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Conversation as a Tool to Explore the Struggle of Slum Women from Daily Labourers to Entrepreneurs

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Abstract

Proliferation of education has led to transformations of life and economy at different level. But, in India neither the education nor the other associated values and achievements have brought significant changes in the life of many women except a few whom we see today in the age of media and communication as a source of inspiration. They are holding prominent positions in different domains of life, Nevertheless, though the education has become so common but opportunities and environment to get education are still not accessible to a large number of women in our society. It is on their capabilities and caliber that this paper intends to shed some light. The present study deals with the women from urban slums of Aligarh who are self- employed workers in the unorganized sector with irregular nature of employment accompanied by inadequate incomes. These women use their inbuilt talents to deal with the raw- materials and inbuilt skills to stitch, weave, embroider, knit and create. In the process of providing self-employment to their own selves they form backbone to the informal sector of the economy. The study tries to identify the various challenges they face. Study through qualitative findings tries to capture the ways and means by which they can expand their works and convert it into micro and small enterprise.

Keywords: Micro-Entrepreneurs, Small Enterprises, Slums, Empowerment, Challenges.

Introduction

The relation between emancipation of women and education is very complex. In this respect there has been systematic deliberations in the academic world over the last 100 years. One can have a better understanding by placing this equation in the context of industrial economy. With the rise of industrial economy education acquire a new significance. Unlike the traditional ideals it came to be associated with the human capabilities and capital, this reality in fact has become more conscious in the modern post-industrial economic institutions and their management. In the last 100 years, particularly in the developing economies, there has been increasing emphasis on the education of women to bring them into economic engagements. But this journey has not been free from traditional constraints and injustice i.e., accessibility to education presupposes that the participation of women will not remain confined to the process of production and maximization of profit rather the world will become a better place for half of the humanity with social, political and economic equality and justice. But unfortunately, these dreams and aspirations have still not materialized meaningfully for women in general. Therefore, though there are some individual talents and their achievements, women individuals who were fortunate enough to escape from the fortunate prevailing predicaments in the post-industrial economy which have got attention of the world.

Women individuals who even today hold prominent positions in the world of management or have made their marks in the domain of entrepreneurship are the one's running great media houses including advertisement and entertainment industry. They are considered stellar examples to be followed but we can have a better understanding when we place their achievements and success in proper context. In this process one will hardly fail to discover the inherent capability and potentials in women which can hardly see the light of the day, it is such lives on the margin which this study aims to examine and foreground. The present study deals with challenges of the women coming from a very marginalized part of human settlements where despite of potentials they lack opportunities to exert their talents.

Among the various dimensions of economic development, gender dimensions are recognized all over the world. Within this it is immensely important to think about the development of the underdeveloped. The importance of women and their representation in the various fields of life reflected in the thoughts of Swami Vivekananda to the writings of Amartya Sen. One of the Millennium development goals clearly specifies the need to 'Promote gender equality and empower women'. Education is an important tool in achieving empowerment. However, the gender inequalities in education result from the wide inequalities in the various economic, social and cultural domains (Momsen, 2019). The present study deals with these uneducated women belonging to slum areas of urban locality, who contribute significantly to the economy with their raw talents and skills and despite of being capable enough to work as micro and small entrepreneurs, still get labelled as self-employed workers. The most essential need of a human being comprises of shelter, food and clothing. Slums are formed in absence of basic living conditions. Poverty and socio-economic factors together give rise to slum formation. They are often characterized as areas of low-quality housing with poor and pathetic living conditions. (Caves,2004). The ILO uses the term self-account workers instead of poor entrepreneurs because self-employment arises in the absence of formal job opportunities. (Ghosh,2009). It is not a privileged rather it stems from powerlessness and poverty. In the

developing countries the capacity of job creation is reducing for public and private sector (Bhatt, 2006). Therefore, jobs are created for survival. Sen (1999) defined capabilities as the set of valuable 'beings and doings' like being in good health or having loving relationships with others. According to Sen, capability refers to the set of valuable functioning's that a person has effective access to. Therefore, attaching importance to the intrinsic value or worth of a person. Similarly, the poor slum women are capable enough to manage small scale business. But there is still a long way for them to change their status from being workers to micro and small entrepreneurs. Their management skills are evident in the ways by which they run their households, control the family income and expenditures. In the process of accepting harsh realities of life, they develop their own coping mechanisms. The survey of female self-employed workers (2004-05) depicted that in both rural and urban areas women all seven days of week despite the freedom to decide working hours and days. (Ghosh, 2009). It is therefore highlighted in the present study that the potential and dedication of work among female self- employed slum workers is not less than others, but various factors (external and internal) deprive them from the development. The study tries to identify the challenges faced by self-employed women workers of slums. Study also comes out with some suggestions and recommendations.

Review of Literature

Sen (1999) articulated the Capability approach. According to Sen, the person's capability represented the effective freedom of an individual to choose between different combinations of functioning or between different kinds of life for example, the capabilities of literacy, health or political freedoms. Sen emphasized on the capability to function and referred to the capabilities as the various combinations of functioning that can be achieved by a person. Sen mentioned that being relatively income poor in a wealthy society can entail absolute poverty in some important capabilities, because they may require more resources to achieve.

Bhatt (2006) argued for placing women at the center of economic reform. Author considered women to form important economic organizations

around relevant issues and derive their solutions from their own experiences. Author mainly talked of the self-employed women and about setting up of SEWA (Self Employed Women's Association, 1972). Author provided glimpse into the lives of poor self-employed working women by highlighting various aspects such as poverty. Author showed the impact of the larger economy on the lives of these poor women by focusing on the role of trade cooperatives in the economic development. Author found several terms such as marginal, informal, unorganized and peripheral unsuitable for the women contributing significantly in small ways to an economy and therefore refers to the word as Self employed

Thaher et al (2021) found major factors responsible for the failure of women entrepreneurship. The factors included lack of planning related to women entrepreneurship, environmental factors of women entrepreneurs and financial challenges pertaining to micro financial institutions. Study found the risk of failure to be minimized and sustainability in women entrepreneurship to be maximized and to deal with the failures in women entrepreneurship.

Garg and Agarwal (2017) discussed the status and importance of women entrepreneurs. Study found that although the population of women in India was nearly half of the total population even then the number of women entrepreneurs were negligible. Study mentioned of the socio-economic hurdles and difficulties faced by women while starting up an enterprise.

Singh and Belawal (2008) identified the problem areas and developmental issues attached to women entrepreneurship in relation to (SMEs) Small Medium Enterprises in Ethiopia. Study proposed of the means to achieve women's entrepreneurial growth and advancement of SMEs.

Parvin et al (2012) in an empirical study investigated the influencing factors of women entrepreneurship in rural parts of Bangladesh. Study evaluated the contribution of three aspects such as personal attributes, family affairs and external environment, towards women entrepreneurship. Study found the freedom to work and desire for higher social status significantly influenced to participate in micro entrepreneurship. Study also proposed certain suggestions to strengthen micro entrepreneurship.

Omar and Wel (2014) focused on entrepreneurial training involving low-income women enterprises (MES) in service business in Malaysia. Study explored the problems and challenges related to entrepreneurial training. Among the low-income women MES in service business.

Dhekale (2016) addressed particular opportunities and challenges faced by women entrepreneurs in rural areas of India. Study examined the impact of women empowerment. Through micro entrepreneurship development and SHG (Self-help group). Study discussed the socio-economic background of women SHG's, their knowledge, skills and earning capacity.

Halkiasetal (2011) identified the patterns of entrepreneurship and social and economic challenges faced by women business owners in Nigeria.

Raghuvanshi et al (2017) identified the barriers from the previous studies and explored the possible causality among them. Study identified five casual barriers such as lack of education, experience and training opportunities, spatial mobility, lack of family and institutional support, lack of management and problem in acquiring financial resources. Garba (2011) examined the influence of women entrepreneurial attitude towards risk and lack of capital on the need of expanding their businesses.

Shaikh (2020) discussed the challenges mainly in the form of socio- economic, managerial and marketing problems faced by women entrepreneurs in the patriarchal society. The study found the lack of the financial support, lack of social resources and the considerations related to work and family as the major factors responsible for inadequate nature of micro- enterprises.

Tryphone and Mkenda (2022) explored the challenges and determinants affecting the women sole owners related to enterprises in tourism. The study identified the challenges faced during the establishment and operation of an enterprise.

Malepati et al (2022) explored the various challenges faced by the MSMEs for access of financial resources. Study found the strong relationship between the firm's accessibility and the size of the business. Study found the positive impact of the size of the business on the accessibility of the firm.

Methodology- The data was collected from 50 respondents belonging to the urban slum areas of Aligarh district. They were self-employed and their work was seasonal in nature due to unavailability of work at all times of a year. Only those women were interviewed who were engaged in the informal or unorganized sector and they were involved in making something i.e., they were either involved in the production of some items or performed informal tasks similar to that of micro and small entrepreneurs. Their work included making of shoe straps, buckles of shoes, metal straps, locks, bulb holders and paper bags made out of 'raddi'. Some of the respondents

were tailors and handicraft workers. Method of data collection was interviewing. Structured interview schedule was prepared and in-depth interviews were also conducted. The narrative analysis technique was used to analyze the data. Parameters accessed in the structured interview schedule were related to the problems experienced, control over income, saving status, monthly expenditure patterns and details regarding funds from institutional sources of finance. Method of sampling was stratified random sampling as the population was homogeneous within each stratum. The community and religion were same within each stratum. The details of the sample are: -

Slum Areas of Urban District of Aligarh	Details of Work Practiced by Respondents	Number of Self-Employed Women
Shajamal	Making of shoe straps, metal straps for iron boxes, locks	09
Begumbagh	Tailoring, buckle making, selling of 'puri- sabzi'	04
Nagla Tikona	Tailoring, selling of 'puri- sabzi'	03
Chandaniya	Buckle making	09
Jeevangarh	Making of bulb holders, making of bags out of 'raddi', dyeing of clothes	06
Malha ka Nagla	Tailoring	04
Jamalpur	Dupatta making with embroidered works and stitching of clothes.	06
Begpur	'Puri- sabzi' selling	04
Patwari ka Nagla	Kurta making with handwork	02
Shehenshabad	Handwork making, making of 'desi ghee'	03

The Challenges Involved

A lot of studies have focused on the different kinds of problems and constraints in setting up of micro-enterprise such as the major challenges included need of financial management skills, finding good employees, lack of access to capital and cost of public services. (Garba, 2011). Major challenges before small- scale women entrepreneurs were financial barriers, discrimination, limited application in the form of over burden of work, poor access to justice, management of employees and competition. (Mwobobia, 2012). However, the major obstacles faced while starting micro enterprises included lack of entrepreneurial skills, lack of startup finance, lack of adequate information, lack of adequate contacts, gender discrimination and low social acceptance of tasks. (Parvin et al,2012).

However, the present study found major challenges among self-employed workers of slum to be the absence of enough funds for building up raw material, machinery and for hiring other workers or helpers. Shehnaz, from *Shahenshabad* area of Aligarh discussed the problems she faced while starting an enterprise. She stitched kurtas after embroidering them. Since, she had one sewing machine, she had to work for longer hours. She wanted funds in order to start a micro-entrepreneurial set up with one more machine and one helper. *Shehnaz's* experience highlighted those self-employed women, in order to expand and grow needed only small amounts of funds and manpower. As for her, business meant "only one more sewing machine". Similarly, Meena Devi, an old female respondent from *Begpur*, Aligarh made 'puri-sabzi' inside the kitchen of her house and sold them outside. She wanted to start a small shop where

she could make sweets as well but due to insufficient funds, she was unable to do so. The factors limiting the progress of women entrepreneurs include the difficulty in gaining access to institutional credit due to lack of collateral and gender discrimination. Further due to home-based sub-contracting activities and work on piece rate basis, the women are poorly paid without any non-wage benefits.

The study also aims to bring out the fact the geographical distribution the area under study i.e., 'Aligarh' is patterned in a way where there is no clear demarcation of the boundaries between the localities of different kinds. The place incorporates every segment of population in its totality. The areas classified as slums do not have different localities rather, they are distributed in a way as mixed with other segments of population (constituting high standard of living and high income paid areas). Therefore, there are potential buyers sometimes living near the low-productive workers but since their work is perceived as that of low quality, in addition to the absence of access to markets nearby, they are often paid insignificant wages even by the potential buyers and hence they accept low rates offered by middle-men. These potential buyers can although consider women in slums to be efficient domestic workers, but when the same women produce and sell something, the quality is found to be inferior. Sonam, young women from area of *Jamalpur*, Aligarh sold dupatta after doing '*Kaar-chobi*' work on it. She felt her wages were inadequate compared to the long hours of minute and detailed hand work she performed for the whole night with her nimble fingers. Further, being engaged in continuous, intensive work viewed as that of low productivity, it brings the poor self-employed women low and uncertain incomes. Chandravati, an adult female from *Chandaniya*, Aligarh started making buckle of shoes at home along with her children after the death of her husband. She found her income insufficient to run a family, fulfill daily needs and provide education to her children.

Institutional sources of finance would rather prefer non-performing assets than to lend loans to poor, absence of collateral being the major reason. Yet another challenge was rooted in the discouragements and lack of motivational and inspiring journeys to

which these poor women could relate. Over burdening work of daily household chores and care, did not allowed them to expand their dimensions of work. Low acceptance rate was also one major challenge, the work of these poor women was perceived to be of low quality and in the absence of potential buyers they had to settle for low remunerations of middle-men. Lack of knowledge regarding the actual worth of their work and the inadequate information from middlemen were other hurdles in their way. Due to increasing rate of unemployment in the formal sector, they were forced to create low-productive works. They faced various kinds of hardships as well. Nazmeen from *Shajamal*, Aligarh said "*We make locks at home. We have one machine. We get orders from lock industry near our home. But now the orders are decreasing day by day, we hardly have anything to make. We have no work now. We hardly manage two times meals. Our children have also stopped going schools*". Similarly, Mubeena from *Shajamal*, Aligarh mentioned, "*I made metal straps for iron boxes but due to pandemic my work suffered. Now I hardly get any order. I have stopped working. Also, there is no work for me in small lock industries. I don't see any source of income for me after pandemic*".

The insufficient details regarding operation of business and lack of information regarding contract laws led to disputes where they hardly had any means to approach court and seek justice. Further, surviving in the conditions of uncertainty regarding the next meal, they had no vision or plans for future. Roopvati, an old female from *Nagla Tikona*, Aligarh mentioned, "*In this old age where will I go. My son doesn't want to keep me with him and my husband does not work. So, I have started making buckles along with some neighboring women. I somehow manage food for both of us this way*". The qualitative findings of the study also indicated that the respondents faced various challenges and problems in doing micro-businesses. They faced discrimination, lack of motivation and lack of guidance to acquire skills. They had their talents and potentials but without proper training and basic education, their problems doubled. In order to expand and grow, they needed finance but none of the respondent ever received any loans from banks. Further, they were reluctant

to take small loans from informal sources of finance due to exorbitant interest rates associated with it. Shama, another young woman from *Jeevangarh*, *Aligarh* mentioned, “*We make bulb holders. If we get loans, we can start making similar items, but I wonder who will give us loans. I don’t have any idea of bank procedures and I will not take loans from money-lenders due to interests charged by them*”.

They were not able to save out of extremely low incomes and they used these incomes for consumption and other housing needs. For few respondents it was only means to arrange for their meals for the day. *Rukhsana*, young woman from *Jeevangarh*, *Aligarh* dye clothes with her daughter’s help. She used the income for paying rents and electricity bills whereas, *Farzana*, another woman from *Jeevangarh* made paper bags out of ‘*raddi*’ along with neighboring women. She spent her very small income on the daily household consumption needs. She bought vegetables and paid loans to the local shopkeeper with this money. Respondents often included their daughters to become partners in their works or rather child laborer often at the cost of giving up their primary or secondary level schooling. In terms of empowerment, women had control over their incomes but they were not able to save and hence these incomes were not invested for their work rather spent on everyday needs of the family. Study found that women of slums had knowledge of running their households effectively, they had control over the incomes of the family but due to lack of education and training, they were not able to transform their working status into that of an entrepreneur. However, the study also found that women in slums engaged in self-employment had their inherent talents and potential to grow and expand within their dimensions. *Geeta*, young woman from *Begumbagh*, *Aligarh* mentioned, “*I have converted this small room of my house as shop. There is no better tailor in this area than me. I have two workers who help me with stitching clothes. Some girls come to learn stitching from me. I find this income very helpful for my family. I was saving a little portion for some time and then I bought mobile phone from it*”. Experience of ‘*Geeta*’ and several others highlighted the fact that these women have potentials and talents within themselves, but what

they require is availability of funds and skills to develop as micro- entrepreneurs.

The Possible Recommendations

Various studies have proposed solutions and recommendations for the development of micro-enterprises. Some of the major recommendations include the emphasis to be paid on the capacity building and the need of financial and legal support to be extended to self- employed female workers, the provision of knowledge regarding expansion of work to be converted into an enterprise, provision of proper training regarding the development of the skills in financial, marketing and management sector and development of infrastructure. The Entrepreneurial education and training play very important role in self- employment. Various studies have also emphasized on the education of the females where practical aspects should be added along with basic education (Bhatt, 2006). Primary education should be provided to these adult females so that they can understand the documents and gain knowledge of methods of expansion of an enterprise. Further, the provision of information regarding various Governmental schemes from which self- employed working females in slums can benefit. Increasing motivation by sharing life journeys of various other women such as, examples of women entrepreneurs like ‘*Priyashi Mnai*’ and ‘*Nishtha Vasanth*’ from Pali hills in *Kodaikanal* district of Tamil Nadu availing loans by Government. (Ministry of Small and Medium Enterprises). Their journey of belonging to honey harvesting tribe and setting up honey harvesting start up is the journey of changing roles. Also, the information to be provided regarding various schemes of Government set up in the direction of promotion of micro and small entrepreneurs such as ‘*Beti Bachao, Beti Padhao, Stand Up India, Mission Indradhanush, Mudra Yojana Scheme, Udyam Nidhi Scheme Annapurna scheme, Stree shakti package for women entrepreneurs, Udyogini scheme*’ (Ministry of Small and Medium Enterprises) and how they can be of help to these women along with their guidelines and complete application procedures is also very crucial. The encouragement of the micro- enterprises by creating awareness among males towards extending cooperation to their female

partners is needed. Further, the availability of the credit facilities through formal sources of finance will decrease dependency on money-lenders. There is a need for a socialist perspective in lending from banks where a certain portion has to be for lending to self-employed poor women for the expansion of their enterprise. Lending procedures to be simple and easy terms and conditions of lending. Also, creation of awareness towards formal lending sources is immensely important. Although, provision of micro finance as the micro credit is a means of empowering women with the help of small loans. However, in India, the Grameen model (1976) is yet to be fully replicated in the creation of micro finance. Studies have emphasized on the role of micro finance along with proper training in the development of small entrepreneurship. (Momsen, 2002). Various studies have proved women to be responsible in returning loans as well. (Ghosh,2009). Micro credit serves as an alternative for female borrower's ineligible for institutional loans as they cannot offer collateral. Therefore, present study also proposes increase in the options of micro-credit lending by institutional sources of finance. Further, awareness to be created regarding various Government schemes and highlighting the journey of similar people so that self-employed poor woman in slums can benefit from them. Although, they earn but it is also important for them to learn the art of profit making. The main problem faced by women in slums while starting an enterprise is lack of awareness and lack of knowledge regarding skills, sources of institutional finance and procedures to be followed while applying for Government schemes. However, the various NGOs are already working in this direction but there is need for them to provide guarantee and help prepare funding proposals along with reaching out to the vulnerable sections of society and the growth of more institutions like SEWA (Self Employed Women's Association) and dissemination of information about SHG (Self-help group) will help the self-employed women to expand their work dimensions and hence lead a positive impact on their growth.

Conclusion

It is very common to talk and highlight the contribution of celebrated individual women who

marked their presence globally or nationally. Today, their number is considerable. However, it is equally important and ethically pertinent to talk about the significant contribution of the insignificant women with their immense potential and aspiration, who have unfortunately still been trapped in poverty and different forms of deprivation. Therefore, they are largely self-employed in different informal and unorganized sectors of economy. Perhaps women's emancipation and contribution to economy would be more comprehensive if those who are still on the margin of life and society are brought in the mainstream of educational and economic progress.

In the process of alleviating poverty, they are helping an economy to grow. Given the potential they can develop from own account workers to own account managers. Beginning from the childhood, they start having their share of discrimination in the form of distinguished patterns of education (only if their poverty allows them to gain education) in economic and social terms. These differences make their story a lot different from the one's of privileged class. However, it is also an irony that some of the world leading managers started from the scratch. Their journeys are no doubt inspiring to the marginalized for helping them achieve something if not everything. Still these journeys are a lot different from the journeys of struggle without hope. There is definitely a need of encouragement and attention towards these dilapidated areas where living conditions are beyond pathetic, so that worst sufferers out of these areas can also dream to aspire and achieve.

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