



A COMPARATIVE ANALYSIS OF THE SOCIAL EMPOWERMENT OF URBAN AND RURAL WOMEN ENTREPRENEURS IN PALGHAR DISTRICT

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Abstract:

Women entrepreneurs play a crucial role in enhancing the economic and social development of the urban and rural women entrepreneurs. Women are able to improve their social status in the society by active participation in entrepreneurship. This study helps to examine the social empowerment of urban and rural women entrepreneurs. This study compares various factors such as financial independence, decision making freedom, family recognition and support, improvement in self-confidence, active participation in community groups, overcoming gender-based barriers and expression of opinions in the society among the urban and rural women entrepreneurs of Palghar district. The survey was conducted among 104 women entrepreneurs of Palghar district through a multiple-choice questionnaire. The findings indicate that urban women entrepreneurs are more socially empowered than the rural women entrepreneurs.

Keywords: *Women entrepreneurs, Social empowerment, urban women, rural women, financial independence, self-confidence, gender-based barriers.*

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Introduction:

Women entrepreneurship is a powerful tool which shapes the economic and social development of our society. The transformation of women entrepreneurship from traditional domestic roles towards various dynamic entrepreneurship roles in sectors such as retailing, manufacturing, service and digital have led to the empowerment of women entrepreneurs. Entrepreneurship provides women a platform for improvement of leadership and soft skills, achievement of financial dependence, enhancement of social status within the family and in the society. Social empowerment is a transformational process where

women entrepreneurs enhance their decision-making capabilities, improve their self-confidence, increase their community participation and have a greater control over their lives. This study focuses on the comparative analysis of the level and various dimensions of social empowerment among the urban women entrepreneurs and rural women entrepreneurs.

Review of Literature:

Pandhare, Naik, and Yadava (2024), examined the role of entrepreneurial activities and microfinance in enhancing women's empowerment through Self-Help Groups (SHGs) in rural India. The study found that women's social empowerment is improved through



participation in entrepreneurial activities, which includes stronger participation in household decision-making, higher self-confidence and improved social recognition within communities. The research shows that entrepreneurship strengthens the position of women entrepreneur in the society by helping rural women to develop leadership abilities and by expanding their social networks.

Spandana et al. (2025), conducted a study on women entrepreneurs in Telangana to analyse different dimensions of empowerment which included social empowerment. The results showed that a majority of women entrepreneurs had a moderate level of social empowerment which is reflected through improved confidence, stronger participation in community and family matters and better decision-making ability.

Tomer (2025), analysed the role of women entrepreneurs in the MSME sector in India and its contribution to empowerment. The study showed that women-owned enterprises contribute towards economic growth and strengthen social empowerment among women entrepreneurs by increasing women's leadership roles, having participation in decision-making, and through community engagement.

Objective of the Study:

The main objective of the study is to make a comparative study about the social empowerment of urban women entrepreneurs and rural women entrepreneurs.

Research Methodology:

The present study adopts the following methodology to examine the social empowerment of rural and urban women entrepreneurs.

1. Type of Research:

The present study is descriptive and comparative in nature as it is used to describe the level of social empowerment among women entrepreneurs and to compare the level of social empowerment among urban women entrepreneurs and rural women entrepreneurs.

2. Sources of Data:

a) Primary Data:

The primary data for the research was collected through a structured questionnaire from selected respondents of palghar district. For the purpose of the research data was collected from urban women entrepreneurs and rural women entrepreneurs. The required data was collected with the help of digital and physical questionnaire.

b) Secondary Data:

Secondary data is collected from research journals, articles, and online sources related to women entrepreneurship and social empowerment. These sources help to build the theoretical background and to review the previous studies relevant to the research topic.

3. Sampling Size and sampling Method:

The study includes responses from 104 women entrepreneurs, consisting of urban women entrepreneurs and rural women entrepreneurs. The data for the study was collected using convenience sampling. The sample size is as below:

Table 1

Total Sample Size: Bifurcated as per Geographic location

Categories	Total
Rural Women Entrepreneurs	40
Urban Women Entrepreneurs	64
Total	104

Source: Primary Data



Hypothesis:

Null Hypothesis (H_{01}): There is no significant difference in the social empowerment of urban women entrepreneurs and rural women entrepreneurs.

Alternate Hypothesis (H_{11}): There is a significant difference in the social empowerment of urban women entrepreneurs and rural women entrepreneurs.

The stated hypothesis is tested using **non parametric Mann-Whitney U Test**.

Taking social empowerment as the variable and responses from Women entrepreneurs.

Table 2

Testing of Hypothesis: There is a significant difference in the social empowerment of urban women entrepreneurs and rural women entrepreneurs.

Sr.no	Questionnaire	Variable name	Z Value	P-Value	Test result (Null statement)
1.	I have greater decision-making power within my household because of my involvement in entrepreneurship.	Social empowerment	-4.066	0.000	Reject (Impacted)
2.	Running a business has increased my ability to make financial decisions independently.	Social empowerment	-2.278	0.023	Reject (Impacted)
3.	Entrepreneurship has increased my freedom to travel for business, training, or networking activities.	Social empowerment	-2.468	0.014	Reject (Impacted)
4.	I feel more confident in interacting with markets, banks, and government offices due to my entrepreneurial role.	Social empowerment	-3.675	0.000	Reject (Impacted)
5.	My social status and recognition within the family and community have improved because I am an entrepreneur.	Social empowerment	-3.078	0.002	Reject (Impacted)
6.	Entrepreneurship has strengthened my self-confidence and sense of personal identity.	Social empowerment	-2.851	0.004	Reject (Impacted)
7.	I participate more actively in community groups, self-help groups, or local events as a result of being an entrepreneur.	Social empowerment	-1.893	0.058	Reject (Impacted)
8.	Entrepreneurship has helped me overcome traditional gender-based barriers and restrictions.	Social empowerment	-3.502	0.000	Reject (Impacted)
9.	Entrepreneurship has contributed to my long-term social empowerment and positively impacted different areas of my life.	Social empowerment	-3.841	0.000	Reject (Impacted)
10.	I now feel more comfortable expressing my opinions in social settings.	Social empowerment	-3.419	0.001	Reject (Impacted)

As per table 1, out of 10 variables tested from questionnaire from **104 respondents**, it has revealed that, all 10 variables have significant impact on social empowerment, the significance value is less than 0.05.

On the scale of majority, the null hypothesis got rejected and alternative hypothesis accepted that is **There is a significant difference in the social empowerment of urban women entrepreneurs and rural women entrepreneurs.**



Findings : Findings based on Hypothesis: Social empowerment of urban women entrepreneurs and rural women entrepreneurs.

Questions related to Social Empowerment	Rural/Urban	Strongly Agree	Agree	Neutral	Disagree	Strongly disagree	Total
I have greater decision-making power within my household because of my involvement in entrepreneurship	Rural	12.50%	25.00%	20.00%	30.00%	12.50%	100.00%
	Urban	32.81%	40.63%	20.31%	3.13%	3.13%	100.00%
		34.62%	13.46%	20.19%	25.00%	6.73%	100.00%
Running a business has increased my ability to make financial decisions independently	Rural	15.00%	42.50%	27.50%	15.00%	0.00%	100.00%
	Urban	29.69%	45.31%	20.31%	4.69%	0.00%	100.00%
		24.04%	44.23%	23.08%	8.65%	0.00%	100.00%
Entrepreneurship has increased my freedom to travel for business, training, or networking activities	Rural	17.50%	35.00%	25.00%	17.50%	5.00%	100.00%
	Urban	31.25%	40.63%	23.44%	4.69%	0.00%	100.00%
		25.96%	38.46%	24.04%	9.62%	1.92%	100.00%
I feel more confident in interacting with markets, banks, and government offices due to my entrepreneurial role	Rural	12.50%	35.00%	22.50%	25.00%	5.00%	100.00%
	Urban	37.50%	42.19%	12.50%	3.13%	4.69%	100.00%
		27.88%	39.42%	16.35%	11.54%	4.81%	100.00%
My social status and recognition within the family and community have improved because I am an entrepreneur.	Rural	15.00%	35.00%	5.00%	32.50%	12.50%	100.00%
	Urban	34.38%	31.25%	26.56%	6.25%	1.56%	100.00%
		26.92%	32.69%	18.27%	16.35%	5.77%	100.00%
Entrepreneurship has strengthened my self-confidence and sense of personal identity.	Rural	20.00%	42.50%	7.50%	30.00%	0.00%	100.00%
	Urban	37.50%	45.31%	15.63%	0.00%	1.56%	100.00%
		30.77%	44.23%	12.50%	11.54%	0.96%	100.00%
I participate more actively in community groups, self-help groups, or local events as a result of being an entrepreneur.	Rural	15.00%	35.00%	25.00%	17.50%	7.50%	100.00%
	Urban	31.25%	29.69%	28.13%	6.25%	4.69%	100.00%
		25.00%	31.73%	26.92%	10.58%	5.77%	100.00%
Entrepreneurship has helped me overcome traditional gender-based barriers and restrictions.	Rural	15.00%	22.50%	15.00%	17.50%	30.00%	100.00%
	Urban	25.00%	37.50%	28.13%	9.38%	0.00%	100.00%
		21.15%	31.73%	23.08%	12.50%	11.54%	100.00%
Entrepreneurship has contributed to my long-term social empowerment and positively impacted different areas of my life.	Rural	7.50%	35.00%	25.00%	32.50%	0.00%	100.00%
	Urban	34.38%	37.50%	21.88%	3.13%	3.13%	100.00%
		24.04%	36.54%	23.08%	14.42%	1.92%	100.00%
I now feel more comfortable expressing my opinions in social settings.	Rural	12.50%	35.00%	15.00%	30.00%	7.50%	100.00%
	Urban	32.81%	40.63%	20.31%	3.13%	3.13%	100.00%
		25.00%	38.46%	18.27%	13.46%	4.81%	100.00%



Limitation of the Study:

- Limited Sample Size: The sample may not fully represent the large population of women entrepreneurs in Palghar district.
- Geographical Limitation: The research is restricted to a specific geographical area which is palghar district of Maharashtra.
- Time Constraints: The above study was conducted within a limited period of time.
- Resource Constraints: As there are limited financial and logistical resources, the study does not include a wider range of respondents.

Conclusion:

The comparative analysis across 10 variables indicates that rural women entrepreneurs and urban women entrepreneurs differ significantly for all the variables. The study concludes that there is a statistically significant difference in the social empowerment influencing the rural women entrepreneurs and urban women entrepreneurs, as evidenced by the acceptance of the alternate hypotheses based on Man Whitney U Test.

Suggestions:

- Proper training and skill development needs to be provided to the rural women entrepreneurs to improve their soft skills and leadership skills.
- Digital literacy should be promoted among the rural women entrepreneurs to improve their financial transparency in the business

- Self-Help Groups can play a major role in improving the social network of rural women entrepreneurs.
- Government should work towards promotion of social awareness development among the youth to encourage more participation of women into entrepreneurship.

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