

## **Women Empowerment through self-employment**

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### **ABSTRACT**

In recent times, empowerment of women has become a serious area of study because women form a large component of human resources of our country. They are potential contributors towards development of social, economic, cultural and political activities of a particular region or the country as a whole. Women around the globe are finding new opportunities for growth and development in self ventures– skill, knowledge and adaptability are the thrust areas for women to emerge into business ventures. In this aspect, the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to their role and economic status in the society. In recent years, self-employment has been attracting more and more attention .Self-employment plays an important role in reducing poverty, fostering innovation, developing entrepreneurial economy, promoting economic growth, expanding employment, improving the quality of employment. It has been observed that the women have started engaging themselves in self employment activities like Fashion boutique, Parlour, Bakery and Cooking etc. The purpose of this paper is to explore the work-life balance (WLB) strategies of self-employed women of Guwahati city. This paper also focuses on the reason for choosing self employment for themselves and how self employment have helped them in their livelihood and the challenges they have faced while taking up self employment activities.

**Keywords:** Women empowerment, Self-employment, Employment.

### **INTRODUCTION**

The society can march towards development only when it accepts the women participation, grants responsibility and utilizes her ability. By the end of twentieth century, India has witnessed a positive transformation in women’s employment and economic development. Today it has been accepted by all that the role of the women goes much beyond the home and the bringing up of children. Women are now adopting the careers of their own and sharing equally with men the responsibilities for the development of society in all aspects. Women have been taking increasing interest in recent years in income generating activities, self employment and entrepreneurship that also lead to property rights, political representation, social equality, personal right, family development, market development, community development and at last the nation development. Self - employment is an occupation in which an individual employs himself either in producing goods or providing services. Whether working from home, running a home-based business, selling material to others – it all falls under the heading of self employment.

The labourer’s employment form can be subdivided into wage-employment, self-employment and unemployment. Self-employment can also be called entrepreneurship, in response to the statement “Public entrepreneurship, Peoples innovation” put forward by the Prime Minister Li Keqiang.

The days have changed women from which they have arrested by four walls of the kitchen and to look after the members of the family to the days where women are showing their talent in all fields. Women entrepreneurship is not a new concept now-a-days to the people living in

urban areas but, in the rural areas where tradition play a key role in doing every activity. Women entrepreneurship will be a new concept to them women coming out of their house for their economic independence, most of them will not support to this concept in past decades. Slowly the mindset of the people has changed they recognized the importance of the women that the women should not to be restricted to 3P,s (Powders, Pickles and Papads) they have extend their knowledge to 3E,s (Electronics ,Engineering and Energy). This has given birth to the concept of Women entrepreneurship. This means a business which is headed by women where there more scope for the development of women.

In recent times, empowerment of women has become a serious area of study because women form a large component of human resources of our country. They are potential contributors towards development of social, economic, cultural and political activities of a particular region or the country as a whole.

Women around the globe are finding new options for growth and development in self ventures– skill, knowledge and adaptability are the thrust areas for women to emerge into business ventures. In this aspect, the hidden entrepreneurial potentials of women have gradually been changing with the growing sensitivity to their role and economic status in the society. But there are many challenges and problems which are faced by them.

### **Types of Entrepreneurs based on their Motivation**

There are two types of entrepreneurs, when they are classified on the basis of their driving motive to go in to entrepreneurship. These are necessity and opportunity entrepreneurs. Opportunity entrepreneurs are those voluntarily motivated for reasons such as independence, job satisfaction and or anticipated higher incomes while necessity entrepreneurs are those that have been pushed into self-employed because of the absence of any other attractive alternatives (Dawson et al., 2009).

As Dawson et al. (2009, p. 2) state:

*“If the motivations behind the decision to become self-employed are largely the former then self-employment can be viewed positively, providing the opportunity for individuals to improve their quality of life and/or for exploring creative entrepreneurial opportunities. Public policy which supports transitions into selfemployment may therefore have wider economic and societal benefits. On the other hand, if a substantial numbers are in self-employment for negative reasons then approaches to public policy which frame self-employment in entrepreneurial terms may unwittingly encourage some to launch business ventures for which they are ill prepared and poorly resourced.”*

## **Review of Literature.**

**According to Roshan Lal and Badrinarayan H.S (2011)** some analytical frame work, women Entrepreneurs are essential for achieving for the economic growth of the nation. There are certain obstacles which hinder the growth of the nation should be avoided. Encouragement should be in such a manner which allows women to participate and to take up all kinds of business as an entrepreneur. Government should provide proper training to women entrepreneurs. Government should use sophisticated methods to impart knowledge in all functional areas. Promoting Women entrepreneurship is surely a successful path to develop Indian economy. Apart from these women required psychological motivation also.

**Kaushik Sanjay (2013)** There is a study which explained that 51% women are working for 5-7 hrs. 19% women have only 2-4 hrs for their business. They have their house work and burden of the family work. They have less support from their family. May be they lives in a separate family. Only 27% women gave 8-9 hrs to their business and they have huge family support and husband support. In the study we find that there are only 3% women who are totally devoted to their business. For the women it is impossible to give more hrs to the business in the serrate family and unsupported family.

**Meenu Goyal and Jai Prakash (2011).** According to some analytical frame work, women family obligations and certain responsibilities lacking them to become a successful entrepreneur. The financial institutions are having wrong opinion about women entrepreneurs, because at anytime they might become again housewife. Indian women give more importance to family members. They should handle dual role as a housewife and businessmen. If there is no support from family members it is difficult to women to succeed as an entrepreneur.

## **Objectives**

1. To analyse the influencing Factors of women towards self-employment
2. To evaluate the challenges faced by women in self-employment
3. To study the government support towards self-employment of women.

## **METHODOLOGY**

A critical review of different literatures and a simple random sampling method was used for personal interview with the self-employed women of Guwahati city.

### **Findings to the 1<sup>st</sup> objective:**

#### **Main reasons for women to adopt the status of self-employed**

There are a variety of reasons why self-employed workers in general and women in particular choose to be self-employed. There are often sector-specific reasons, but in general across the city, the following categories of main reasons were identified though this study

- Aspiration for self-fulfilment, creativity and independence

The study reveals that self-employed women have opted for self-employment, because they seek greater professional fulfilment, self-development, and the possibility to be more independent and creative in their work. In many sectors, self-employed women value the fact that they can act independently and develop their professional working methods, which they often do not have the opportunity to do as an employee.

- Desire to better combine family and working life

Self-employed women mention their wish to achieve a better work-life balance as one of the main reasons why they choose to become self-employed. Many self-employed women want to have more flexible working time arrangements which allow them to devote time to care for children and/or dependent relatives during certain hours of the day, while also dedicating adequate time to their profession.

- Discrimination in accessing employment in the labour market

Often, women choose to become self-employed as they face discrimination in the labour market, either because of their gender, or because of other reasons, such as their ethnic origin, age, disability, sexual orientation, etc. Available statistics show that, in times of crisis, women experience difficulties in finding employment more often than men. Self-employment often remains the only possibility for women to earn an income.

- Lack of employment possibilities

For several professional activities, there is often no employment available as an employee, either because of the general unfavourable labour market situation in times of crisis, or because employers do not employ anymore and prefer to contract out work from service providers. The situation is even more difficult for women who have been absent from the labour market for a longer period of time, because of care responsibilities or maternity leave. Coming back from unemployment to an employed position often proves to be impossible, and in order to avoid or end unemployment many women turn to self-employment.

- Social networks

Social networks are set of personal contacts through which an individual maintains his social identity and receives emotional supports, material aid and services, information and new social contacts (Walker et al., 1977 as cited in Allen, 2000). Studies strongly suggest that social network increases the likelihood of individuals owning a business. The effectiveness with which a social network provides social support increases when the network is larger and when contact is more frequent, but social network composition appears to play an important role as well. Therefore, the availability of social network drives someone to enter in to self-employment decision.

### **Small Business Ideas for self employed women**

Some of the small business ideas for women that can be managed from home are listed as under:

- **Boutique**
- **Beauty Parlour**
- **Fitness Centre (Gym)**
- **Internet Business**
- **Restaurant**
- **Daycares/crèche**
- **Interior Decoration Store**
- **Other Miscellaneous Business Ideas**

Apart from these women can join up with the banking sector as earn money by becoming an insurance agent. They can also be agents to sell cosmetic and branded plastic cooking utensils like Tupperware. Women can also open up home tuition in the field she is expert in. She could teach subjects or open music, dance or an art class.

### **Findings to the 2<sup>nd</sup> objective:**

#### **Challenges faced by the self-employed women.**

**Some of the problems faced by women entrepreneurs are as follows:**

##### **1. Problem of Finance:**

Finance is regarded as “life-blood” for any enterprise, whether big or small. However, women entrepreneurs suffer from shortage of finance on two counts.

Firstly, women generally do not have property on their names to use them as collateral security for obtaining funds from external sources. Thus, their access to the external sources of funds becomes limited.

Secondly, the banks consider women less credit-worthy and do not encourage women borrowers on the belief that they leave their business at any time.

##### **2. Scarcity of Raw Material:**

Most of the women enterprises are plagued by the scarcity of raw material and necessary inputs. Added to this are the high prices of raw material, on the one hand, and getting raw material at the minimum of discount, on the other.

##### **3. Stiff Competition:**

Women entrepreneurs face a stiff competition for marketing their products with both organized sector and their male counterparts. Such a competition ultimately results in the liquidation of women enterprises.

#### **4. Limited Mobility:**

Due to various reasons unlike men, women mobility in India is highly limited. A single woman asking for room is still looked upon suspicion. Burdensome exercise involved in starting period of an enterprise coupled with the officials humiliating attitude towards women compels them to give up idea of starting an enterprise.

#### **5. Family Ties:**

In India, it is mainly a women's duty to look after the children and other members of the family. In case of married women, she has to maintain a fine balance between her business and family. A woman's total involvement in family leaves little or no energy and time to devote for her business.

#### **6. Male-Dominated Society:**

The Constitution of India speaks about equality between sexes. But, in practice, women are always looked upon as abla, i.e. weak in all respects. Women suffer from male reservations about a women's role, capacity and ability and are treated accordingly. In nutshell, in the male-dominated Indian society, women are not treated equal to men. This, in turn, serves as a barrier to women entry into business.

#### **7. Low Risk-Bearing Ability:**

Risk-bearing is an essential requisite of a successful entrepreneur. Women in India lead a protected life. As such they are not self-dependent. These reduce their ability to bear risk involved in running an enterprise. In addition to the above problems, inadequate infrastructural facilities, high cost of production, shortage of power, social attitude, low need for achievement and socioeconomic constraints also hold the women back from entering into business.

#### **8. Lack of persistent Nature**

Women generally have sympathy for others. They are very emotional. This nature should not allow them to get easily cheated in business.

#### **Findings to the 3<sup>rd</sup> objectives:**

### **Support Services to Women**

The Ministry of Women and Child Development, Government of India has undertaken many programmes and assists voluntary organizations which provide services to various groups of women. To create an enabling environment to develop the self confidence and autonomy of women so that they can take their rightful position in the mainstream of the nation's social, political and economic life, the Government has introduced the following programmes for women's empowerment.

1. Rajiv Gandhi National Crèche Scheme for the Children of Working Mothers.
2. Working Women's Hostels with Day Care Centres.
3. Support to Training and Employment Programme for Women (STEP).
4. Rashtriya Mahila Kosh (RMK) (credit to women).
5. Short Stay Homes for Women and Girls (SSH) (for women in distress).
6. Condensed Courses of Education for Women (CCE).
7. Family Counselling Centres (FCC).
8. Innovative Scheme (for women and children not covered by others schemes).
9. Swadhar Scheme for Women in Distress.
10. Women Help Lines.
11. Awareness Generation Project.
12. Ujjawala Scheme for Combating Trafficking.

The National Commission for Women (NCW) was set up in 1990 to intervene in matters which are related to human rights of women. As far as the development of women is concerned, there have been several shifts in the policies of the Government for the last sixty years – starting from the concept of 'welfare' till the 80's to 'development' in the 90's and now to 'empowerment' in the 21st Century. Many Non- Governmental Organisations (NGOs) are also working to improve the condition of women in the country. Employment, credit facilities, training, awareness generation, income-generating activities etc. have been the major interventions for improving the position of women. The need of the hour is economic independence for women. To translate this into reality, the Department of Women and Child Welfare has taken up various projects which are directed towards advancement of women.

According to a study made by IIE, Guwahati, in the North East, majority of trained women (54 per cent) started their enterprise at the age of 26-30 years; while 49 per cent untrained women started their enterprises at the age of 31-40 years. The study also revealed that 48.1 per cent trained and 29.4 per cent untrained women entrepreneurs are married. Similarly, 49 per cent trained and 31.2 per cent untrained women are married. Again, 32.5 per cent



untrained women entrepreneurs are widows whereas 1.6 per cent trained women entrepreneurs are widows. In the formation of self-help groups (SHGs), women SHGs are dominating in the region. Out of about 3.72 lakh SHGs, already formed in the region, more than 55 per cent SHGs are owned and managed by women. In Assam also, out of total 1,70,779 SHGs, more than 93,000 SHGs belong to women in different sectors. There are a few government level organisations/institutions and NGOs which are working for the development of micro enterprises for the women in the region. Lately, micro financing has been a major tool for development of women enterprises. The micro-financing sector in North-East India has only recently begun to grow rapidly. This is mainly due to active engagement of NGOs with the public and private sector banks, financial institutions, etc.

## **CONCLUSION**

Entrepreneurship is not a bed of roses to women. Women participation in many kinds of economic activities to complement to their family income, their participation in no way reduces their family duties. The task of women has become more tedious and full of challenges. Despite significant problems in a male dominated society, Indian women have found their way out for growth and empowerment either through self-help groups, NGOs, banks, government assistance, and micro finance institutions or through private sectors. In the coming years the role of women will be of immense importance for competing with the developed world as they are man power source as well as diverse consumer group. Let us all make efforts to help women rediscover her. The progress of the nation not only depends on men performance and also female. There is a possibility to grow our economy, by giving motivation to women in all aspects, and women playing dual role like house entrepreneur. Hence it becomes necessary for the society and Govt. to find remedies for the problem of women entrepreneur.

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