

A COMPARATIVE STUDY ON RURAL AND URBAN ENTREPRENEURS – PROSPECTS AND CHALLENGES IN TIRUNELVELI DISTRICT OF TAMILNADU

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Abstract:

The main intention of this paper is to realize the different factors of the rate of entrepreneurial intentions in rural and urban entrepreneurs' position in Tirunelveli district. The investigator selected the study which focuses on the various issues related to rural and urban entrepreneurs. After going through the related literature on the entrepreneurship the investigator found that there is still dearth of in-depth study on rural and urban entrepreneurs in Tirunelveli district. Although few studies have already been conducted on rural and urban entrepreneurship, but these are mostly confined to the problems of entrepreneurs in rural and urban areas. Therefore it is demanded an inquiry to find out the real status of entrepreneurs in both urban and rural areas of Tirunelveli district. In this context an attempt has also been made to identify the problems and prospects of rural and urban entrepreneurs in the region. It is hoped that the recommendations of the study will generate new body of knowledge and also be helpful for the policy makers, government and non-government organizations in formulation of proper policies for development of entrepreneurship in the state of Tamil Nadu.

Keywords: *Entrepreneurs, Rural, Urban, Women Entrepreneurship and Challenges*

1. Introduction

Entrepreneurship has been recognized as fundamental to regional economic development, and it has been suggested that entrepreneurship policy should pay more attention to the various dimensions of different regions. Determinants of regional entrepreneurship dynamics in contemporary Germany: a conceptual and empirical analysis. Understanding the personal factors that lead people into entrepreneurship, not taking into account the environmental setting, has a long tradition within the entrepreneurship literature. Most entrepreneurship studies have been carried out in urban areas, where entrepreneurship flourishes as a result of localization effects, urbanization effects and the 'creative class' argument. The higher economic performance of urban areas and their exponential growth since the Industrial Revolution has been explained by a wide variety of theories. Today, some researchers have put forward the thesis that, with a few exceptions, entrepreneurship is an urban phenomenon. Unfortunately, the increasing interest in entrepreneurship in cities has left rural areas under-researched. First, it will provide employment opportunities. Rural entrepreneurship is labour intensive and provides a clear solution to the growing problem of unemployment. Development of industrial units in the rural areas through rural

entrepreneurship has high potential for employment generation and income creation. Secondly, it can help check the migration of people from rural to urban areas in search of jobs. Rural entrepreneurship can plug the big gap and disparities in income between rural and urban people. It will usher in modern infrastructural facilities. But, the growth and development of rural entrepreneurs are complex issues, which can be tackled by social, political and economic institutions. The sooner they are established, the better it would be for the commercial development in the rural sector and the subsequent economic growth of our country.

Review of Literature

The following are the important previous studies related to the present study:

(Singh, 2006) in his article found that 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”.

(D.Sarupriya, 1983) investigated the psychological factor affecting women entrepreneurs. They examined the role of stress experienced by women entrepreneurs, the effect of demographic variables, such as marital status and type of family on stress and how women entrepreneurs cope with stress. Results indicated that unmarried subjects experienced less stress and less self-role distance than married subjects. Subject from joint family tended to experience less role stress than subject from nuclear families, probably because they share their problems with other family members. External locus of control was significantly related to role stress and fear of success was related to result inadequacy and role inadequacy dimensions of stress. While many subjects used intra persistent coping styles, that is, taking action to solve problems, avoidance oriented coping styles were more common than approach oriented styles of coping.

(Javillonar & Peters.G.R, 1983) conducted a study to examine the socio-cultural situation of small-scale entrepreneur. They found that high need for achievement is positively related to entrepreneurship emerging in open social structures and in situations where there is relative freedom of occupational choice. The study revealed that entrepreneurship among small-scale manufactures is a situational phenomenon rather than an individual phenomenon and extended family system stimulate the entry of an individual to the small-scale entrepreneurs sector.

(Watson, 2003) has examined the failure rates among female control business in Australia. The analysis of study highlighted that failure rate female control business is relatively higher than male controlled business. But the difference is not significant after controlling for the effects of industry. None of the study seems to have touched the area like perception of women entrepreneurs on the obstacles faced by women entrepreneurs. This study has tried to break the traditional method of conducting analysis. In this study, an attempt has been made to analyze obstacles faced by women entrepreneurs by using factor analysis approach.

(Mambula, 2002) analyzed major constraints faced by SMEs in Nigeria. A sample of 32 small business entrepreneurs was taken. Analysis of data revealed that majority of SMEs face the problem of finance and infrastructure while managing their businesses. The author recommends that small business entrepreneurs should

collaborate with each other to sort out the various problems faced by them. There is needed to form alliance of Government, Research institutions and financial institutions to create appropriate training for prospective small business.

(M.Tovo, 1991) observes that self-employed women face several problems common to all small-scale entrepreneurs, which include limited access to capital, inputs and markets. Often a large number of small enterprises share one market segment, causing competition to be fierce and prices to be low. The products of small enterprises can be extremely dependable on a limited number of suppliers and wholesalers. This renders the entrepreneur economically vulnerable and often exposes her/him to exploitation.

(Kumari., 1987) on Women Entrepreneurs of Kerala in which she tries to analyze the production problem, employment, and wage structure, cost of production etc. For her study, she selected three units in Triruvananthapuram. Although her study gives some ideas regarding the women entrepreneurs of Kerala, it did not look deeper into some important aspects. She did not look into the type of organizational pattern which generate more employment, in which activity they perform well, but they are engaged more in certain activities etc. Another limitation of her study is that, it look into account only three different activities as a representative of the whole women industrial units.

Statement of the Problem

Rural and Urban entrepreneurs are performed in an important role in the economic development of underdeveloped nation. Rural community skills and knowledge, their talents and abilities in business and a compelling desire of wanting to do something positive are some of the reasons for the rural entrepreneurs to organize industries. According to World Bank, investing more in business of rural entrepreneurs rather in urban entrepreneurs leads to greater development of a nation. Empowering rural in entrepreneurship leads to break the inequalities and reduces the poverty. Entrepreneurship plays an important role in developing society of a fast developing country like India. Nowadays it has been realized that enterprising rural entrepreneurs have cast entrepreneurial talents which could be harnessed so as to convert them from the position of “Jobseekers” to “Job givers”. The government has realized the importance of rural entrepreneurship. As a result, it offers a variety of programmes for rural and urban entrepreneurs. The state of Tamilnadu is the industrially developing area in which some of the entrepreneurs excel in small scale industry. Even though the government organizes rural entrepreneurs by various associations, they are not ready to undertake the business. As compared to rural, urban are less motivated to start business units due to some unwanted fear, lack of motivation and kind of activities. Rural and urban entrepreneurs face different challenges. Thus, the study aims at undertaking the prospects and challenges among rural and urban entrepreneurs highlights their motivational forces and relationship between socio-economic background of rural entrepreneurs and challenges.

Objectives of the Study

The research has been carried out with the following objectives in

1. To study the socio-economic background of the rural and urban entrepreneurs in Tirunelveli District.
2. To analyze the motivational factors that influence rural and urban people to become an entrepreneurs.

3. To analyze the crucial power and weak point of rural and urban entrepreneurs and threats for their entrepreneurship.
4. To provide suggestions to develop the satisfaction of rural and urban entrepreneurs.

Hypothesis of the Study

In the present study the researchers frame ten hypotheses to test the goodness of fitness. In this regard the following null hypotheses are framed:

- H1 = There is no significant difference between age of the rural entrepreneurs and level of satisfaction.
- H2 = There is no significant difference between age of the urban entrepreneurs and level of satisfaction.
- H3 = There is no significant difference between Marital status of the rural entrepreneurs and level of satisfaction.
- H4 = There is no significant difference between Marital status of the urban entrepreneurs and level of satisfaction.
- H5 = There is no significant difference between education of the rural entrepreneurs and level of satisfaction.
- H6 = There is no significant difference between education of the urban entrepreneurs and level of satisfaction.
- H7 = There is no significant difference between size of family of the rural entrepreneurs and level of satisfaction.
- H8 = There is no significant difference between size of family of the urban entrepreneurs and level of satisfaction.

Scope of the Study

The present study focuses on the rural and urban entrepreneurs in selected places in Tirunelveli district. The selected places with its good infrastructural facility, offers sound prospects for industrial developments. The scope of the study encompasses rural and urban entrepreneurs in Tirunelveli District and the problems faced by rural and urban entrepreneurs who are engaged in starting a new enterprise in rural and urban areas of Tirunelveli district of Tamilnadu. The study is limited only to the rural and urban entrepreneurs of selected groups in Tirunelveli District of Tamilnadu.

Research Methodology

Research Methodology Conducted here is descriptive technique in nature. The technique of sampling used Judgmental sampling and interview schedule designed with help of secondary data and respondents' interview and opinion. The primary data collected from rural and urban entrepreneurs in Tirunelveli district of Tamilnadu. The researchers select 100 sample respondents from urban area and 100 sample respondents from rural area. The present study covers the period of one year from November 2017 to November 2018.

Sources of Data and Sample Size

The following are the sources of data used by the researcher

- 1. Primary Data:** The Primary data was collected by using survey as method of data collection. To conduct surveys separate sets of structured interview schedule prepared for rural and urban entrepreneurs.
- 2. Secondary Data:** The secondary data was collected by various Books, Journals, Articles, Thesis, Magazines and websites. The study is based on both Primary data and secondary data. An interview schedule was administered in five villages (five rural panchayat i.e., Veerasigamani (V1), Puliyanikulam (V2), Nelkattumsevel (V3), Pirancheri (V4) and Avudaiyanoor (V5)) and five urban areas (four municipality i.e., Palayamkottai (U1), Radha Puram (U2), Tenkasi (U3) and Alangulam (U4) and one town panchayat i.e., Tirunelveli (U5). These five villages and five urban areas are from Tirunelveli district. From each village and urban areas, 200 entrepreneurs are selected. The

researcher's sample units are who has owned the business like Vegetables & Fruits Shops, Retail Shops, Boutique Shops, Tailoring Shops and Beauty Parlours. Table-1 shows sample size and samples.

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

Sl. No.	Entrepreneur's Business	V1	U1	V2	U2	V3	U3	V4	U4	V5	U5	V Total	U Total
1	Vegetables & Fruits Shops	4	4	4	4	4	4	4	4	4	4	20	20
2	Retail Shops	4	4	4	4	4	4	4	4	4	4	20	20
3	Boutique Shops	4	4	4	4	4	4	4	4	4	4	20	20
4	Tailoring Shops	4	4	4	4	4	4	4	4	4	4	20	20
5	Beauty Parlour	4	4	4	4	4	4	4	4	4	4	20	20
	Total	20	20	20	20	20	20	20	20	20	20	100	100

*V-Village areas (Rural Entrepreneurs); U-Urban areas (Urban Entrepreneurs)

Framework of Analysis

The consumer survey would be conducted using Judgmental sampling method and various questions designed. The sampling type for the consumer survey data was collected using a standardized interview schedule. The present study the researcher used simple percentage analysis, Garrett Ranking Technique and hypothesis analysis.

Analysis of Prospects and Challenges of Rural and Urban Entrepreneurs

This part the researcher analyses Profile/Socio-economic background of the rural and urban respondents. Analyze the Motivational factors that influence rural and urban people become entrepreneurs. The challenges faced by rural and urban entrepreneurs while conducting entrepreneurship or business are assessed here based on primary data; which was collected from five villages and five urban areas of Tirunelveli district. Analyze the major prospects and challenges of rural and urban entrepreneurs Demographic profile is playing very important role in the prospects and challenges of rural and urban entrepreneurs. The Table 2 shows the demographic profile of rural and urban entrepreneurs.

Table 2 : Demographic Profile

Demographic Factor	Characteristics	Rural Entrepreneurs (N=100)		Urban Entrepreneurs (N=100)		Total (N=200)	
		Resp.	Perc.	Resp.	Perc.	Resp.	Perc.
Age	Below 20	0	0	2	2	2	1
	21 - 30	10	10	60	60	70	35
	31 - 40	20	20	30	30	50	25
	41 - 50	56	56	6	6	62	31
	51 & Above	14	14	2	2	16	8
Total		100	100	100	100	200	100
Marital Status	Married	96	96	52	52	148	74
	Unmarried	4	4	48	48	52	26
Total		100	100	100	100	200	100
Education	Up-to HSC	48	48	8	8	56	28
	UG Degree	32	32	60	60	92	46
	PG Degree	10	10	18	18	28	14
	Professional	8	8	12	12	20	10
	Others	2	2	2	2	4	2
Total		100	100	100	100	200	100
Size of Family	Three	10	10	42	42	52	26

	Four to Five	46	46	28	28	74	37
	Six to Seven	30	30	20	20	50	25
	Eight to Nine	8	8	8	8	16	8
	Above Nine	6	6	2	2	8	4
Total		100	100	100	100	200	100
Annual Income	Below Rs.20000	32	32	16	16	48	24
	Rs.20001 to Rs.40000	40	40	26	26	66	33
	Rs.40001 to Rs.60000	20	20	42	42	62	31
	Rs.60001 to Rs.80000	6	6	12	12	18	9
	Rs.80001 & Above	2	2	4	4	6	3
Total		100	100	100	100	200	100

*Source: Primary data

It is clear from Table 2 shows that, 56% (56 respondents) of the rural entrepreneurs are in the age group of 41 – 50, 20% (20 respondents) of them are in the age group of 31 – 40, 14% (14 respondents) are in the age group of 51 & above only, 10% (10 respondents) are in the age group of 21 – 30. At the same time 60% (60 respondents) of the urban entrepreneurs are in the age group of 21 -30, 30% (30 respondents) are in the age group of 31-40, 6% (06 respondents) are in the age group of 41 – 50 and only 02% (02 respondents) are in the age group of 50 & above.

Marital Status is the essential factor to analyses the challenges and prospects of rural and urban entrepreneurs, 96 rural entrepreneurs (96%) are married and only four of them (4%) are unmarried. At the same time, 52 urban entrepreneurs (52%) are married and the remaining 48 of them (48%) are unmarried.

Education is the key factor to analyses the challenges and prospects of rural and urban entrepreneurs, 48 rural entrepreneurs (48%) are qualified with up-to HSC, 32 of them (32%) are qualified with Under Graduate Degree, ten respondents (10%) are qualified with P.G. Degree and only eight rural entrepreneurs (8%) are qualified with Professional Courses. At the same time, 60 urban entrepreneurs (60%) are qualified with Degree, 18 of them (18%) are qualified with P.G. Degree, 12 of them (12%) are qualified with Professional courses and only eight of them (8%) are qualified with HSC.

Size of Family is the vital factor to analyses the challenges and prospects of rural and urban entrepreneurs, 46 rural entrepreneurs (46%) have four to five family members, 30 of them (30%) have six to seven family members, ten of them (10%) have three family members, eight of them (8%) have eight to nine family members and only six of them (6%) have above nine family members. At the same time, 42 urban entrepreneurs (42%) have three family members, 28 of them (28%) have four to five family members, 20 of them (20%) have six to seven family members, eight of them (8%) have eight to nine family members and only two of them (2%) have above nine family members.

Annual Income is the main factor to analyses the challenges and prospects of rural and urban entrepreneurs in rural and urban areas, 40 rural entrepreneurs (40%) are earned Rs.20001 to Rs.40000, 32 of them (32%) are earned below Rs.20000, 20 of them (20%) are earned Rs.40001 to Rs.60000, six of them (6%) are earned Rs.60001 to Rs.80000 and only two of them (2%) are earned Rs.80001 & above. At the same time, 42 urban entrepreneurs (42%) are earned Rs.40001 to Rs.60000, 26 of them (26%) are earned below Rs.20000, 12 of them (12%) are earned Rs.60001 to Rs.80000 and only four of them (4%) are earned Rs.80001 & above.

Reasons for Rural and Urban Women Becoming Entrepreneurs

Rural and urban Entrepreneurs are 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, who is capable of contributing values in both family and social life. With the advent of media, rural and urban people are aware of their own traits, rights and also the work situations. The challenges and opportunities provided to the both rural and urban people of digital era are growing rapidly that the job seekers are turning into job creators. The following table 3 shows the reasons for rural and urban people becomes an entrepreneurs with the help of Garrett Ranking Analysis.

Table 3 : Reasons for Rural and Urban areas people Becoming Entrepreneurs

Sl. No.	Reason	Rural Entrepreneurs		Urban Entrepreneurs	
		Garrett Mean Score	Rank	Garrett Mean Score	Rank
1	Innovative thinking	35.45	XIII	60.37	II
2	Self-identity and social status	44.06	VI	62.05	I
3	Educational and qualification	41.98	VII	55.91	IV
4	Support of family members	43.52	IX	40.77	XII
5	Role model to others	39.37	XI	50.62	VIII
6	Success stories of friends and relatives	47.46	III	45.92	IX
7	Bright future of their wards	44.17	V	44.72	XI
8	Need for additional income	54.98	II	55.56	VI
9	Family occupation	55.82	I	37.07	XIII
10	Government policies and procedures	45.43	IV	44.86	X
11	Freedom to take own decision and be independent	42.08	VIII	57.22	III
12	Employment generation	41.62	X	50.8	VII
13	New challenges and opportunities for self-fulfillment	36.18	XII	55.87	V

*Source: Primary and Calculated data

It is clear from Table 3 that, among the rural entrepreneurs, Majority of the rural entrepreneurs select the business because of their family occupation, it has been obtained first rank (Garrett Mean Score 55.82), second rank (Garrett Mean Score 54.98) has been obtained by need for additional income, third rank (Garrett Mean Score 47.46) has been obtained by success stories of friends and relatives, fourth rank (Mean Score 45.43) has been obtained by Government policies and procedures, fifth rank (Mean score 44.17) has been obtained by for bright future of their wards and last rank (Mean Score 35.45) has been obtained by innovative thinking.

Among the urban entrepreneurs, Majority of the urban entrepreneurs select the business because of it is a self identity and social status, it has been obtained first rank (Garrett Mean Score 62.05), second rank (Garrett Mean Score 60.37) has been obtained by innovative thinking, third rank (Garrett Mean Score 57.22) has been obtained by Freedom to take own decision and be independent, fourth rank (Mean Score 55.91) has been obtained by education and qualification, fifth rank (Garrett Mean score 44.86) has been obtained by Government policies and procedures and last rank (Mean Score 37.07) has been obtained by family occupation.

Challenges Faced by Rural and Urban Women Entrepreneurs

Rural and Urban entrepreneur's performance is not as much progressive as desired due to various challenges faced by them such as:

1. Personal challenges	2. Social challenges
3. Financial challenges	4. Marketing challenges
5. Managerial challenges	6. Technological challenges
7. Competition challenges	8. Lack of mobility challenges
9. Educational challenges	10. Accounting challenges
11. Lack of Law knowledge challenges	

It was asked to the respondents, out of above challenges or constraints, which challenges are faced by them the most? Their response after survey is presented in Table 4.

Table 4 : Challenges Faced by Rural and Urban Entrepreneurs

Sl. No.	Reason	Rural Entrepreneurs		Urban Entrepreneurs	
		Garrett Mean Score	Rank	Garrett Mean Score	Rank
1	Personal challenges	56.02	VII	55.31	II
2	Social challenges	66.86	I	51.55	V
3	Financial challenges	65.2	II	55.88	I
4	Marketing challenges	61.03	IV	54.11	IV
5	Managerial challenges	59.11	V	50.88	VI
6	Technological challenges	64.88	III	48.39	VIII
7	Competition challenges	56.71	VI	54.77	III
8	Lack of mobility challenges	50.88	IX	49.2	VII
9	Educational challenges	47.2	X	44.1	X
10	Accounting challenges	44.79	XI	43.06	XI
11	Lack of Law knowledge challenges	55.2	VIII	44.7	IX

*Source: Primary and Calculated data

It is clear from Table 4 that, among the rural entrepreneurs, majority of the rural entrepreneurs face social challenges, it has obtained first rank (Mean Score 66.86), second rank (Mean Score 65.2) has obtained by financial challenges, third rank (Mean Score 64.88) has obtained by Technological challenges, fourth rank (Mean Score 61.03) has obtained by Marketing challenges, fifth rank (Mean Score 59.11) has obtained by Managerial challenges, sixth rank (Mean Score 56.71) has obtained by Competition challenges, seventh rank (Mean score 56.02) has obtained by Personal challenges, eighth rank (Mean Score 55.2) has obtained by Lack of Law knowledge challenges, ninth rank (Mean Score 50.88) has obtained by Lack of mobility challenges, tenth rank (Mean Score 47.2) has been obtained by educational challenges and last rank (Mean Score 44.79) has obtained by accounting challenges.

Among the urban entrepreneurs, majority of the urban entrepreneurs face financial challenges, it has obtained first rank (Mean Score 55.88), second rank (Mean Score 55.31) has obtained by personal challenges, third rank (Mean Score 54.77) has obtained by competition challenges, fourth rank (Mean Score 54.11) has obtained by marketing challenges, fifth rank (Mean Score 51.55) has obtained by social challenges, sixth rank (Mean Score 50.88) has obtained by managerial challenges, seventh rank (Mean score 49.2) has obtained by lack of mobility challenges, eighth rank (Mean Score 48.39) has obtained by technological challenges, ninth rank (Mean Score 44.7) has obtained by Lack of Law knowledge challenges, tenth rank (Mean Score 44.1) has been obtained by educational challenges and last rank (Mean Score 43.06) has obtained by accounting challenges.

Analysis of Hypotheses

The primary data were collected from the respondents tabulated for analysis and interpretation. The data analyzed and interpreted are tested by using the chi-square test.

In the present study the researcher frame three hypotheses to test the goodness of fitness. In this regard the following null hypotheses are framed:

H1 = There is no significant difference between age of the rural entrepreneurs and level of satisfaction.

H2 = There is no significant difference between age of the urban entrepreneurs and level of satisfaction.

H3 = There is no significant difference between Marital status of the rural entrepreneurs and level of satisfaction.

H4 = There is no significant difference between Marital status of the urban entrepreneurs and level of satisfaction.

H5 = There is no significant difference between education of the rural entrepreneurs and level of satisfaction.

H6 = There is no significant difference between education of the urban entrepreneurs and level of satisfaction.

H7 = There is no significant difference between size of family of the rural entrepreneurs and level of satisfaction.

H8 = There is no significant difference between size of family of the urban entrepreneurs and level of satisfaction.

The chi-square test is applied in statistics to test the goodness of fitness to verify the distribution of observed data

with assumed theoretical distribution. It is defined as $\chi^2 = \sum \frac{(O-E)^2}{E}$

Where, O = Observed Frequency and E = Expected frequency

Table 5 : Analysis of Hypotheses

Factor		Table Value	Calculated Value	Degrees of Freedom	Result
Age and level of satisfaction	Rural (H1)	9.49	8.97	4	Accepted
	Urban (H2)	9.49	12.52	4	Rejected
Marital status and level of satisfaction	Rural (H3)	5.99	4.20	2	Accepted
	Urban (H4)	5.99	8.55	2	Rejected
Education and level of satisfaction	Rural (H5)	9.49	16.22	4	Rejected
	Urban (H6)	9.49	17.66	4	Rejected
Size of family and level of satisfaction	Rural (H7)	9.49	8.04	4	Accepted
	Urban (H8)	9.49	11.03	4	Rejected

1. Age and Level of Satisfaction of rural entrepreneurs H1= There is no significant difference between Age and Level of Satisfaction of rural entrepreneurs. Since the calculated value (08.97) is less than the table value (9.49). Hence the null hypothesis is accepted. So there is no significance difference between age and level of satisfaction of rural entrepreneurs.

2. Age and Level of Satisfaction of urban entrepreneurs H2= There is no significant difference between Age and Level of Satisfaction of urban entrepreneurs. Since the calculated value (12.52) is more than the table value (9.49). Hence the null hypothesis is rejected. So there is significance difference between age and level of satisfaction of urban entrepreneurs.

3. Marital status and Level of Satisfaction of rural entrepreneurs H3= There is no significant difference between marital status and Level of Satisfaction of rural entrepreneurs. Since the calculated value (4.20) is less than the table value (5.99). Hence the null hypothesis is accepted. So there is no significance difference between marital status and level of satisfaction of rural entrepreneurs.

4. Marital status and Level of Satisfaction of urban entrepreneurs H4= There is no significant difference between marital status and Level of Satisfaction of urban entrepreneurs. Since the calculated value (8.55) is more than the

table value (5.99). Hence the null hypothesis is rejected. So there is significance difference between marital status and level of satisfaction of urban entrepreneurs.

5. Education and Level of Satisfaction of rural entrepreneurs H5= There is no significant difference between education and Level of Satisfaction of rural entrepreneurs. Since the calculated value (16.22) is more than the table value (9.49). Hence the null hypothesis is rejected. So there is significance difference between education and level of satisfaction of rural entrepreneurs.

6. Education and Level of Satisfaction of urban entrepreneurs H6= There is no significant difference between education and Level of Satisfaction of urban entrepreneurs. Since the calculated value (17.66) is more than the table value (9.49). Hence the null hypothesis is rejected. So there is significance difference between education and level of satisfaction of urban entrepreneurs.

7. Size of family and Level of Satisfaction of rural entrepreneurs H7= There is no significant difference between size of family and Level of Satisfaction of rural entrepreneurs. Since the calculated value (08.04) is less than the table value (9.49). Hence the null hypothesis is accepted. So there is no significance difference between size of family and level of satisfaction of rural entrepreneurs.

8. Size of family and Level of Satisfaction of urban entrepreneurs H8= There is no significant difference between size of family and Level of Satisfaction of urban entrepreneurs. Since the calculated value (11.03) is more than the table value (9.49). Hence the null hypothesis is rejected. So there is significance difference between size of family and level of satisfaction of urban entrepreneurs.

Findings of the Study

The following are the important findings of the present study. 56% (56 respondents) of the rural entrepreneurs are in the age group of 41 – 50, 20% (20 respondents) of them are in the age group of 31 – 40. 60% (60 respondents) of the urban entrepreneurs are in the age group of 21 -30, 30% (30 respondents) are in the age group of 31 – 40.

Marital Status is the important factor to analyses the challenges and prospects of entrepreneurs, 96 rural entrepreneurs (96%) are married and only four of them (4%) are unmarried. At the same time, 52 urban entrepreneurs (52%) are married and the remaining 48 of them (48%) are unmarried.

Education is the important factor to analyses the challenges and prospects of entrepreneurs, 48 rural entrepreneurs (48%) are qualified with up-to HSC, 32 of them (32%) are qualified with Under Graduate Degree, At the same time, 60 urban entrepreneurs (60%) are qualified with Degree, 18 of them (18%) are qualified with P.G. Degree.

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Annual Income is the important factor to analyses the challenges and prospects of entrepreneurs in rural and urban areas, 40 rural entrepreneurs (40%) are earned Rs.20001 to Rs.40000, 32 of them (32%) are earned below Rs.20000. At the same time, 42 urban entrepreneurs (42 %) are earned Rs.40001 to Rs.60000, 26 of them (26%) are earned below Rs.20000.

Majority of the rural entrepreneurs select the business because of their family occupation, it has been obtained first rank (Garrett Mean Score 55.82). Majority of the urban entrepreneurs select the business because of

it is a self-identity and social status; it has been obtained first rank (Garrett Mean Score 62.05). Majority of the rural entrepreneurs face social challenges (Mean Score 66.86) and financial challenges (Mean Score 65.2). Majority of the urban entrepreneurs face financial challenges (Mean Score 55.88) and personal challenges (Mean Score 55.31).

Limitations of the Study

1. This study is not possible to study the entire Tirunelveli district due to lack of time and resources. So, the study is based only on the information obtained from 100 respondents from rural areas and 100 respondents from urban areas.
2. The study is delimited to the entrepreneurs (both registered and unregistered) of rural and urban areas of the Tirunelveli district. However the researcher has chosen only those registered rural and urban entrepreneurs who have been registered between 01st April 2015 to 31st March 2018.

Recommendations

In the primary stages rural and urban entrepreneurs may face problems but they must persevere, believe in themselves and not give up mid-way. For rural entrepreneurs need proper training institutes for enhancing their level of work-knowledge, skills, risk-taking abilities, enhancing their capabilities comparing to urban entrepreneurs. For rural entrepreneurs need standard of education in general as well making effective provisions for their training, practical experience and personality development programmes, to improvise their over-all personality standards comparing to urban entrepreneurs. Self-help groups of entrepreneurs to mobilize resources and pooling capital funds, in order to help the women in the field of industry, trade and commerce can also play a positive role to solve this problem of rural and urban entrepreneurs. Rural entrepreneurs face minimum legal procedure to get the financial assistance from government but urban entrepreneurs face lot of legal procedure to get the financial assistance, so the government may minimize the legal procedure of at the time of issuing financial assistance to urban entrepreneurs. At the district level, a separate rural and urban entrepreneur's organization can be formed so as to help entrepreneurs in fulfilling their requirements of financial assistance, marketing aid, obtaining subsidies, concessions, technical know-how, raw material assistance, conduct of market surveys to assess the feasibility counseling and follow up guidance.

Conclusion

It shows that today we are in a better position wherein urban entrepreneurs' participation in the field of entrepreneurship is increasing at a considerable rate. This is evident from the research that rural and urban entrepreneurs are ready to face the challenges associated with background of the business. Society is very much receptive to the concept of rural and urban entrepreneur, so it is the family. Entrepreneurs are not into business for survival but to satisfy their inner urge of creativity and to prove their capabilities. Rural citizens' education is contributing to a great extent to the social transformation. The future will see more rural venturing into areas traditionally dominated by urban. The socio background as well as factors, nature and mode of business, training programmes are the important problems of rural and urban entrepreneurs in Tirunelveli District.

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