

# Self Employed Women Workers : Challenges And Problems

**Savitha .V**

Research Scholar, DOS in Commerce, University of  
Mysore, Mysore, Karnataka State

**Dr. H. Rajashekar**

Professor, DOS in Commerce, University of Mysore,  
Mysore, Karnataka State

*Abstract: To day our government is more concerned about the overall economic development of women and for this, development of self employment among women constitute around half of the total world population so is in India too. They are therefore, regarded as the better half of the society. It is found that the percentage of unemployment among educated and qualified women is increasing. This it is necessary to increasing the opportunity of self-employment for educated unemployed women through the development of self employment. Now the scenario is fast changing with modernisation, urbanisation and development of education and business. Thus the opportunities of employment for women have increased drastically. It should be stated here that the self-employed women workers creates not only her employment, but also creates employment opportunities to others. It is most important to create a favourable atmosphere for a healthy development of self employment towards women. The present study is an attempt to analyse the challenges and problems faced by self employed women workers in mysore District.*

*Keywords: Self Employment, Modernisation, Urbanisation, Development, Education.*

## I. INTRODUCTION

Women constitute around half of the total world population. In traditional societies, they are confined to the four walls of the houses performing household activities. In modern societies they have come out of the four wall to participate in all sorts of activities. They have started playing into industry and running their enterprises successfully. They are ready to take risks, face challenges and prove to the world that their sole in society is no more limited to that of buyers but can extend to that of successful sellers. Now-a-days, women have become more independent and achievement oriented.

Since the past two decades there has been a gradual change in the states of women in most of the developing countries. Women are discovering themselves and trying to create a rich for themselves in all fields. In order to improve their living conditions and increase their income there is an increase in the number of women seeking employment. Women are often the main economic agents to ensure the survival of a poor family, hence increase in the number of

women workers assumes critical importance. There is a growing awareness among women to start their own business and to be self employed.

## II. CHALLENGES OF SELF EMPLOYED WOMEN WORKERS

Women have been regarded as the nuclei of nation and the builder and moulder of the destiny. It is an accepted fact that "when women move forward, the family moves, the city moves and the nation moves". Days are gone when women in India remained confined to four walls of their homes and their immense strength and potential remained unrecognized and unaccounted, now self employed women workers are an important input of economic development. A woman is a catalyst of development and with her we prosper, but without her we are poor.

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create a rich for themselves in all fields. In order to improve their living conditions and increase their income there is an increase in the number of women seeking employment. Women are often the main economic agents to ensure the survival of a poor family, hence increase in the number of women workers assumes critical importance. There is a growing awareness among women to start their own business and to be self employed. Self employment happens to be one of the best ways towards self sufficiency and poverty alleviation for women in a country where employment is not guaranteed. The self employed women workers need not be highly educated. It is enough if they possess basic knowledge of a language, entrepreneurial skills and the knowledge of the system. And also self employment is a more suitable profession than regular employment in public and private sectors, since they have to fulfill dual roles. In emergence of nuclear families and diversification of labour activities has resulted in the non-availability of servants, limited baby care facilities at home and work is pushing women towards self employment. Though women self employment is a recent phenomenon in India, which came into prominence in late 1970's. Now more and more are venturing as self employers in all kinds of business and service sector. There are successful self employed women workers today heading enterprises like electronics, multimedia, garment, industry and so on.

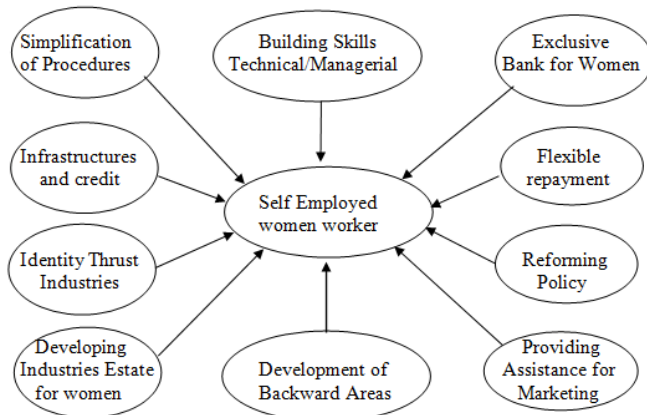


Figure 1: Approach Model for Challenges

### III. PROBLEMS FACED BY SELF EMPLOYED WOMEN WORKER

Majority of the self employed woman workers have lack of knowledge about agencies and institution working entrepreneurs various schemes sun by government raw material availability, availability of machinery and equipment, marketing, different laws various improved technologies and loaning schemes and procedures of financial institutions.

However, women have to face many obstacles to build in their economic and social status. They have to work much harder than men before establishing a successful business. The problems faced by self employed women workers and manifold like personal, managerial, production, marketing, financial and government assistance.

- ✓ Socio-Personal Problems
- ✓ Managerial Problems
- ✓ Production Problems

- ✓ Marketing Problems
- ✓ Financial Problems
- ✓ Problems of Government Assistance

#### ✓ *SOCIO-PERSONAL PROBLEMS*

Most of the women are facing the problem of wrong attitude of the society against them. In a male dominated society, women are encountered with many socio-personal problems like lack of family and community support, male dominated society, lack of education and information, economic backwardness and low risk bearing capacity.

#### ✓ *MANAGERIAL PROBLEMS*

Managerial problems are another important problems faced by women entrepreneurs which are in the form of lack of knowledge of general management and experience, lack of skilled labour, absenteeism and labour turnover, lack of clear cut objectives and transportation problem as women.

#### ✓ *PRODUCTION PROBLEMS*

These problems are encountered by the women entrepreneurs during production process. These problems can be any of the following:

- Inadequate availability of land, plots and premises;
- Problem of getting required inputs;
- Inadequate Technical Support of production indentification and machinery utilization;
- Lack of Upgradation of Technology, Research and Development and Quality Control;
- Poor Inventory Management.

#### ✓ *MARKETING PROBLEMS*

Now-a-days marketing problem is common to all entrepreneurs. Most of them find it difficult to market their products. They do not posses the knowledge of how to market their products and whom to contact for the purpose. As women they face these marketing problems still more. They can be classified as;

- Lack of knowledge of how to market the product and whom to contact;
- Heavy competition with big enterprises;
- Exploitation by middleman and difficulties in collection of dues;
- Inadequate sales promotion avenues;
- Lack of export marketing support.

#### ✓ *FINANCIAL PROBLEMS*

Financial problems is a major problem faced by all entrepreneurs. Finance is essential to start as well as to run a business enterprise. Most of the women entrepreneurs are facing financial problems at the time of starting as well as during operation of their business enterprises. The financial problems take the shape of;

- Problem of getting loan and subsidy;
- Insistence or collateral and margin money requirement;
- Time taken to process loan;
- Tight repayment schedule;
- Poor Financial Management And Maintenance of accounts.

✓ **PROBLEMS OF GOVERNMENT ASSISTANCE**

Both central and state governments are implementing various assistance schemes for promotion of women entrepreneurship. But in practice women entrepreneurs are facing many difficulties in obtaining various government of assistance. They are;

- Inadequate Government assistance;
- Red-tapism of various levels;
- Advisory organizations become exploitive and dishonest;
- Complicated and time consuming procedures for getting the assistance;
- Government policies are not favourable.

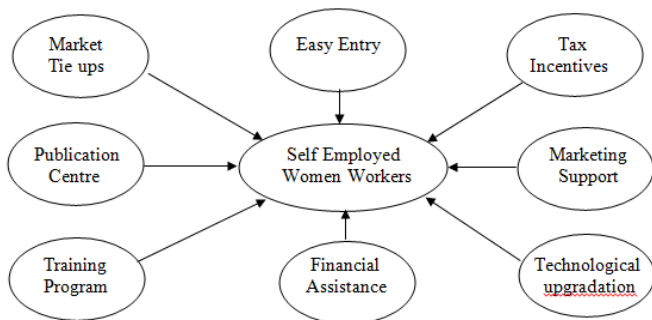


Figure 2: Approach Model for overcome problems

**IV. RECOMMENDATIONS**

It is important to deepen our understanding of women owned businesses, particularly very small enterprises. The following approaches might be considered by policy and decision makers and adopted at national and local levels.

- ✓ Training programmes should be provided to self employed workers to develop their self confidence, self esteem, courage and risk.
- ✓ Promote greater women business owner's equity by increasing women's assets through savings programmes home ownership etc.
- ✓ Promote appropriate loan guarantee schemes.
- ✓ More awareness programmes should be conducted jointly by government and NGOs in order to make self employment more attractive.
- ✓ Make a credit pool available to women from the smallest to the largest business opportunity in a secondary market for small business loans.
- ✓ Success stories of self employed women workers from varied backgrounds should be popularized through textbooks of schools and colleges. All possible media should be used to project these role models.

- ✓ Increase women's business success by promoting counseling services to women business owners from start-up to development and access to support networks for training, information, market development and child care.
- ✓ For economic security of women, it is necessary to develop co-operative credit societies where small amounts of money can be saved and used for giving better financial resources to self employed women workers. This process would develop intended support among its members.
- ✓ Self employed women workers should be trained in modern techniques and latest trends in activities like sewing, dairy, bakery, spinning, weaving leather products etc. so that productive utilization of their time and capacities can take place.
- ✓ Access to training and technological information has to be provided to self employed women workers to improve their skills, level of decision making and effective participation.

**V. CONCLUSIONS**

The problems of self employed women workers are multi dimensional. These can be solved by the coordinated efforts of self employed women workers coordinated functioning of promotional agencies and government assistance without red tape or bureaucratic delays. The self employed women workers has to be educated and she should have a proper training in acquiring the necessary skill in running an enterprise.

Once all the problems are soothed out there is no looking back at all. Women are capable of being as good, or even better than men in business. If formal training is imparted to women they could acquire skills required and can contribute in a big way to the nations prosperity. Given the right opportunities and encouragement they will be very successful and eventually overcome all the problems.

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