

**PROBLEMS AND PROSPECTS OF WOMEN ENTREPRENEUR IN HOSUR ,
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ABSTRACT

To empower women, the societies have to give economic independence to them. In order to give economic independency, it is necessary for them to become entrepreneurs. One of the most important hurdle for women entrepreneurs is finance. Hence, micro finance plays a very crucial role. The impact of microfinance on women has to be studied to improve performance of microfinance institution. The main measuring rod for microfinance effectiveness is to change family or political life of women entrepreneurs. The individual women entrepreneurs faces lot of problem. Majority of function will be performed by owners themselves due to limitation of resources. In the case of women entrepreneurs, the problem will get compound because certain problem have gender dimension attached to it. The purpose of this research is to facilitate the discussion on how women perform in the entrepreneurship filed. This will in turns help developing female empowerment and emancipation in the business sectors. Women in business are recent phenomena in India. The spread of education and increasing government support are aiding women to spread their wings into area which were hither to the monopoly of men. So the researcher has made an attempt analysis the problem and constraints faced by women entrepreneur in the study area, during the course of establishing and managing their respective enterprise. The purpose of the study is both primary and secondary data. The required primary data of this study has been collected from 120 women entrepreneurs in Hosur town. Hence, the snow ball sampling technical used for this study. The researcher will be using the statistical tools like percentage, chi square.

This paper makes an attempt to find out the Problems and Challenges for the women Entrepreneurship.

KEYWORDS : Women Entrepreneurship, Women Empowerment, MicroFinance.

INTRODUCTION

Women entrepreneurs have been designated as the new engines for growth and the rising stars of the economies in developing countries to bring prosperity and welfare. Women Entrepreneurs may be defined as the women or a group of women who initiate, organize and operate a business enterprise. The Government of India has defined women entrepreneurs as—an enterprise owned and controlled by women having a minimum financial interest of 51 per cent of the capital and giving at least 51 per cent of the employment generated in the enterprise to women. The growth of the proportion of women entrepreneurs in developing countries has drawn the attention of both the academic and the development sector. Women entrepreneurs engaged in business due to push and pull factors which encourage women to have an independent occupation and stands on their own legs. A sense towards independent decision-making on their life and career is the motivational factor behind this urge. Under the influence of these factors the women entrepreneurs choose a profession as a challenge and as an urge to do something new. Such a situation is described as pull factors. While in push factors women engaged in business activities due to family compulsion and the responsibility is thrust upon them

STATEMENT OF PROBLEM

To empower women, the society have to give economic independences to them. In order to give economic independency, it is necessary for them to become entrepreneurs. One of the most important ingredients for women entrepreneurs is finance. Hence, micro finance becomes very crucial role. The impact of microfinance on women has to be studied to improve performance of microfinance institution. The main measuring rod for microfinance effectiveness is to change family or political life of women entrepreneurs. The individual women entrepreneurs' faces lot of problem. Majority of function will be performed by owners themselves due to limitation of resources. In the case of women entrepreneurs, the problem will get compound because certain problem have gender dimension attached to it. The purpose of this research is to facilitate the discussion on how women perform in the entrepreneurship filed. This will in turns help developing female empowerment and emancipation in the business sectors. Women in business are a recent phenomena in India. The spread of education and increasing government support are aiding women to spread their wings into area which were hitherto the monopoly of men. So the researcher has made an attempt analysis the problem and constraints faced by women entrepreneur in the study area, during the course of establishing and managing their respective enterprise and to find out the Problems and Challenges for the women Entrepreneurship.

OBJECTIVE OF THE STUDY

- ◇ To narrate the growth of the women entrepreneurs in various stages
- ◇ To study problems faced by women entrepreneurs
- ◇ To study the opportunity of women entrepreneurs

SCOPE OF STUDY

Therefore the researcher has studied the socio economic performance of women entrepreneurs in Hosur town. The investigation also covers the opportunity for women entrepreneur's and problems faced by the women entrepreneurs, growth of women entrepreneurship skill is also being narrated.

HYPOTHESIS

- ◇ There is no significant relationship between age and nature of the entrepreneurship.

(C.V=29.39 & T.V=21.03). Hence, C.V is > T.V.

so hypothesis is **not accepted**.

- ◇ There is no significant relationship between level of literacy and nature of the entrepreneurship.

(C.V=71.75 & T.V=36.42).

Hence, C.V is > T.V.

so hypothesis is **not accepted**.

METHODOLOGY

The survey has based on both primary and secondary data. Both the data were collected and presented in this research report. The suggestions of the study were emerged from the inferences drawn from the respondents of women entrepreneurs in Hosur town.

COLLECTION OF DATA**◇ PRIMARY DATA**

Primary data have been gathered from various employees in the women entrepreneurs in Hosur town. The primary data have been collected through a well-designed, interview schedule constructed for the purpose of the study. The interview schedule consists of open ended questions and closed ended questions.

◇ SECONDARY DATA

The secondary data needed for the study have been collected from various books, journals, magazines, related research report and web sites.

SAMPLE DESIGN

The primary data have been gathered by the researcher from the various women entrepreneurs in Hosur town. The researcher has used snow ball sampling. A sample of 120, who are women entrepreneurs in the study area.

STATISTICAL TOOL

The following tools and techniques have used to analyze and interpret the data.

- ◇ Tables
- ◇ Percentage
- ◇ Chi-square test
- ◇ Weighted arithmetic mean

ANALYSIS AND INTERPRETATION OF DATA

**TABLE 1
EDUCATIONAL STATUS**

S. N o	Educational status	No. of Respondents	Percentage
1	School Level	60	50
2	UG Level	20	16.67
3	PG Level	05	4.17
4	Others	35	29.16
TOTAL		120	100

Source: Primary Data

Inferences: The most respondent where work in fireworks industries are complete only his school level only.

**TABLE 2
AGE WISE CLASSIFICATION**

S. N o	Age	No. of Respondents	Percentage
1	Upto 25 years	25	20.83
2	25 to 35 years	50	41.67
3	35 to 50 years	35	29.17
4	Above 50	10	8.33
TOTAL		120	100

Source: Primary Data

Inferences: It is inferred that most of the respondents are in the age group of 25 - 35 years.

TABLE 3
OPINION ABOUT INCOME

S. No	Opinion	No. of Respondents	Percentage
1	Highly Satisfied	20	16.67
2	Satisfied	70	58.33
3	Dissatisfied	20	16.67
4	Highly Dissatisfied	10	8.33
TOTAL		120	100

Source: Primary Data

Inferences: It is found that the majority 58.33 per cent respondents are satisfied with the income.

FINDINGS

- ◇ The investigator has further brought out number of dependents on interviewers. It indicates that normally 67.75 of the respondent had 50% of dependents in their families.
- ◇ It reveals the study says that the level of education of maximum women entrepreneurs are complete his schooling only.
- ◇ It reveals that there is a significant raise in the income pattern of the respondent.
- ◇ Reason for getting loan from bank disclosed that, most of the interviewees are obtaining loan from bank for low interest rate.
- ◇ Competing with competitor has revealed that, nearly 60 percent of the sample forces able compete with their competitor.

SUGGESTIONS

- ◇ Women entrepreneurs can form a counselling center to counsel the women entrepreneurs regarding the problem faced in their business.
- ◇ Personality development and acquiring more entrepreneurs skill can help an entrepreneurs in offsetting the problem of lack of occupational mobility.
- ◇ In Hosur town only the owners of beauty parlor have formed an association. Likewise, all the women entrepreneurs of Hosur town can form an association. With the help of that, they can arrange seminar, training programmers, motivate the poor women to start business ventures.

CONCLUSION

In India women entrepreneurs plays a vital role to achieve the regionally and socially balanced economic growth because the economic development based on the employment or self- employment / entrepreneurial career. The development of women entrepreneur will generate multifaceted socio economic benefits to the country. so the women entrepreneurs may utilizes these opportunity and contributes a lot to society and nation. The development of women entrepreneurship in India depends largely on the exploration of rural market. Rural India comprising nearly six lakh odd villages offer a vast scope for women entrepreneurs' activities. Several Asian economies have made great strides towards the development of rural enterprise.

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