INTRODUCTION

In the present socio-economic context, the place of woman entrepreneur is very significant. Today, women are coming into limelight in every field of activity. In the socio-economic sphere also a woman plays a crucial role as an entrepreneur. A woman entrepreneur, like her counterpart, is an investor, organiser, manager and also a co-ordinator.

From this point of view the women entrepreneurs can be seen as the architects of modern society, as they contribute to the upward movement of the entire social system. But to find for themselves a place in the economic ladder, the women entrepreneurs have to face many a problem, in their way to success. Thus it becomes necessary to analyse the developmental issues and the significance of the women entrepreneurs in the area of study concerned.

FINANCIAL SUPPORT

Out of the 152 women entrepreneurs interviewed for the purpose of the study, 58.55 percent respondents borrowed money to start their units. During the interview the borrowers expressed their grievance that they have to
pay a high rate of interest to the money lenders. It so happened that they were not able to raise loans from the Development Banks.

As they could not produce the collateral securities the Banks closed their doors on them. This is a predicament faced only by women borrowers. They can raise loans only against the property legally owned by them. But the crux of the matter is in our social set-up, properties are seldom left to women or bought in their names except in benami transactions. Women who have property are unable to pledge them, as with all their potentialities, women entrepreneurs are not trustworthy borrowers yet!

Even those who borrowed from the banks complained that due to the rigid norms of the banks they were not able to get the loans to the required extent or at right time. This caused delay in starting their enterprise which led to other losses as a chain reaction.

LABOUR PROBLEM

The labour problem is universal. Large scale industries and small scale industries have to face this problem with some variations. Regarding the skilled labourers, they switch over to other units without any prior notice. Women entrepreneurs who face this crisis suffer in more than one way.
In the first place production and delivery of goods decrease or gets delayed resulting in a loss. Secondly, when the women entrepreneurs hire fresh labourers, it has to be done at a higher cost, thus increasing the cost of production.

This intra-labour problem occurs often in the printing press and food producing units. Sometimes, due to labour crisis, if food processing is delayed, the food stuff either gets rotten or loses its original taste and value. When it happens, the women entrepreneurs have to cut a sorry figure with their customers. And if this occurs often, the image of the unit gets distorted, leading towards ruin.

ATTITUDE OF THE LABOURERS

Some male members are not ready to accept a woman as their employer. The traditional superiority complex of men is at work in their psyche. So they do not obey women's instructions. Hence, the woman entrepreneur is not able to get the maximum co-operation from her employees which is definitely a handicap to the unit.

Besides, this irregularity, non-punctuality and such other factors keep the entrepreneurs always under tension.
INVolVEMENT OF THE FAMiLy

During the interviews a good number of women said that their family members get involved in work when the occasion calls for it. They share the profit too. Yet sometimes they also grudge to render their help because they feel that involving themselves in work reduces their time for entertainment. Somehow there is a lack of natural involvement among the other members of the families.

DUAL ROLE

The main problem of women entrepreneurs is that they have to shoulder a double responsibility - as a housewife at home and an entrepreneur at the unit. A little more understanding and co-operation from the family members may boost the morale of women entrepreneurs in a big way.

But unfortunately the family members are indifferent to women entrepreneur’s professional problems and they expect them to do their domestic chores first. It is because they feel that under the pretext of other work, the women try to relax at home. Women entrepreneurs need people to assist them in discharging their duties at home so that they experience less tension at home.
ACCOUNTING

In certain units like food products and tailoring, most of the women entrepreneurs do not maintain accounts in a proper way. But they write the accounts in a piece of paper or in their memory, i.e., they do not maintain any proper accounts systematically and methodically. When the women entrepreneurs learn to maintain their accounts systematically it will be easier to calculate the profit accurately.

SPECIAL TYPE OF ENTERPRISE

The option for new enterprise by women such as beauty parlour, cannot draw a good number of customers in all the places as in the metropolis. The purpose of the beauty parlour is not known to the people in the area of study. The misconception is that beauty parlour is a luxury meant for the rich only. This is also a problem in the initial stage, which will disappear in course of time.

TECHNOLOGICAL ADVANCEMENT

Modernization poses some general problems in the production sphere. This is experienced in a smaller way, by the women entrepreneurs also. For instance, the typewriting units and printing presses are facing a serious competition from the xerox services and computer technology. Xeroxing and
computerising are time savers. More and more people prefer them to printing. Hence, printing presses are losing their business to a certain extent

MOBILITY

Either for the purpose of purchasing or marketing, wide travelling is a part of the entrepreneurship. But women entrepreneurs do not generally take to travelling. So they have to depend upon others to a large extent for purchasing and marketing. This type of dependence on others leads to exploitation of the women entrepreneurs.

DURING THE INTERVIEW WITH THE WOMEN ENTREPRENEURS IT IS INFERRED THAT THE FOLLOWING ARE A FEW COMMON WAYS BY WHICH WOMEN ENTREPRENEURS ARE CHEATED :-

[a] Purchasing low quality products and swindling the money.

[b] Not giving proper account for the money received from the entrepreneur.

[c] Utilizing the entrepreneurs' money for their own purpose in an unauthorised manner. This is sometimes partly re-paid-but mostly not.

[d] Not remitting the money on collection.
Some people act as un-official middlemen and certainly take a portion of the profit apart from the commission without the knowledge of the women entrepreneurs. This means disloyalty towards the women entrepreneur, lowering the profit.

Of course, cheating as mentioned above is a common problem for all entrepreneurs, but it is more particularly experienced by the women entrepreneurs as their dependence on others is greater.

ENTREPRENEURIAL ABILITIES

The women entrepreneurs need a bunch of entrepreneurial abilities like problem solving, decision-making, in addition to the qualities like strong self-confidence, etc. They also need up-to-date information about the field of operation to be successful in their career.

A woman entrepreneur has to make sure that she acquires all these qualities and needs gradually, even if she is not endowed with them by nature. A lack of these qualities would eventually bring ruin to the career of women entrepreneur.
CONCLUSION

When the hardships and obstacles are overcome by the women entrepreneurs they can withstand in the field of entrepreneurship. They have to face the situation with courage and faith. Then only they can establish themselves in the field.