



## Status of Self-employed Women in Slum Areas of Gulbarga City

### KEYWORDS

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**ABSTRACT** *Women may gain equal status or higher status, if they are employed and generating their own income. It has been already proved by many of the studies. Now, many of women are engaged in self-employment of different types. The present study is made to know age, education, advantages of self-employment to women, etc. To collect the primary data totally 500 self-employed women living in slum areas were interviewed. It was found that majority of the respondents are getting economic independence, social equality, but still few of the women respondents are deprived from different aspects such as family decision making. The study was also found that the self-employment of women entrepreneurs is also progressive. It is suggested to the Government to form few more welfare schemes for the benefits of women entrepreneurs for their development.*

### Introduction:

Entrepreneurship is a human activity which plays a major role in economic development. The idea of self-employment in India is more of a survival strategy where individuals meet their basic needs from their own resources. Overall, self employment in India is a subsistence economy (Bhatt, 2000). Now, women are increasingly engaged in self-employment and entrepreneurship.

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. 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. Saddled with household chores and domestic responsibilities women want to get independence (Meenu Goyal and Jai Prakash, 2011).

Realizing the importance of employment and economic security for women, the Government emphasized on women empowerment activities to enable socio-economic security for the women, especially for illiterate, low educated, rural and women living in slum areas. Self-employment or entrepreneurship is major occupation, which enabled economic security for women in rural and slum areas.

Entrepreneurship or self-employment can help women's economic independence and improve their social status. Automatically the women get empowered once they attain economic independence. The development of women entrepreneurship enables society to understand and appreciate their abilities. It enhances their status and leads to integration of women in nation building and economic development. It provides the needed psychological satisfaction and imbibes a deep sense of achievement to create

their enhanced identity in society. In almost cities and villages, the women are engaged in self-employment either singly or as group or even as family business.

Women engaged in self-employment are mostly from lower or lower-middle class and hence, most of them do not have house of their own. They are living mostly in rural areas or slums in urban areas. The aspects of self-employment in which these women are engaged include preparation of fried and bakery items, confectionaries, weavers, tailors, potters, blacksmiths, vegetable sellers, small scale industries, home industries, etc. It is noted that even though they are also working like men, their social status is low and economic status is also low, due to lower income. Most of them are facing problems of finance, competition from others in business, limited income, loans borrowed, etc. The present study is made to study the socio-economic conditions of self-employed women in slum areas of Gulbarga city.

### Objectives of the Study:

The present study is made:

1. To study the age and educational factors of self-employed women in slum areas of Gulbarga city;
2. To look into the different types of self-employment activities in which slum women are engaged; and
3. To analyze the advantages and benefits gained by self-employed women from their active involvement in self-employment activities.

### Methodology and Limitations:

The study was begun with literature search and the authors searched secondary literature, which forms theoretical background to the study. To collect the primary data, it is personally observed by the authors by visiting slum areas regarding the self-employment enterprises, in which women are actively engaged. As observed, majority of the self-employed women are illiterates and interview was selected as better tool to collect the primary data. Based on this information, totally 500 self-employed women liv-

ing in 52 slum areas of Gulbarga city were interviewed to collect the primary data. Gulbarga city is a backward area of Hyderabad-Karnataka and located in North Karnataka. Hence, the present study is limited to total 500 self-employed women living in slum areas of Gulbarga city.

### Analysis and Discussion:

Majority of the slum women are illiterates, still they are managing shops, handicrafts, etc. Hence, education may not play influential role on self-employment of these women. But age and experience in the self-employment are playing significant role in managing self-employment. In this way, age plays significant role in the knowledge of self-employed women and the collected primary data on age of the respondents is shown as under.

**Table No. 1. Age of the Respondents**

Particulars	Illiterate Women		Literate/ Educated Women		Total	
	Fre-quency	%	Fre-quency	%	Fre-quency	%
Below 18 Years	03	1.2	01	0.4	04	0.8
18 to 25 Years	21	8.4	54	21.6	75	15.0
26 to 40 Years	73	29.2	98	39.2	171	34.2
41 to 50 Years	104	41.6	75	30.0	179	35.8
More than 50 Years	49	19.6	22	8.8	71	14.2
Total	250	100	250	100	500	100

The age of all the respondents disclosed that, 179 (35.8%) are in the age group of 41 to 50 years followed by 171 (34.2%) are in the age group of 26 to 40 years, 75 (15.0%) are in the age group of 18 to 25 years, 71 (14.2%) are of more than 50 years and only 04 (0.8%) are of less than 18 years respectively. It shows that, majority of the self-employed women are of middle aged.

Like age, education also determines the knowledge and awareness about the different social issues and issues related to self-employment. As discussed already, majority of the self-employed women living in slum areas are illiterates and as such, half of the respondents surveyed are illiterates. Further, primary data collected on the education qualifications of all the respondents is tabulated as under.

**Table No. 2. Educational Qualifications**

Particulars	Illiterate Women		Literate/ Educated Women		Total	
	Fre-quency	%	Fre-quency	%	Fre-quency	%
Illiterate	250	100	--	--	250	50.0
Up to 10 <sup>th</sup> Standard	--	--	201	80.4	201	40.2
Under-Graduate/ PUC 2 <sup>nd</sup> Year	--	--	37	14.8	37	7.4
Graduate/ Post-Graduate	--	--	12	4.8	12	2.4
Total	250	100	250	100	500	100

The education of the respondents shows that, 250 (50.0%) have not went to schools and are illiterates, 201 (40.2%) have completed their primary or secondary education, that is up to 10<sup>th</sup> standard, 37 (7.4%) have completed under-graduation or pre-university education and only 12 (2.4%)

have completed their graduation or post-graduation respectively. It is concluded that the education level of almost all respondents is very low.

Main focus of the present study is self-employed women and as such, the self-employment includes different types of occupations, that may need special skills or not. There are few self-employments such as Beauticians, black smithy, pottery, carpentry, weaving, tailoring, etc, which require special skills. On the other hand, there other types of self-employments such as shops, tea stalls, vegetable selling, etc, which does not require any special skills. The information collected from the respondents on the different self-employments, in which they are engaged is presented in the following table.

**Table No. 3. Nature of Self-employment Activity**

Particulars	Illiterate Women		Literate/ Educated Women		Total	
	Fre-quency	%	Fre-quency	%	Fre-quency	%
Artistic Works/ Handicrafts	34	13.6	13	5.2	47	9.4
Knitting, Stitching, Embroidery, Beauticians, etc.	15	6.0	52	20.8	87	17.4
Caste based Employment	54	21.6	31	12.4	85	17.0
Trade & Marketing	16	6.4	49	19.6	65	13.0
Animal Husbandry, Sericulture, Poultry, etc.	32	12.8	07	2.8	39	7.8
Hotels, Bakery Items, Petty Shops, Grocery, Floor Mill, etc.	83	33.2	61	24.4	144	28.8
DTP Work, Typewriting, etc.	--	--	23	9.2	23	4.6
Home Industry	04	1.6	08	3.2	12	2.4
Any Other	12	4.8	06	2.4	18	3.6
Total	250	100	250	100	500	100

As stated by all the respondents, 47 (9.4%) are engaged in artistic works and handicrafts, 87 (17.4%) are engaged in knitting, stitching, embroidery, 85 (17.0%) are engaged in caste based employment such as carpentry, weaving, etc, 65 (13.0%) are engaged in trade and marketing, 39 (7.8%) are engaged in animal husbandry, 144 (28.8%) are engaged in hotels, bakery items, petty shops, grocery, floor mill, etc, 23 (4.6%) are engaged in DTP works, typewriting, etc, 12 (2.4%) are engaged in home industry and 18 (3.6%) are engaged in other types of self-employment.

If women have economic status, that is generating income outside, then their status may be higher and it was already proved by many of the studies. Hence it was asked to the respondents that whether the status of women is higher, if they are earning income from outside employment and the collected information is shown as under.

**Table No. 4. Status of Women Participating in Outside Work and Generating Income**

Particulars	Illiterate Women		Literate/ Educated Women		Total	
	Fre-quency	%	Fre-quency	%	Fre-quency	%
Improve & Develop	61	24.4	152	60.8	213	42.6
No Difference	85	34.0	63	25.2	148	29.6
Inferior	104	41.6	35	14.0	139	27.8
Total	250	100	250	100	500	100

Of all the respondents, only 213 (42.6%) have agreed that there is improvement and development in the status of women, if they are participating in outside employment and generating income, 148 (29.6%) have felt that there is no difference in status of employed women or housewives and 139 (27.8%) have agreed that the status of women is always inferior. Considerable majority of self-employed women have agreed that there is increase in status of women, though employed outside.

The general advantages of self-employment are income generation, economic freedom, social contacts, recognition in family, social status, etc. But many of the self-employed women, though generating income, may not have adequate economic freedom and may not gain social status. As such, the information was collected from the advantages of self-employment to the respondents and tabulated as under.

**Table No. 5. Advantages of Self-Employment to Women**

Particulars	Illiterate Women		Literate/ Educated Women		Total	
	Fre-quency	%	Fre-quency	%	Fre-quency	%
Equal Social Status	41	16.4	76	30.4	117	23.4
Economic Independence	173	69.2	212	84.8	385	77.0
Fame & Recognition in Society	25	10.0	63	25.2	88	17.6
Any Other	32	12.8	45	18.0	77	15.4
Total	250	100	250	100	500	100

It is highlighted by all the respondents on the advantages from self-employment, 117 (23.4%) have gained equal social status, 385 (77.0%) have gained economic independence, 88 (17.6%) have gained fame and recognition in society and 77 (15.4%) have also gained other advantages. It is noted that economic independence is biggest advantage gained by self-employed women due to their employment and equal social status is also gained by few of the respondents due to self-employment.

It is already discussed that due to gain in economic sta-

tus, there is increase in social status of women in society. The respondents are self-employed and earning income and have economic status. Hence, it was asked to the respondents that whether their status is changed in their families and the collected information is as under.

**Table No. 6. Change of Status in Family after Self-employment**

Particulars	Illiterate Women		Literate/ Educated Women		Total	
	Fre-quency	%	Fre-quency	%	Fre-quency	%
Increased	192	76.8	205	82.0	397	79.4
Decreased	--	--	--	--	--	--
No Change	58	23.2	45	18.0	103	20.6
Total	250	100	250	100	500	100

As stated by all the respondents, a great majority, that is 397 (79.4%) have gained increase in their status in their families, whereas 103 (20.6%) have not gained any change of status in their families due to self-employment. To conclude, it is emphasized that, women's status can be increased in family, if they are engaged in income generating activities.

**Suggestions:**

Based on observations and above stated analysis, following suggestions may be given from the present study.

1. It is suggested to the Government to encourage women entrepreneurs by providing necessary training, financial assistance, etc.
2. It is suggested to women in slum areas and rural areas to form groups, so that they can generate their savings, like in Self-Help Groups and start their own self-employment enterprise to generate income.
3. The Government departments such as Agriculture, Horticulture, Sericulture, Small Enterprises, etc should have to organize the self-employment training to poor women so as to provide them expertise and skills to start their own enterprises to generate income.

**Conclusion:**

To conclude, many of the studies have already proved that increase in economic status of women increase their social status and gender equality is achieved. As such, Government has initiated women's education and those who are in middle aged can't able to get higher and professional education. For this purpose, Government is encouraging self-employment to these women. As such, increasingly women are engaged in different types of self-employment. As discussed above, the self-employed women have gained economic freedom and security, but comparatively few of these women have got social status and gender equality in their families. It is essential on the part of the society to know that women are equal to men in all aspects and as such, women should be given equal respect in the family and society.

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