Knowledge

As far as the knowledge parts is concerned, all the women entrepreneurs either had the knowledge about entrepreneurship before entering into it or have learnt about it over a period of time on their own or from sources like family, training centre etc.

Apart from this, knowledge about market, finance etc. had also been obtained either on their own or through various other external sources.

Hence, both urban and rural women aren't deprived of knowledge required to run their businesses effectively.

Cultural Influences

Yes, there's a difference in cultural influences on urban and rural women entrepreneurs. The differences are mainly due to the influence on lifestyle control over the enterprise and conflicting gender roles.

Urban women entrepreneurs have more cultural impact (impact of society they live in) on their lifestyle and 'control over the enterprise' while the rural women entrepreneurs have it over the Conflicting gender role regarding the work that they face and this is the difference that exists among the women entrepreneurs of urban and rural women entrepreneurs.

Most women entrepreneurs have 'entrepreneurship' as the source of income in their family, with 2 earning members and 2 dependent members (i.e. a family of 4)

This dependency varied in some cases; for an instance, the women entrepreneur has 'entrepreneurship' as the source of income in family, with two earning members and 5 dependent members. In such a case, if the earning members don't earn enough, then there wouldn't be any saving for future.

Maximum women entrepreneurs in urban areas have an annual income of 4 – 6 lacs while in rural areas the women entrepreneurs had an annual income below 1 lac.

Recommendations

Regarding development of women entrepreneurship

Awareness programmes and campaigns should be done emphasizing the need of women entrepreneurship.

Conducting workshops to:

- a. Make women aware that all women can be entrepreneurs; it's just that a right guidance is required.
- b. Give an idea about women entrepreneurship.

Formulation and implementation of policies that would encourage the women who are already into entrepreneurship.

In the case of both urban and rural society, there should be greater acceptance of women as entrepreneurs, so conducting awareness programmes regarding that is important as well.

Regarding eradication of socio – cultural differences between urban and rural women entrepreneurs.

To equalize the urban and rural women entrepreneurs, the first step that should be taken is liberalization of rural societal laws and make them women entrepreneur friendly. This is the most challenging task but it'll ease the life of women who are already / planning to get into entrepreneurship. Following aspects should be looked at while liberalization:

More decision making rights and roles for women.

Allowing them to study till the time they want to and not forcibly make them sit at home to learn and do household chores.

Introduction to internet and social media.

Limitations

Owing to a small sample of urban and rural women

entrepreneurs some facts presented may not be accurate.

The present study is confined to a particular geographic area and hence results may differ when a similar study is conducted elsewhere.

Future Scope of research

The research may be conducted with a larger individual sample of urban and rural women entrepreneurs to get a better insight of the socio – cultural differences.

The research can be conducted in other areas across the country to get a holistic view of the socio – cultural differences.

Annexure – 1: Profile of the area surveyed

The area surveyed for this study was Ahmedabad, villages around Ahmedabad: Bopal, Shilaj & Thaltej and villages around Sanand: Moti Devati, Nani Devati and Moraiya.

Ahmedabad is the former capital of the Indian state of Gujarat. It is the administrative headquarters of Ahmedabad district and is the judicial capital of Gujarat. With a population of more than 5.8 million and extended population of 6.3 million, it is the fifth largest city and seventh largest metropolitan area of India. It is also ranked third in Forbes' list of fastest growing cities of the decade. Ahmedabad is located on the banks of river Sabarmati, 30 kms from the state capital of Gandhinagar.

Ahmedabad is located at 23°00' N 72°35' E in western India at an elevation of 53 meters from the sea level, in North – central Gujarat.

The GDP of Ahmedabad was estimated at \$64 billion in 2014. The RBI ranked Ahmedabad as the seventh largest credit centre nationwide as of June 2012.

Sanand is a city and municipality in the Ahmedabad district in the Indian state of Gujarat. It is best known as the automobile hub of Gujarat.

Sanand is located at 22°59'N 72°23'E. It has an average

elevation of 38 meters (124 feet).

Sanand is part of dedicated Viramgam Special Investment Region (SIR) of Gujarat. It has becoming one of the booming entrepreneurial centers in India. Sanand has recently attracted commitments of billions of US dollars in investments from some of world's largest companies. Some of these companies have already started producing and shipping products, while others have announced facility completion and product shipment within next 1 – 3 years.

(Source: Wikipedia)

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