

Self Employment for Uneducated Women in India

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ABSTRACT: Propelled by their micro-enterprises such as petty trade, vegetable vending, poultry and tailoring, a large number of poor women in India have acquired greater confidence and respect in their families and communities. Although this success has freed these women from the clutches of poverty, they have "remained imprisoned in their domestic chores and occupational responsibilities" and have consequently been unable to realise their human potential. Leading a life of struggle in their low-income families, these women also suffered from poor support from their husbands who were addicted to alcohol and were unemployed either by choice or due to disability.

These are among the findings of an empirical study of self-employed women in India undertaken by the voluntary groups, Development Support Team (DST). The DST seeks to provide information, research, training and other support to voluntary agencies working for socio-economic development.

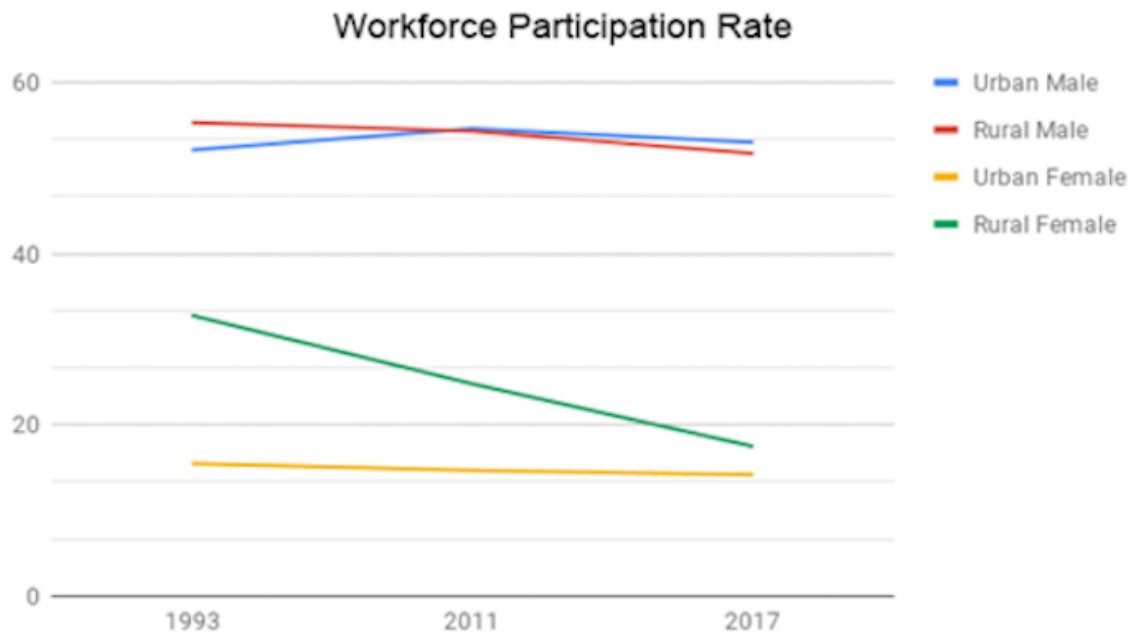
KEYWORDS: trade, women, poor, DST, voluntary, income, women, socio-economic, self-employed

I. INTRODUCTION

India's workforce has fewer women than it did six years ago: no more than 18% in rural areas are employed, compared to 25% in 2011-12 and 14% in urban from 15%. However, in urban areas, the percentage of women in salaried jobs has increased from 35.6% in 2004 to 52.1% in 2017, but continue to be under-represented compared to their presence in self-employed or casual work, according to an analysis of the latest government employment data by Azim Premji University researchers. Both men and women in rural and urban India are out of work, but there is a continuing decline of the number of women in the workforce, the latest government data, collected by the Periodic Labour Force Survey (PLFS) 2017-18, found.[1]

Four months after a leaked newsbreak of national employment data revealed that India's current unemployment rate was at a 45-year high, the government released the official . The PLFS report, released after many controversies, provided quarterly estimates on labour market indicators by gender, education and caste. In 2017, PLFS had replaced the National Sample Survey Office's Employment Unemployment Survey (NSS EUS) that was conducted every five years since 1972-73.

The PLFS report compares current data with NSS EUS, but the two differ in terms of methodology as well as the questions asked of the 433,339 persons surveyed in both rural and urban areas. Some argue that the two surveys remain broadly comparable, while others think it is like comparing apples to oranges. While the sampling strategy has changed between the two surveys, statistical techniques ensure that the estimates of the NSS EUS and PLFS are comparable. Moreover, the broad questions used to capture labour force status remain unchanged between the surveys.[2,3]



Periodic Labour Force Survey (PLFS) 2017-18

Indian Academy For Self Employed Women is a non-profit organisation, established in 1991 that works primarily in the domain of Research, Skill Development, Art & Culture, Employment, Health, Energy & Environment, Gender, Education and Child & Youth Development. Teaches through formal learning environment with focus on the learning strategies such as discussions, demonstrations and participatory exercises. Learn through experience in the fields like:

-Education



-Health

-Environmental studies

-Society and culture

Provides education in four major areas:

- Skills training

- Literacy[4,5]

- Research and

- Communication

The Indian Academy for Self Employed Women (IASEW) or SEWA Academy is a sister organisation of SEWA (Self Employed Women's Association) based in Ahmedabad, Gujarat, India.



Initiated by SEWA as an activity in 1991, IASEW got registered as an autonomous charity trust in 2005 and has been since trying to make itself sustainable. IASEW is the focal point for all of training, capacity-building, research and communication efforts. IASEW functions as our members' 'university', introducing the poor informal sector women to formal learning environment. IASEW primary objective is to take the poor informal sector women's movement forward. It does this in four ways - through training and capacity-building, action-oriented research focusing on poor women members, and by building strong communication channels, within the organization as well as with the outside world.1. Training; IASEW's trainings are driven by the core belief that everyone has potential and ability. The training programmes are a collective approach to overall development of women and the capacity- building programmes cut across all the requirements. The programmes help to develop women's self-esteem, confidence and leadership skills. The expertise from SEWA's sister organizations, which are autonomous but integrated, enriches the training programmes and vice versa.2. Research; IASEW has been involved in research related work since the inception of SEWA in 1972. Thus, IASEW's Research division was setup in the year 1991. [6,7]

The research conducted at IASEW always had its focus on the poor self employed, on their present living conditions, challenges and struggles. Ours is an action-oriented approach to make an impact at the policy level.3. Literacy; The women participating in trainings provided by IASEW were both literate and illiterate, from different areas of city and villages. The illiterate women said: 'We would like to study'!



The enthusiasm led to the initiation of Literacy Classes in 1992. The members sought education, which was easy to understand and which would help them in life. Mobile Van: The Mobile Van was started on 3 October 2009. Equipped with video, CDs on issues related to poor informal sector, and Megaphone, the Mobile Van visits the people in their neighbourhoods and arranges replays of video and radio. Library: Libraries have been set up in working class areas. This was initiated from February 2003. Akashganga Club: Akashganga is a magazine for young girls, initiated by IASEW. The variety of activities undertaken by the club are story-telling, hygiene education, adolescent fairs, stage shows, sports day and cultural programmes, festival related programmes, fancy dress competition, exposure trips to science city, and Gandhi ashram. Cultural Programmes: Cultural programmes are organized to present the talent of community women and girls. 4. Communication: Communication plays a very crucial role in the lives of poor women workers. There is a great need for communication, between self employed women, and between them and the public, policy planners, and other government officials. The different print media of communication are Anasooya, Akashganga, E-newsletter, and electronic media of communication are Video SEWA and Rudi no Radio.[8,9]

II. DISCUSSION

Women involved in self-employment feel self satisfaction, independence and their sense of determination helps them to achieve success. The study concludes that a change has to be brought about not only in the status of women but in the attitude of the society towards them. Priority has therefore necessarily to be given to changing image of women, from a passive onlooker and recipient, to that of a positive doer and achiever.



Economic Empowerment of the dropout women's through vocational training livelihood project intends to give skill training in Sewing & tailoring for sustainable livelihoods to 10 women's with this vocational skills training women live with dignity by earning themselves. During this training, beneficiaries will learn and develop skills in Sewing and tailoring work. They can earn 4000-5000 Rs. Every month. The vocational education project intends to create economic development of 10 poor and destitute women's and girls. Sewing & tailoring will provide self employment at their homes, local market etc. can give them capable to pay school fees for their growing children, they up lifted their self confidence and economic level. The vocational training and livelihood opportunities are identifies considering the existing socio cultural practices of the target communities. They need not depend on anyone else. The economic development of 10 women will increase and they participate in decision making process. At a time when financial crises is one of the major issues affecting many households in Uttarakhand, a local entrepreneur, Kamalpreet Kaur, is providing training and employment opportunities to 500 unskilled and illiterate women of the rural areas in Dehradun district. Kaur, who operates LED lights business along with her husband through her company, Ora Infini, is also a technical partner in the Growth Centre of Thano where she trained over 100 women in making LED light strings under the National Rural Livelihood Mission (NRLM). She has also provided training in making LED lights to prisoners in Suddhowala jail.[10,11]

According to Kaur, she consistently attempts to make Uttarakhand a self-sufficient state in the technical business which also helps local women to get employment opportunities besides helping them to build their own small businesses. "It is still not easy for rural women to start something new like doing a job other than household chores. I have faced so many challenges myself. I am the first woman in the State to enter in the field of electrical lighting business and initially, many people did not take my work seriously as there are very few women in such a field. The situation is clearly more difficult for women of rural areas. Therefore, we mostly include such women and women of Self Help Groups (SHGs) to train who are illiterate and unskilled. We do not simply give them training and leave them to be, we pay them regularly as per their work."

She further informed that they are currently working with 150 women in a village in Vikasnagar area and soon they will be giving training sessions in Sahaspur and Kalsi. By October 15, about 500 women will be trained in producing LED light strings, stated Kaur. She also added that for Diwali, they have set the target to produce 20,000 LED string lights. "These lights will be better than the Chinese light strings as these are waterproof and have long shelf life. Even the LED used in these strings is not from China like most of the bulbs used in the light strings available in the market. We use LEDs imported from Malaysia because we are serious about boycotting Chinese products in our business and the quality of Malaysian lights is better too," stated Kaur. She further added that her company is currently working on the production of LED light strings with UV rays technology which is also used in water purifiers, making it effective to kill germs to some extent if the light falls on any surface or person. Since the production cost of such light strings is more, only 200 of them will be produced for now, as per Kaur. [12,13]

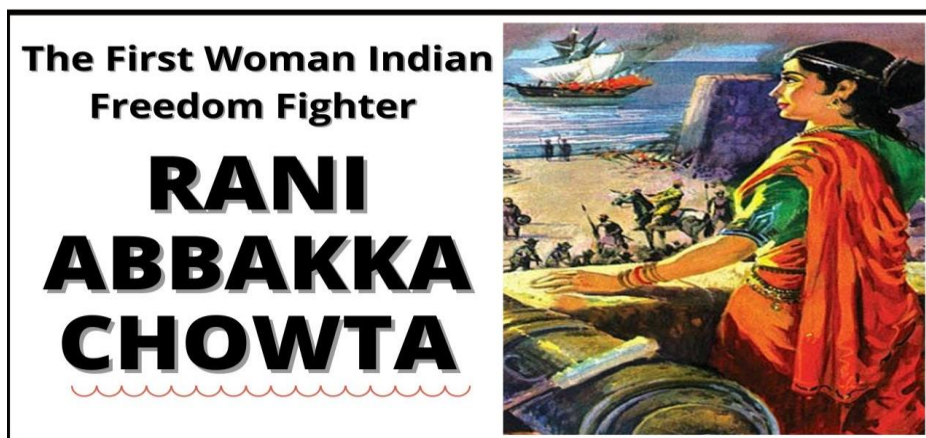
Moreover, she also revealed that she is planning to approach the State Government to make LED street lights for several areas of the district besides the lighting system during Kumbh Mela the next year. "Chief Minister Trivendra Singh Rawat had talked about the installation of LED street lights in rural areas. We think that it will be commendable if the work on those lights would be done by workers of Uttarakhand in order to promote local businesses. Besides, we will also try to approach the government about the lighting system for Kumbh Mela stating that instead of approaching an outside company for this task, local entrepreneurs should get the opportunity to do this with the help of rural women and spread the message of being 'vocal for local'," Kaur said.

III. RESULTS

Ministry of Micro, Small & Medium Enterprises, popularly known as the engine of growth in the country and incubators of entrepreneurship has emerged as the torchbearers of women empowerment on a global platform.



Last year, on the eve of International Women's day 2018, Ministry of MSME launched Udyam Sakhi, a network for nurturing social entrepreneurship creating business models revolving around low-cost products and services to resolve social inequities. The portal cater needs of around 8 million Indian women who have started or running their own businesses through its platform for entrepreneurship learning tools, incubation facility, training programs for fundraising, providing mentors, one-on-one investor meet, provide market survey facility and technical assistance. To put it in nutshell, it can be easily inferred that Indian Govt has been incessantly involved in revolutionising the role of women outside the four walls of their home. Women, nowadays, take risks, trust their vision and settle for nothing less. Women empowerment in ancient India transports to a terrain of mixed views. In ancient India, women enjoyed equal status with men and were trained in the art of warfare by choice.

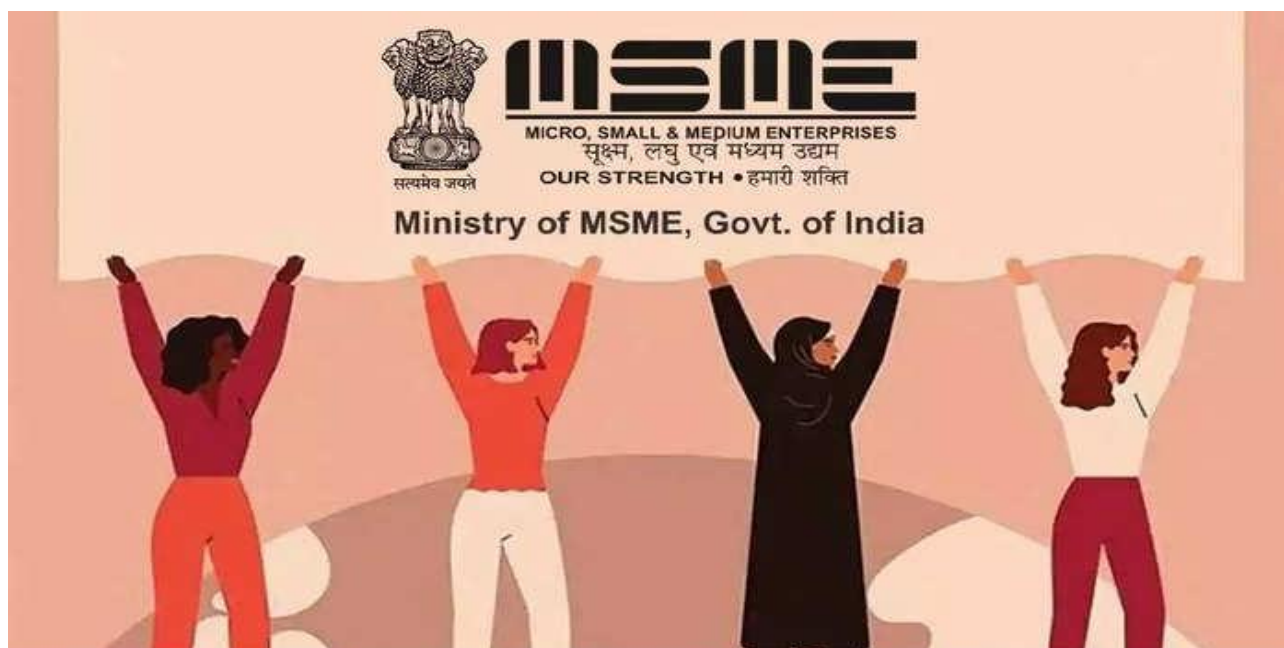


The story of Rani Abbakka Chowta is a classic example of women empowerment in the country.

Women empowerment in India gathered much momentum after January 26, 1950, following adoption of the Constitution of India that carries several clauses and sections that eliminate ambiguity over status of women. When Oxford Dictionaries declared "Nari Shakti" as Hindi word of the year 2018. Evidently, we can estimate the influence women are having on the world during all these years.

Gone are the days when women would end up their entire life within the 4 walls of the house. Like the male counterparts, women nowadays are writing fresh stories of unprecedented success, with their wit and hard work. More and more women are expanding their entrepreneurial horizons and venturing into an unprecedented range of business areas. The greater choices now available to women in the fields of employment has been the major driving force for their upheaval as bureaucrats, professionals and executives. They have now begun to enter the fiercely competitive world of business - and economic independence. The fact that such a large percentage of them had entered the non-traditional areas attests to female entrepreneurship being a fairly recent phenomenon boosted by programmes and schemes of Indian Govt aimed at reinstating women empowerment in the long run. The Traditional female skills are being turned into a livelihood, by starting a home based business encompassing textiles, catering, embroideries, boutiques, crafts and many more. Look at the world around you that women are empowered is evidence by their prevailing presence in courts and public offices, corporate houses and parliament, and what not Name entrepreneurs and writers, scientists, and social activists, actors and directors; they are everywhere.[14,15]

Ministry of MSME, which recently held its first Conclave on Empowering Women Entrepreneurs of marginalised Sections' received colossal applications – has emerged as the premier institution responding to the phenomenon of female entrepreneurship.



Aimed at awakening the country to issues of hidden disparities and discuss a range subjects to highlight the evolving role of women entrepreneurship in India, the conclave witnessed multiple sessions wherein influencers from various walks of life came together to discuss and deliberate on key issues. The conclave turned out to be huge hit amongst SC/ST women entrepreneurs. With the gradual shift of mind-set amongst the stakeholders in MSME, Ministry awarded path breaking women entrepreneurs and outstanding women achievers in varied fields on the occasion of Int'l Women's Day . The move intends to celebrate women who are breaking the regressive restraints that society and circumstance have placed on them, and are choosing to be financially independent, while continuing in their traditional roles as primary caregivers.

Women are the pillars of society and when women are empowered, the whole world is empowered Ministry of Micro, Small and Medium Enterprises (MSME) is empowering women entrepreneurs through its different schemes helping women spark their talent and build their own identity. 1.38 lakh projects have been set up by the women entrepreneurs under Prime Minister's Employment Generation Programme (PMEGP) Scheme since inception . The projects set up by women entrepreneurs are about 30% of total projects set up under PMEGP. Under the scheme, women entrepreneurs are covered under Special Category and are entitled to 25% and 35% subsidies for the project set up in urban and rural areas respectively. For women beneficiaries, own contribution is only 5% of the project cost while for general category it is 10%. during 2016-17 and 2017-18, under the Khadi Programme of KVIC, women entrepreneurs have set up 30437 projects for which margin money of 85,305 lakh Rupees have been disbursed.

Not only MSME, the Government of India has taken various steps towards women empowerment and safety. Initiatives like Beti Bachao, Beti Padhao, Stand Up India, Mission Indradhanush, Mudra Yojana Scheme, TREAD (Trade Related Entrepreneurship Assistance and Development) Scheme, Mahila Udyam Nidhi Scheme, Annapurna Scheme, Stree Shakti Package for Women Entrepreneurs, Bhartiya Mahila Business Bank Loan, Dena Shakti Scheme, Udyogini Scheme, Cent Kalyani Scheme and many more have added to the welfare of the women population in India.

Many of the barriers to women's empowerment and equity lie ingrained in cultural norms.

It is ironical that a country, which has recently acclaimed the status of the first Asian country to accomplish its Mars mission in the maiden attempt, is positioned at the 108th rank among 146 countries in World Economic Forum (WEF) gender gap index, same as 2017. India has the second-largest artificial intelligence (AI) workforce but one of the largest AI gender gaps, with only 22% of roles filled by women which is equally disheartening.[15,16]

For Indian women, empowerment can be an uphill task: they need to strike astute balance with customs and traditions. While the Indian Govt is incessantly working for the upliftment of women, we, too, need to become aware of their rights, schemes and benefits that can help achieve overall empowerment. The illiterate and semi-literate women entrepreneurs from both rural and urban areas, have availed benefits of certain schemes under Indian Govt to help start or run a company. The story of two women entrepreneurs- Priyashri Mani and Nishita Vasanth wroughting their own enterprise in Pali hills in Kodaikanal district of Tamilnadu by availing loans under Scheme of Indian Govt is an apt example of the steady but sure mindset shift among the stakeholders in the MSME and startup ecosystem.



With logistics as the major challenge, and the honey harvesting tribe based out of Pali Hills, the duo scaled up their operations by hiring more women and ended setting up 'Hoopoe'- honey harvesting startup. Bringing honey to your doorstep, the story gives an insight to the budding women entrepreneurship in the country with women donning several roles ranging from rainmakers to changemakers and social capitalists.

Swami Vivekananda, one of the greatest sons of India, quoted that, "There is no chance for the welfare of the world unless the condition of women is improved, It is not possible for a bird to fly on only one wing." Therefore, the inclusion of 'Women Empowerment' as one of the prime goals in the eight Millennium Development Goals underscores the relevance of this fact. Countries around the world have taken the theme to their heart and kick-started a conversation about sexual assault in the beginning of the year, and this led to #MeToo Movement. Surprisingly, this movement turned out to be a table talk throughout the year, and sent accusers behind the bars for good reasons. Treading the path, in order to achieve the status of a developed country, India too needs to transform its colossal women force into an effective human resource and this is possible only through the empowerment of women.

IV. IMPLICATIONS

Given the difficulty that poor women in India's rural sector have historically had in gaining access to the formal financial system, it is not surprising that when they are able to secure a loan, their probability of engaging in entrepreneurial activity shows a strong increase. As noted in Bennett (1992: 31), "Credit is, in a sense, the gateway to productive self-employment." The advantage of such an approach is the ability to capture variation across individuals in self employment activities and in household loan activity.



About four years back, Hemlata Devi, 27, borrowed Rs 25,000 from Jai Ambe Swayam Sahayata Samooch – a self-help group – in Jayra village in Udaipur, a southern district in arid Rajasthan. Her family needed the money to install a motor to pump water to their farm, and there was no one else that a woman like her could approach for a loan, she told IndiaSpend. The pump has increased her farm's productivity, enabling her to repay the group with 2% interest. Hemlata Devi's story finds echoes in the lives of millions of women who are part of self-help groups under the National Rural Livelihood Mission – a government programme to boost rural incomes. The programme's earliest adopters, who got a 2.5 years' headstart over those who joined later, have seen their household income increase by, on average, 19% and savings by 28%. Easier access to loans has reduced informal credit, such as from moneylenders who typically charge high interest rates, by 20%. Financial access and other support have enabled village women to boost their families' incomes and educated women have benefited the most from the programme with those with more years of schooling receiving larger loans.[13,14,15]

These are the findings of a recent evaluation of National Rural Livelihood Mission across seven states by researchers from the International Initiative for Impact Evaluation and Vrutti, a Bengaluru-based nonprofit. The evaluation was conducted for the Indian government and World Bank, which funds National Rural Livelihood Mission, and was funded by the Bill and Melinda Gates Foundation. Women in India own fewer businesses, have lower access to finance and are less active in political affairs. National Rural Livelihood Mission aims to change that. It was started in 2011, when it subsumed an existing programme to help self-help groups, the Swarnajayanti Gram Swarozgar Yojana, which had floundered since its launch in 1999. It gave states greater autonomy to design their own programmes than its precursor, as we had reported in May 2013. The mission provides village-level self-help groups that have existed for at least three months a one-time revolving fund of Rs 15,000 to be disbursed among members. Some groups also qualify for loans from banks up to Rs 3 lakh, which can be used for members' livelihood and other needs.

The mission took some time to take off because states did not use the budget, implementation was slow, there were local capacity constraints and self-help groups did not function in poor, rural areas. The programme picked up pace after 2012-13 and several evaluations have found positive impacts on income, women's health spending and labour force participation.

Currently, India has over 6.6 million groups with 72 million members, including those set up before the mission, according to government data. The mission aims to reach 70-80 million poor households by 2025, according to the government's implementation plan. The International Initiative for Impact Evaluation surveyed 1,052 villages and 18,895 households in Jharkhand, Odisha, Uttar Pradesh, Chhattisgarh, Madhya Pradesh, Maharashtra and Rajasthan. It analysed the difference between households that became part of the programme in the first phase (around 2012-13) and those that joined in the second phase (around 2015-16) of the mission.

"The programme increased incomes of poor households," said Bidisha Barooah, co-author of the National Rural Livelihood Mission evaluation. "Though these might not have been the poorest households (as their sample did not include the poorest of the poor – that is, those without income or destitutes), they did include very poor households, including those dependent on daily wages and those with small landholdings." This increase in income came through two mechanisms – better financial discipline because households saved more and because of access to finance, Barooah explained. The mission benefited those from the Scheduled Castes and Scheduled Tribes as much or more than those from other social groups, the evaluation found. However, it did not improve women's agency within the household. "This shows that there are household and social norms that are very hard to change," Barooah said. The other reason for this could also be that the size of the benefits was too small to have an impact on women's agency, Barooah said. [15,16]

The authors suggest providing more training and support through the groups and leadership opportunities to less educated women so that education does not create inequalities in who benefits from the programme. The authors also suggest a greater emphasis on livelihood generation and inclusion of the most marginalised.

V. CONCLUSIONS



Self-help groups are typically groups of eight-10 women who meet once a week to collect money from their members, connecting them to banks and loaning them money at low-interest rates. In the Jai Ambe self-help group, every member contributes Rs 25 a week and the money can be given to any member who needs it. Self-help groups are eligible for loans if they practice the "panchsutras" (five rules) – regular meetings, regular savings, regular inter-lending, timely payments and up-to-date books of accounts, the International Initiative for Impact Evaluation evaluation noted. But "loans and funds are available even to self-help groups that clearly do not meet prescribed standards", it said, suggesting that certain rules – such as those on weekly meetings – be eased as they have no direct bearing on a self-help group's performance. Older self-help groups, for instance, were more productive and received higher loan amounts even though they were less likely to follow the panchsutras, it said. The National Rural Livelihood Mission's Mahila Kisan Sashaktikaran Pariyojana (programme to strengthen women farmers) tries to do this by promoting agro-ecological practices, increasing women farmers' income and reducing input costs and risks. "This is still in the preliminary stage," said Barooah, but is a step in the right direction to involve and benefit more women, including those with no or less education. The National Rural Livelihood Mission dashboard does not have data on this programme. [16]

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