gained the equal social status. Hence, the above stated hypothesis is not proved and rejected.

4. **Majority of the self-employment enterprises are home based, that is they are in the homes of women or attached to homes of women:**

   Table No. 6.2.11 shown the place of work or self-employment enterprises of all the respondents. It made clear that, 18.6% of all the respondents are working from their homes or their business is in their homes, 62.2% of all the respondents are working in work place that is attached to their homes and only 19.2% of the total respondents are working in work place, which is away from their homes. Hence, above stated hypothesis is proved and accepted.

5. **Sales promotion is not made by majority of self-employed women, but contact with relatives and friends helped to promote their products and services:**

   Table No. 6.2.19 made it clear that, 33.6% of all the respondents are promoting their products and services by communicating to their relative and friends, only 4.2% are making advertisements in newspapers and distributing pamphlets and 62.2% of the total respondents are not promoting their products and services in any way. Hence, above stated hypothesis is accepted and proved.
Chapter. VII

FINDINGS AND CONCLUSION

7.1. Introduction
7.2. Major Findings
7.3. Suggestions
7.4. Discussion and Conclusion
7.1. Introduction:

Increase in economic status and economic independence are the main suggestions from many of the studies for the achieving social equality among women. As such, to increase education and employment among women, Government has already formulated many of the welfare schemes. But there are also illiterate and low-educated women, who were neglected in society and are living in slum areas. As a part of empowerment of these women, Government has also provided many schemes by giving them self-employment training and financial assistance to start self-employment and income generating activities. Still, self-employed women are facing many problems and challenges such as lower demand as there is competition from large scale industries, costly raw materials, increase in production cost and lower prices, lack of adequate space for self-employment, etc. In spite of these challenges and problems faced, women are continued their self-employment.

The present study was made to know whether there is increase in socio-economic status of women due to their active participation in self-employment. Further, to examine whether these women are economically independent and financially secured. The study is also looked into the problems of self-employed women with reference to their economic activities, social life, educational background, etc. It was also intervened that whether the self-employed women are aware about the welfare schemes from the Government, which are formed for the benefits of these women and also founded out the schemes from which the self-employed women have got the benefits. Particularly, this study has got significance as it was conducted in slum areas of Gulbarga city. In slum areas, there are problems of illiteracy, negligence, socio-economic inequality, poor sanitation, gender inequality, unhygienic environment, etc.
In the preliminary observation, it was found that majority of women population as well as self-employed women population is illiterate and though few self-employed women are literate, they have got only lower education that is up to primary or secondary. Hence, education was taken as criteria to assess the different socio-economic aspects of the self-employed women. Totally, 500 self-employed women living in slum areas of Gulbarga city were interviewed and collected the primary data. The major findings derived are as under.

### 7.2. Major Findings:

Following are the major findings from the present study.

1. It is observed that almost self-employed women are illiterates and only few are low-educated. As such, education was selected as criterion to compare the primary data.
2. Totally 500 self-employed women living in slum areas were surveyed to collect primary data for the present study. Of which, 250 are illiterates and 250 are educated.
3. Age of all the respondents revealed that, 35.8% of the respondents are in the age group of 41 to 50 years followed by 34.2% are in the age group of 26 to 40 years, 15.0% are in the age group of 18 to 25 years, 14.2% of the respondents are of more than 50 years and only 0.8% are of less than 18 years respectively. It shows that, majority of the self-employed women are of middle aged.
4. The level of education shows that, 50.0% of the respondents are illiterates. Only 40.2% of the respondents have completed their primary or secondary education that is up to 10th standard, 7.4% have completed under-graduation or pre-university education and only 2.4% have completed their graduation or post-graduation respectively. It is noted that the education level of almost all respondents is very low.
5. Religion of the respondents shows that, 81.6% of the respondents are Hindus, 17.6% are Muslims and 0.8% are Christians. It is observed that Hindus are dominated in self-employment in slum areas and there are no
Buddhists or Jains or any other religions engaged in self-employment in slum areas.

6. Castes of the respondents depicted that, 46.6% of the respondents are from Scheduled Castes, 4.6% are from Scheduled Tribes, 28.6% are from Other Backward Classes and the remaining 20.2% are from other castes or forward castes. It is highlighted that the scheduled castes are dominant in self-employment in slum areas.

7. Particular types of self-employment, in which the respondents are engaged disclosed that, 9.4% of the respondents are engaged in artistic works and handicrafts, 17.4% are engaged in knitting, stitching, embroidery, 17.0% are engaged in caste based employment such as carpentry, weaving, etc, 13.0% are engaged in trade and marketing, 7.8% are engaged in animal husbandry, 28.8% are engaged in hotels, bakery items, petty shops, grocery, floor mill, etc, 4.6% are engaged in DTP works, typewriting, etc, 2.4% of the respondents are engaged in home industry and 3.6% are engaged in other types of self-employment.

8. Marital status of the respondents depicted that, 86.4% of the respondents are married and living with their husbands followed by, 9.2% are widows, 2.8% are divorcees or separated from their husbands and 1.6% are unmarried and living single.

9. Residential status of the respondents revealed that, 55.6% are living in temporary stay or huts, 24.6% are living in the rented houses and 19.8% are living in their own houses respectively. It shows that a great majority of the respondents don’t have the ownership to their houses in slum areas.

10. Years of stay in slum areas shows that, 34.6% are living in slums since 11 to 15 years followed by, 24.0% are living in slum areas since 05 to 10 years, 22.8% are living in slum areas for more than 15 years and 18.6% are living in slum areas for less than 05 years respectively. It can be concluded that majority of the respondents are living in slum areas for more than 10 years.
11. Nature of families in which the respondents are living revealed that, majority, that is, 60.2% of the respondents are living in joint families, whereas 39.8% are living in nuclear or single families. Though there is increase in nuclear families in society, it is surprising to note that, majority of the families of the respondents are living in joint families.

12. On family decision making, among all the respondents, 47.0% have stated that their parents or parents-in-law are making the family decisions, 31.0% have mentioned that their husbands are making decisions on their own, 15.8% have expressed that both husband and wife are making the family decisions and 6.2% have stated that other persons like children, brothers, etc. are making their family decisions.

13. Numbers of children of the respondents shows that, 7.6% of the respondents have no children, 43.4% have 1 to 2 children, 34.0% have 3 to 4 children, 13.4% have 5 or more children and it is not applicable to 1.6% of the respondents as they are unmarried. It is observed that a considerable number of respondents have more than 2 children; it shows that they are unaware about the small family norms and family planning practices.

14. On education of children, 63.2% of the respondents have stated that their children are going to schools and colleges for getting education, whereas 27.6% have remarked that their children are not going to schools or colleges for getting education and it is not applicable to 9.2% of the respondents as they don’t have children or even few of them are unmarried. On the reasons for not sending their children to schools and colleges, 8.6% have mentioned that education is not useful to gain employment, 3.8% have remarked that their children have already completed higher education, 5.2% have felt that their children are not interested in education, 10.0% have also given other reasons such as poverty, distance of the schools, etc. and it is not applicable to 72.4% of the respondents, as they are sending their children to schools or colleges and a few of them don’t have children and even unmarried respondents.
15. On the status of women in family and society, only 3.6% of the respondents have agreed that the status of women in family and society is superior to men, 27.4% have felt that the status of women in family and society is equal with men and 69.0% have remarked that the status of women in family and society is inferior to men. It shows that the women though engaged in self-employment and generating income, their status is inferior or lower compared to men.

16. On whether employment gives development in status of women, 42.6% of the respondents have agreed that there is improvement and development in the status of women, if they are participating in outside employment and generating income, 29.6% have felt that there is no difference in status of employed women or housewives and 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.

17. On whether girls need education, majority, that is 61.0% of all the respondents have agreed that girls need education, whereas 11.0% have not agreed to the same and 28.0% of all the respondents have not stated their views on the same. It is observed that educated respondents have realized the importance of education in the life of girls and as such, a great majority of the literate or educated respondents have supported education for girls.

18. Level of education, which is needed for girls shows that, 18.2% of the respondents have agreed that girls should be given only basic education, 21.8% have agreed that girls should be given higher education, only 4.8% of the respondents have felt the girls should be given technical education, 16.2% of all the respondents have agreed that the girls should be given professional education and it is not applicable to 39.0% of all the respondents as they have not agreed for girls’ education or not expressed their views on girls’ education. Basic education or higher education for girls is supported by many of the respondents compared to technical or professional education.
19. On the purpose of education for girls shows that, 33.0% of the respondents have agreed that purpose of girls’ education is to get good employment based on education, 16.6% have felt that purpose of girls’ education is to get better marriage prospects, 6.4% of all the respondents have opined that the purpose of girls’ education is teach reading and writing and also to gain knowledge, 5.0% have mentioned other purposes of girls’ education and it is not applicable to 39.0% of all the respondents as they have not expressed their views or not supported girls’ education. Employment and better marriage prospects are the major two purposes of girls’ education as stated by majority of the respondents surveyed.

20. On future of girls, 44.8% of the respondents have agreed that future of girls is depends on husband and good family after marriage followed by, 34.2% have felt that girls’ future depends on employment of girls and 21.0% have remarked that future of girls depends on education level of girls respectively. Though most of the respondents have supported the conventional thought that future of girls is depends on husband and family after marriage, still there is improvement of ideas of women regarding the future of girls as they have agreed that future of girls is depends on the education and employment of girls.

21. Regarding water supply facilities in slum areas revealed that, 47.4% of the respondents stated that water supply is good in their areas, 27.0% have remarked that water supply is satisfactory in their areas, 14.4% have mentioned that water supply is not satisfactory in their areas and 11.2% have felt that water supply is not hygienic in their areas.

22. Regarding sanitation facilities in slum areas, 40.8% of the respondents have mentioned that sanitation is good in their areas, 29.2% of the respondents have stated that sanitation is satisfactory in their areas, 19.8% have expressed that sanitation is not satisfactory and 10.2% have opined that sanitation is not hygienic in their areas.
23. On the conditions of roads in slum areas, 44.0% of the respondents have expressed that conditions of roads is good, 26.2% have mentioned that conditions of roads is satisfactory, 26.4% have stated that conditions of roads is not satisfactory and only 3.4% have remarked that conditions of roads is not hygienic in their areas.

24. Regarding education (school) facilities in slum areas, only 42.4% of the respondents have mentioned that school and college facilities are good, 28.4% have stated that school and college facilities are satisfactory and 29.2% have expressed that school and college facilities are not satisfactory in their areas.

25. On the conditions of health care facilities in slum areas, 28.8% of the respondents have stated that health facilities are good, 28.6% have stated that health facilities are satisfactory, 16.4% have felt that health facilities are not satisfactory and 26.2% have agreed that the health facilities are not hygienic in their areas.

26. On frequent health problems from which the respondents and their family members are suffering, 23.6% of the respondents have stated that their family members are suffering from Malaria, Dengue, Swine Flu, etc, 10.4% have mentioned that their family members are suffering from Jaundice, Hepatitis, etc, 28.2% have stated that their family members are frequently suffering from Diarrhea, Fever, etc, 12.8% have expressed that their family members are frequently suffering from other health problems and only 36.2% of all the respondents are not suffering from any of the health problems due to unhygienic conditions in slum areas.

27. Frequency of health problems shows that, 8.2% of the respondents have monthly health problems, 30.2% have occasional health problems, 25.4% have health problems as and when there is change in environment in slum areas and it is not applicable to 36.2% of the respondents as they are no suffering from regular health problems.

28. It is noted that only 62.4% are getting adequate health care facilities from the government, whereas 21.0% are not getting adequate health
care facilities and 16.6% of the respondents have not expressed their views on their same.

29. Only 6.8% of the respondents are going for general health check-up regularly, whereas 27.2% are occasionally going for general health check-up and 66.0% of the respondents are not going for any health care check-up regularly. It shows that majority of the women in slum areas are not taking health precautions so as to avoid sickness or illness.

30. Many of the respondents have mentioned that equal participation is required for women in more than one issue. Particularly, 76.6% of the respondents have stated that women need equal participation in social status and family decision making, 67.6% have expressed that women need equal participation in economic independence, 47.4% have agreed that women needed equal participation in issues related to children’s education and 17.2% have mentioned other issues in which women needed equal participation in family.

31. Marital relations of the respondents with their husbands shows that, only 42.2% of the respondents have cordial and best relations with their husbands, 27.6% have cooperation and understanding with their husbands, 15.0% have satisfactory relations with their husbands, 1.6% have no satisfactory relations with their husbands and it is not applicable to 13.6% of all the respondents as they include divorcees, widows and unmarried respondents.

32. Opinions of the respondents on dowry practice revealed that, 69.8% of the respondents are approving and supporting dowry practice based on their elder’s wish, followed by, 17.4% are approving and supporting dowry practice and only 12.8% are fully opposing dowry practice. It shows that though dowry practice is banned by law, still due to social culture, it is alive in society.

33. Reasons for approval of dowry shows that, 26.6% of the respondents have agreed that dowry is essential to lead new life for new couples, 11.4% have mentioned that they believe in social culture related to
dowry practice, 49.2% have felt that they approve dowry as they can’t able to oppose elders and society and it is not applicable to 12.8% of all the respondents as they are fully opposing dowry.

34. Many of the respondents have given more than one way to improve the status of women in society. On the ways to improve status of women in society, 68.2% of the respondents have suggested for employment of women to improve their status in the society, 56.6% have suggested for higher education of women, 17.8% have stated that by self-employment of women, their status can be improved in society and 4.6% have stated other ways to improve the status of women in society. Employment and higher education are the two major ways to improve the status of women in society.

35. On the attitudes of husband and family members on the self-employment engaged by the respondents, 30.6% of the respondents have expressed that their husbands or family members are also involved in the same self-employment, 55.0% have remarked that their husbands or family members are fully cooperative and encourage in self-employment, 11.6% of the respondents have felt that their husbands or family members don’t interfere and not interested in the self-employment of the respondents and 2.8% have felt that their husbands and family members discourage and non-cooperative on the self-employment of the respondents.

36. Many of the respondents have gained from more than one type of advantages due to involvement in self-employment. Particularly, 23.4% of the respondents have gained equal social status, 77.0% of the respondents have gained economic independence, 17.6% have gained fame and recognition in society and 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.
37. A few of the respondents have stated more than one type of disadvantage affected due to self-employment and even few of the respondents have no any type of disadvantages. Of all the respondents, on the disadvantages of self-employment, 27.6% have expressed that they are facing short of time to look after family due to self-employment, 15.0% have stated that they feel stress, strain and frequent illness, 23.8% have remarked that they can’t able to participate in socio-religious and cultural activities, 9.4% have also given other types of disadvantages which they are facing and 31.6% of all the respondents are not facing any types of disadvantages from self-employment.

38. Frequency of visit to holy places revealed that, 26.2% of the respondents are visiting to holy places daily or weekly, 63.4% are visiting to holy places monthly, occasionally or on festival days and 10.4% of the respondents are not visiting to holy places.

39. Reasons for not visiting to holy places shows that, 5.2% of the respondents have stated that they have no time to visit holy places, 3.8% have remarked that they are not interested in visiting holy places, 1.4% have mentioned that they don’t believe in religion and god and it is not applicable to 89.6% of all the respondents as they are visiting to holy places regularly.

40. It is noted that, 54.0% of the respondents are participating in socio-religious and cultural activities regularly, whereas 11.8% are not participating in these activities and 34.2% of all the respondents are participating in socio-religious and cultural activities occasionally or rarely.

41. On whether the self-employment has become restriction for their visit to temples and socio-religious activities, 47.4% of the respondents have agreed that self-employment has restricted their visit to temples and socio-religious and cultural activities, whereas 22.2% have not agreed to the same and 30.4% have not stated their views on the same.
42. Social life satisfaction of the respondents revealed that, only 56.2% of the respondents are fully satisfied in their social life, 37.6% are satisfied to a greater extent and 6.2% are not satisfied in their social life.

43. On the nature of self-employment, of all the respondents, 6.2% are own account workers, 84.6% are employers or sole proprietors or entrepreneurs and 9.2% are helpers in home based and family based enterprises. It is observed that majority of the respondents are employers or sole proprietors, that they are working and managing by single hand ownerships.

44. Family occupations of 11.8% of all the respondents is agriculture or animal husbandry, that of 35.8% of the respondents is industry, business or self-employment, family occupations of 8.0% of the respondents is employment in organized sector and family occupations of 44.4% of all the respondents is employment in unorganized sector or seasonal employment. To conclude, family occupations of a great majority of the respondents are employment in unorganized sector and business, industry or self-employment.

45. As expressed by all the respondents, occupation of husbands of 8.2% of the respondents is agriculture or animal husbandry, that of husbands of 31.8% of all the respondents is industry or self-employment or business, husbands of 8.0% of the respondents are working in organized sector, husbands of 38.4% of all the respondents are working in unorganized sector or seasonal employment and it is not applicable to 13.6% of all the respondents as they include divorcees, widows and unmarried respondents. It is highlighted that husbands of majority of the respondents are engaged in industry, self-employment, business and employment in unorganized sector or seasonal employment.

46. Annual income of all the respondents from self-employment revealed that, majority, that is 63.6% have annual income of less than Rs. 24000, 21.0% of the respondents have annual income between Rs. 24001 to Rs. 48000, only 6.2% have annual income between Rs. 48001 to
Rs. 1 lakh and 9.2% have no independent income from self-employment as they are assisting in their home industry or home based employment. Though engaged in self-employment on full time basis, the annual income of a great majority of the respondents is lower.

47. Family income of the respondents shows that, 45.4% have family annual income of less than Rs. 36000 followed by, family annual income between Rs. 36001 to Rs. 72000, 16.2% have family income between Rs. 72001 to Rs. 1 lakh and family income of 8.0% of all the respondents have more than Rs. 1 lakh respectively.

48. Before self-employment, of all the respondents, 36.4% were housewives or unemployed, 6.4% were engaged in agriculture or animal husbandry, 40.2% of the respondents were working in unorganized sector or seasonal employment and it is not applicable to 17.0% of the respondents as they were engaged in caste based self-employment and are continued the same.

49. On the reasons for starting self-employment, 17.0% have stated that self-employment is their hereditary or caste based occupation, 21.6% have mentioned that due to scarcity of family income, they started self-employment, 43.4% have found self-employment as opportunity to earn income and wealth, 13.6% have stated that they are educated and unemployed and as such, they have started self-employment and 4.4% have given other reasons for starting self-employment.

50. On the motivation to start their self-employment enterprise, 27.6% of the respondents have agreed that their parents or parents-in-law were motivated them to start self-employment, 28.6% have remarked that their husbands were motivated them to start self-employment, 24.0% have felt that they were self-motivated, 2.8% were stated that the other persons were motivated them to start self-employment and it is not applicable to 17.0% of all the respondents as they are just participating self-employment, which is hereditary and started earlier by their elders.
51. Type of ownership of the self-employment enterprises as stated by all the respondents, 70.4% of the respondents have owned their own self-employment, that is working in sole proprietorship, 12.6% are working in self-help group/ cooperative society owned enterprises and 17.0% of the respondents are working in family or home based enterprises.

52. Many of the respondents have given more than one reason for selecting slum areas as areas of their self-employment business. Particularly, 13.6% of the respondents have stated that their enterprise is located in slum areas as it is near to market, 16.4% of the respondents have expressed that in slum areas, there is less demand for land and the land to establish the enterprise outside slum areas is costly, 59.4% have agreed that their enterprise is near to customers, 4.6% have stated their business is near to raw materials, 12.6% have mentioned that government support is available to their enterprises as they are established in slum areas and 11.8% have opined that there is no competition for their business in the slum areas. Customers are the main focus of every business and as such, women have started their self-employment near to their customers.

53. Place of work of self-employment enterprises of the respondents revealed that, 18.6% of the respondents have expressed that their work place or self-employment enterprise is located in their homes only, majority, that is 62.2% have stated that their work place or place of self-employment is attached to their homes and 19.2% have mentioned that their work place or place of self-employment enterprise is away from their homes.

54. On the years of self-employment in slum areas, 35.4% of the respondents are employed in slum areas since less than 05 years, 26.4% are employed since 05 to 10 years, 24.8% are employed since 11 to 15 years and 13.0% of all the respondents are self-employed for more than 15 years. It is emphasized that majority of the respondents are started self-employment since last 05 to 10 years.
55. Regarding the means of expertise and skills possessed by the total respondents, 22.8% have possessed the expertise and skills by observing other similar enterprises, 58.2% have acquired these expertises and skills by education and training, 17.0% have possessed these expertise and skills by elders in family business and 2.0% have acquired these expertise and skills by other means.

56. It is noted that, 31.0% of the respondents have gained training from NGOs, voluntary organizations, Dept of Women and Child Welfare, etc, 20.0% have gained training from DIC, KSFC, etc., 4.2% have gained training from SEWA, Women’s cooperative associations, etc, 1.0% have gained training from caste based associations and organizations, 2.0% have gained training from other sources and it is not applicable to 41.8% of all the respondents as they have gained expertise by other means.

57. Many of the respondents have stated that more than one type of skills is required for their self-employment. Particularly, 32.0% of the respondents have agreed that their self-employment needed technical skills, 18.8% have felt that their self-employment needed artistic and cultural expertise, 87.4% have opined that their self-employment needed management and general expertise and 6.4% have also mentioned other skills that are required for their self-employment. It is highlighted that management and general skills are required for almost all the self-employment activities and only few of the self-employment activities needed technical skills, artistic and cultural expertise.

58. On the properties owned by self-employment enterprises as stated by all the respondents, 6.0% of the respondents have owned properties worth less than Rs. 25000, 23.0% have owned properties worth between Rs. 25001 to Rs. 50000, 39.6% have owned properties worth between Rs. 50001 to Rs. 1 lakh and 31.4% of the respondents have owned properties worth of more than Rs. 1 lakh.

59. Sources for finance of the self-employment revealed that, 22.8% of the respondents are borrowing finance from nationalized banks and finance
corporations, 23.2% are borrowing finance from private banks and cooperative banks, 20.2% are borrowing finance from Self-Help Groups or Women’s Cooperative Societies, 27.2% are borrowing finance from private money lenders and 6.6% of the respondents are borrowing finance from other sources.

60. Among all the respondents, 3.4% have not borrowed any loans, 18.4% have borrowed loans of less than Rs. 25000, 28.4% of the respondents have borrowed loans between Rs. 25001 to Rs. 50000, 34.8% have borrowed loans between Rs. 50001 to Rs. 1 lakh and 15.0% have borrowed loans of more than Rs. 1 lakh.

61. On promotions for their products and services, 33.6% of the respondents are communicating to their relatives and friends regarding their products and services, 4.2% are placing advertisements in newspapers and distributing pamphlets and handbills and majority, that is 62.2% are not undertaking any promotional activities.

62. It is highlighted that, only 23.4% of the respondents have agreed that there are more opportunities in their self-employment enterprises, 47.0% have informed that there is constant growth in their self-employment enterprise, 12.6% have agreed that there is lesser growth in their self-employment compared other similar enterprises and 17.0% of the respondents have felt that there are no growth opportunities in their self-employment, but it is indispensable for their livelihood.

63. Many of the respondents have given more than one reason for taking risks in present employment. Particularly, 41.4% of the respondents have expressed that there is capital investment or surplus, 19.6% have responded that they have technical confidence, 17.0% have stated that their self-employment is family based and there are cooperative efforts, 23.2% have felt that they are getting financial assistance from the Government, 14.2% have agreed that their products and services have higher demand in market and 2.2% have given other reasons for taking risks in self-employment.
64. Of all the respondents on the strengths of their self-employment enterprises, 17.0% have stated that their self-employment enterprise have cooperative efforts from their family members, 18.0% have responded that their enterprise require low capital, lower risk and higher profitability, 19.6% have felt that their enterprise have strength of unique technical expertise, 27.0% have stated that their enterprise is popular as it does not require any sales promotion activities, 13.8% have remarked that their enterprise has adequate infrastructure including capital and 4.6% of all the respondents have also given other strengths of their enterprises.

65. Of all the respondents on the drawbacks and weaknesses due to self-employment, 55.0% have stated that there is competition from large scale industries and shops for their enterprises, 24.2% have agreed that there is inadequate financial resources and space for their enterprises, 16.6% have felt that there is decrease in demand for their products and services in market and 4.2% have stated that there is lack of skilled manpower for their enterprises.

66. On decision making in their self-employment enterprises, 23.2% of the respondents have agreed that their parents or parents-in-law are making the decisions, 10.6% have stated that their husbands are making the decisions on their own, 32.0% have remarked that they are making the decisions along with their husbands, 32.4% have agreed that they are making the decisions on their own and 1.8% have stated that other persons like children, are making decisions in their self-employment enterprises.

67. On the method of order and supply of products and services of the self-employment enterprises, among all the respondents, 81.6% of the respondents are selling their products and services directly to customers, only 10.8% are selling their products and services both directly to customers as well as through wholesalers or intermediaries and 7.6% of the respondents are selling their products and services only through
intermediaries or wholesalers. It is concluded that almost all of the respondents have direct contact with final customers or retail customers in the market for their products and services.

68. Annual sales turnover of the respondents revealed that, 46.6% have annual sales turnover between Rs. 50001 to Rs. 1 lakhs followed by, 25.4% have annual sales turnover between Rs. 1 lakh to Rs. 2 lakhs, only 17.0% have annual sales turnover of less than Rs. 50000 only, 10.2% have annual sales turnover between Rs. 2 lakhs to Rs. 3 lakhs and annual sales turnover of only 0.8% of all the respondents is more than Rs. 3 lakhs respectively.

69. Working members in the self-employment enterprises shows that, of all the respondents, 67.0% have agreed that they are working in their self-employment single, 17.0% of the respondents have stated that they are working in their self-employment along with all of their family members and only 16.0% have remarked that they have employed 1 to 2 outside workers in their self-employment business.

70. It is noted that many of the respondents have stated more than one type of factors that influence success of self-employed women positively. Among all the respondents, 64.2% have expressed that self-confidence and hard work made them to become successful, 18.4% have stated that the financial support made them to become successful, 14.8% have remarked that willingness to bear risk and uncertainty made them to become successful, 29.0% have felt that efficient marketing strategy to increase demand for their products and services made them to become successful, 14.2% have responded that technical skills and expertise in production and marketing made them successful and 4.0% have also given other factors which made to become successful in self-employment business.

71. Many of the respondents have gained more than one type of assistance from banks, financial institutions, government departments, NGOs, etc. Specifically, 15.6% of the respondents have gained self-employment
training, 19.8% of the respondents have gained financial assistance, 52.2% have gained loans, subsidies, plant, machinery, etc required for self-employment, 5.2% of all the respondents have gained other types of assistance and 21.8% have not gained any types of assistance from these departments and organizations.

72. Many of the respondents have gained benefits from more than one type of social welfare schemes of the government and few of the respondents have not gained benefits from any types of schemes. As stated by all the respondents, only 24.2% of the respondents have gained benefits of SGSY, SJSRY, PMRY, IRDP, etc, 11.4% have gained benefits from Karnataka Mahila Abhivruddhi Yojana, 60.6% have gained benefits from Self-Help Groups, 6.2% have gained benefits from other welfare schemes and 21.8% have not gained benefits from any of the welfare schemes from the Government. It is highlighted that Self-Help Groups are more popular among self-employed women as majority of the respondents have gained benefits from Self-Help Groups.

73. On the success of their self-employment enterprises, 53.2% of the respondents have opined that their enterprises are completely successful, 42.8% have felt that their enterprises are moderately successful and 4.0% have remarked that their self-employment enterprises are moderately unsuccessful.

74. Change of status of women after participation in self-employment shows that, 79.4% of the respondents have gained increase in their status in their families, whereas 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.

75. It is highlighted that many of the respondents have gained from self-employment in more than one aspect. On the gains made in different aspects due to their self-employment, 58.2% of the respondents have gained in social aspects, 70.2% have gained in economic aspects, 37.4%
have gained in political aspects and decision making and 11.8% have gained in other aspects.

76. The primary data revealed that, a few of the respondents have gained more than one type of non-financial benefit. As stated by all the respondents, 56.2% have gained in social status, recognition and respect, only 10.4% have gained equality with men in all aspects, 55.0% have gained more freedom and self-confidence and 4.8% have gained in other aspects due to their participation in self-employment.

77. Many of the respondents have given more than one type of measures to be taken to improve the status of women and achieve gender equality in society. Particularly, 48.0% of the respondents have suggested for higher education of women, 51.4% of the respondents have mentioned socio-economic empowerment of women, 66.4% suggested for reservation for women in employment, 42.8% have suggested for all types of assistance to self-employed women and 8.2% have given other suggestions.

78. On the nature of equality gained by the respondents, it is noted that many of the respondents have gained equality in more than one aspect and few of the respondents have not gained equality in any of the aspects. Particularly, only 10.4% have achieved gender equality in family and society, 44.2% have achieved religious and caste equality, 61.0% have achieved economic equality, 3.8% have achieved equality in other aspects and 18.8% have not gained equality in any of the aspects.

79. Many of the respondents have also got more than one type of economic benefit other than profit. As stated by all the respondents, 52.2% of the respondents are getting easy bank loans, 65.2% are getting social contacts and knowledge, 77.6% of the respondents are getting economic security and independence, 2.4% are getting other types of economic benefits and 18.8% of the respondents are not getting any economic benefits other than profit from their participation in self-employment.
80. There are more expectations of the respondents from the Government. Particularly, 18.2% of the respondents have expected tax rebates and concessions from government, 65.4% have expected land and financial assistance, 26.2% of the respondents have expected free training and development, 53.0% have expected free power supply and 8.4% of the respondents have also other expectations from the Government for their self-employment enterprise.

7.3. Discussion and Conclusion:

Majority of the self-employed women are illiterates, but managing self-employment. It shows that though they are experts by literacy, they are rich in knowledge by their experiences. In this regard, the study revealed that majority of the respondents is of middle aged group. The religion of the self-employed women in slum areas revealed that, majority of the respondents are Hindus and few of the respondents are Muslims. It is highlighted that half of the respondents are belonged to weaker sections that is scheduled castes and scheduled tribes. The slum population statistics has also revealed that majority of the slum people belonged to scheduled castes.

Caste based employment or occupations have been reduced as the study revealed that only few of the self-employed women are engaged in caste based self-employment activities. Further, nature of self-employment engaged by majority of self-employed women is skill based rather than education based. On the other hand, the self-employment managed by only a few women require education and majority of this self-employment does not require education, but require skills and knowledge in the particular activity. The skill oriented self-employment includes handicrafts, tailoring, embroidery, beauty parlour, sericulture, animal husbandry, etc. The education based self-employment includes Computer training centres, DTP Centres, etc.
Though almost all the respondents are married and living with their husbands, there are few self-employed women who are widows and divorcees. The self-employment has become the source for their livelihood for such respondents. To a greater extent, majority of these self-employed women are living in temporary shelter that is in sheds and huts since more than 10 years. Hence, realizing the problems of self-employed women with regard to basic necessity of housing, the Government has to provide housing for these self-employed women. Though these women are living in huts or small sheds, still majority of them have joint families.

Of course, self-employed women are participating in economic activities, but still, they have lower participation in family decision making as majority of the family decisions are made by the elders such as parents, parents-in-law or husband alone. Hence, though women are generating income, they are deprived from family decision making and it may be due to their joint families. The study revealed that few self-employed women have more number of children and it may be due to their negligence towards family planning. It is essentially needed to increase awareness of self-employed women towards family planning.

Even though self-employed women are illiterates and low-educated, they are sending their children to schools and colleges, which show that, these women have realized the importance of education in life. Even girls’ education is supported by majority of the respondents. Higher education, technical education and professional education are preferred for girls. Employment and Marriage are major reasons for girls’ education as stated by the respondents. A few of the self-employed women have misconception that education is not useful to gain employment. Further, it is emphasized that, still a great majority of self-employed women believe in gender inequality as they have stated that women are inferior to men in society. But considerable portion of respondents
have agreed that status of women will be improved and developed, if they are participating in outside work and generating income.

As stated by few of the respondents, different types of infrastructure in slum areas such as water supply, sanitation, roads, schools, colleges, health care, etc are poor. Hence, it is essential to develop these infrastructures in these areas. Due to poor infrastructure, even many of the slum women are suffering from different occasional health problems such as Malaria, Dengue, Jaundice, etc. As such, majority of the respondents are getting health care facilities from the Government. Surprisingly, majority of the respondents are not going for medical check-up, though there are spread of ill health and diseases in slum areas.

The study revealed that as suggested by the respondents, there is need for equal participation of women in socio-economic status, family decision making, economic independence, children’s education, etc. Almost all the married respondents are having cordial and good marital relations with their husbands. It is surprising to note that though dowry practice is banned by law, still it is supported by people. As such, majority of self-employed women are supporting dowry practice based on their parents’ wish or on their own. It shows that still orthodox conventions with reference to dowry practice are prevailed in slum areas. The reason for supporting dowry practice shows that the respondents can’t able to oppose the elders and society and even few think that dowry practice is essential to support new couples to start new life.

Higher education and employment are suggested by self-employed women to improve the status of women in society. Further, even few of the respondents have also suggested for self-employment of women to improve their status. The cooperation of all family members is available to all self-employed women to manage self-employment activities. Self-employment has advantages of equal social status, economic independence, fame, recognition in society, etc as stated by self-employed women. On the other hand, self-
employment to women has also become disadvantageous as many of the respondents can’t able to look after their family, suffering from stress and strain and also can’t able to participate in socio-religious and cultural activities. As such, majority of the respondents are visiting to holy places irregularly or occasionally and only on festival days. Further, nearly half of the total respondents are not or rarely participating in socio-religious and cultural activities. In this way, self-employment has restricted the socio-religious and cultural activities of self-employed women. Overall, it is concluded that almost all the respondents are fully or greatly satisfied in their social life.

The self-employment activities of the respondents show that, a great majority of the respondents have owned their business on their own or managing sole proprietorship and only few are members in family business. The family occupations of the majority of the respondents are seasonal employment, employment in unorganized sector, business, industry and agriculture. As such, still husbands of these respondents are working in these sectors. The annual income of the respondents revealed that they have lower or middle level of income from self-employment. The family income including respondents’ income together with shows that, the respondents are living in lower-middle class families.

Before the self-employment, majority of the respondents were housewives, unemployed or engaged in seasonal employment or employed in unorganized sector. Scarcity of income in family and opportunity to earn income and wealth are major reasons for participation of women in self-employment in slum areas. Parents or parents-in-law, husband and self wish are major motivational factors to participate in self-employment. Though there is single proprietary business for majority of the respondents, still there are also family managed businesses and Self-Help Group managed business among the respondents.
The reasons for selecting slum areas as their areas of businesses shows that, their business is near to customers and also there are few other reasons such as their place is near to market, more demand for products, less demand for land, lower competition and even due to Government support in slum areas for self-employment. Majority of the self-employment enterprises owned by the respondents are located in their homes or small shop or room attached to their residences. Most of the respondents are engaged in self-employment since 05 to 15 years.

It is noted that training in self-employment was gained by respondents before starting self-employment. Even few of the respondents have learnt self-employment by observation of similar enterprises. NGOs, voluntary organizations, District Industries Centre, Karnataka State Finance Corporation, etc are playing significant role in providing training and financial assistance to start self-employment for women. Most of the self-employment managed by the respondents requires only management and general knowledge and still few of these enterprises require technical skills. Low investment that is up to Rs. 1 lakh was invested by majority of the respondents to start their self-employment and presently, their enterprises owned properties worth of up to Rs. 1 lakh. Private money lenders, nationalized banks, finance corporations, self-help groups, etc are playing significant role in providing capital investment to self-employment managed by women. Even almost self-employment enterprises have borrowed loans up to Rs. 1 lakh from different sources.

It is highlighted that no promotion activities are undertaken by self-employed women to sell their products and only few of the respondents are communicating to their relatives and friends regarding their products from self-employment. Though almost enterprises are developing and growing, still there are a few enterprises have no growth, but has become inevitable for self-employed women for their livelihood. The reasons for taking risks in self-employment are many and particularly, capital investment, surplus, technical confidence, cooperative efforts of family members, financial assistance from
government and higher demand in market. Lower capital, lower risk, higher profitability, unique technical expertise, no need for promotion, adequate infrastructure, etc are major strengths of self-employment. The biggest threat for the women’s self-employment is competition from large scale industries and large shops and there are also other problems such as inadequate financial resources and space, decreasing demand in market, lack of skilled manpower, etc.

It is noted that though self-employed women are not participating in family decision making, still they are participating in decision making in self-employment activities along with their family members. Almost all the self-employment enterprises are selling their good and services directly to customers. The annual sales turnover of a great majority of the respondents is up to Rs. 2 lakhs. Further, as almost self-employment enterprises are sole proprietorships, only one person, that is self-employed women are managing almost self-employed enterprises and only a few of the enterprises are managed by family members along with the respondent or with one or two workers.

Regarding entrepreneurial skills, the self-confidence and hard work of women made self-employment as successful. There are also other factors such as financial support, efficient marketing strategy, technical skills, expertise, etc. made the women’s self-employment as successful. There are different kinds of assistance gained by the self-employed women for their enterprises and they include training, financial assistance, loans, subsidy, plant, machinery, etc provided by NGOs, Financial Corporations, Government Organizations, etc. Self-Help Groups along with few of the welfare schemes are playing significant role in development of the self-employment among women in slum areas. As such, the self-employment managed by women in slum areas are completely successful or moderately successful. Consequently, the status of self-employed women is changed and developed in family and society.
The economic benefits gained by the self-employed women revealed that, the respondents have gained loans from banks, profit, economic security, economic independence, etc. Apart from economic benefits, self-employed women have gained social status, to some extent gender equality in family, social contacts, general knowledge, etc. As opined by the self-employed women for the overall development of women, it is essential for education and employment of women. Still, the self-employed women expects tax rebates, concessions, land and financial assistance, free training and development, free power supply, etc from the Government for their self-employment enterprises.

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. Surprisingly, though managing self-employed enterprises independently, still many of the self-employed women are deprived from family decision making. As observed, still women are in subjugated position in their families in slum areas. Though they are earning economically, they are suffering from illness, malnutrition and living in unhygienic conditions. Hence, it is essential to develop the slum areas in terms of education and health care including hygiene. For this purpose, there is need to organize awareness camps by NGOs and voluntary organizations.

7.4. Suggestions:

Following suggestions may be made from the present study:

1. It is essential to provide adequate space to the self-employed women to extend their self-employment enterprise.
2. It is suggested to the family members of the self-employed women to get suggestions from and give adequate participation to self-employed women while making family decisions.

3. The self-employed women must realize the gender equality and try to access equal rights in family and society.

4. The slum infrastructure should be developed by improving drinking water supply, good roads, sanitation, setting up health centres and schools, etc.

5. It is suggested to the self-employed women to go for health check-up regularly along with their family members as the slum areas are unhygienic and may cause ill health.

6. It is suggested to self-employed women to oppose dowry practice as it is social evil and already banned by Indian law.

7. The family members of the self-employed women have to realize the importance of working women and as such, provide equal status to women in their families.

8. It is suggested to NGOs to assess the education and skills of self-employed women in self-employed enterprises. Based on those skills, NGOs should increase awareness of these women to avail the benefits from social welfare schemes to increase and extend the self-employment enterprises by these women.

9. The Government should realize the significance of self-employed enterprises to generate employment among illiterate and low-educated women. It is essentially needed to encourage self-employment among women by providing necessary training and financial assistance.

10. It is essential to provide incentives to self-employed enterprises by providing capital investments at concessional rates of interest, subsidy, supply of raw materials and power supply at concessional rates, training to manpower, etc, so that they can strengthen and able to survive and compete with large scale industries.