
**PROBLEMS AND CONSTRAINTS OF SELF-EMPLOYED WOMEN: A
CASE STUDY OF PATIALA DISTRICT**

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ABSTRACT

Life of self-employed women is not a bed of roses. The individual self-employed woman single handedly faces many innumerable and never ending problems. In fact, from the moment she conceives the idea to start any manufacturing activity, even at domestic level; she has to work hard against heavy odds. The problems of all women who are running different kinds of domestic manufacturing units are similar but their nature and scope vary. In patriarchal society, women have to play multiple roles. At home, a working woman is daughter, wife, daughter-in-law, and mother; at the same time she looks after her professional life. A perfect mother is worried about the perfect growth of her children. This is coupled with the narrow vision of society. This study deals with problems and constraints faced by self-employed women in starting and running domestic manufacturing unit.

Key Words: Problems, Self-Employed, Women

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1. INTRODUCTION

‘Self-Employed Women’ is a person who accepts challenging role to meet her personal needs and become economically independent. A strong desire to do something positive is an inbuilt quality of self-employed women, who is capable of contributing values in both family and social life. With the advent of media, women are aware of their own traits rights and also the work situation. Women are found indulged in every link of business from pappad to power cables. The challenge and opportunities provided to the women of digital era are growing rapidly that the job seekers are turning into job creators. Life of self-employed women is not a bed of roses. The individual self-employed woman single handedly faces many innumerable and never ending problems. In fact, from the moment she conceives the idea to start any manufacturing activity, even at domestic level; she has to work hard against heavy odds. The problems of all women who are running different kinds of domestic manufacturing units are similar but their nature and scope vary. In patriarchal society, women have to play multiple roles. At home, a working woman is daughter, wife, daughter-in-law, and mother; at the same time she looks after her professional life. A perfect mother is worried about the perfect growth of her children. This is coupled with the narrow vision of society.

This study deals with problems and constraints faced by self-employed women in starting and running domestic manufacturing unit. The sampled women were asked to list down problems and constraints faced by them during the course of starting and running their domestic manufacturing unit. Suggestions for overcoming the problems were also sought. This study also includes the suggestions perceived from them for eliminating and reducing the constraints of the women self-employment.

2. OBJECTIVES

1. To explore the socio-economic profile of self-employed women
2. To study the problems and constraints being faced by self employed women.
3. To suggest some policy recommendations based on empirical analysis

3. METHODOLOGY

This study is based on primary data. For this study, in Punjab State, Patiala district has been chosen. Patiala, an erstwhile princely state and a district of Punjab, is situated in the Malwa region of Punjab. Patiala has been cultural and academic center of northern India. It was

considered worthwhile to contact and interview some of the self-employed women in Patiala District and elicit information about their independent efforts in socio-economic field and to know whether superwoman in the present day is a dream or reality. The primary data for the study is based on the interviews with self-employed women of Patiala district in Punjab. Total number of 300 self-employed women who are engaged in manufacturing of traditional products like at domestic level like tailoring, knitting, handicraft, pickle making units, papad/vadiya making, paranda/dori/nala making, tiffin service and other products like khes, hand fans or carry bags from newspapers etc., from each tehsil are selected randomly. The data required for the study are collected from the selected respondents by personal interview method. The personal interview has been conducted through a well-structured questionnaire.

4. REVIEW OF LITERATURE

Self-employment poses several other constraints on women's ability to achieve financial stability and success. Some studies in the 1980's began to report unique barriers confronting women business owners. Most significant barrier reported by women entrepreneurs are discrimination experienced by them in seeking venture capital and exclusion from business networks (Hisrich and Brush, 1987).

Nadkarni (1982) in her study has presented the problems and difficulties faced by women entrepreneurs in different industries. Taking the example of producer goods industries, and consumer goods industries she asserts that 57% of the respondents accept the statement that women are more suitable for desk work than manual work. A change is occurring in society attitude but the pace of the change is rather slow. Educated family is more likely to adopt a relatively liberal approach towards women entrepreneurs as compared to non-educated

Panandikar (1985) observed that there are hurdles in general for any self-employed, but for women self-employed in special; the greatest constraint is that they are 'women'. The attitude of the society, despite the constitutional provision and proclamation of legal equality, in practice the bias is still the same towards women as it existed in ancient times. It is common practice in every home that even if both husband and wife are coming back in the evening, after work, it is the wife who will directly go to kitchen and prepare tea/coffee or something for her children. No body is bothered about her tiredness. Surprisingly, the women themselves do not mind these things. They also take it as normal duty and the system goes on.

Harinarayana (1991) studied that Lack of co-operation from the family and community kept them away from development of self-employed women. It indicates that women need the approval of her kith and kin, group and community. Because of widespread illiteracy and ignorance, the rural women are not aware of the various programmes. Meaningless and ancient traditions and customs prevent women's participation in entrepreneurial activity. Shyness, inhibition and lack of motivation are mostly the obstacles to their entrepreneurial enthusiasm.

5. MAIN FINDINGS

The problems have been categorized in six main categories i.e. personal problems, problems related to finance, production, workers, occupational mobility, and marketing. This is shown in table 1.1 and figure 1.1.

It can be seen from the table 1.1 and figure 1.1 that there are 80 percent self-employed women who have faced or are still facing various personal problems. These are related to resistance from either husband or family, lack of confidence in their abilities to start business, male dominance, dual duty and non-co-operation from family.

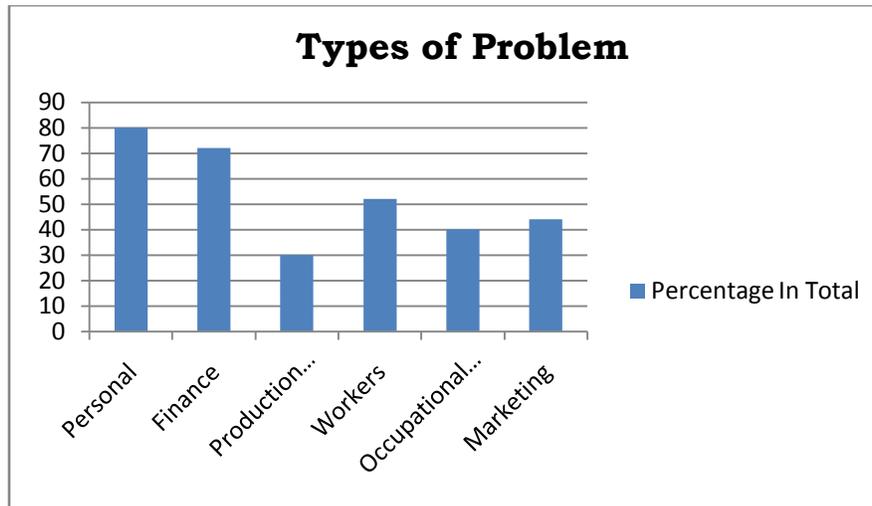
Table 1.1: Type of problems faced by self-employed women in Patiala District.

Sr. No	Problems	No. of Respondent	Percentage of the total
1	Personal Problems	240	80
2	Problem Related with Finance	216	72
3	Problem Related to Production Operation	90	30
4	Problem Related with Workers	156	52
5	Problem Related to Occupational Mobility	120	40
6	Problem Related to Marketing	132	44

Source: As per primary survey in Patiala Dist.

Note: The total percentage exceeds 100 as some respondents cited more than one problem

Figure 1.1: Type of problems faced by self-employed women in Patiala District in form of diagram



There are 72 percent women who are facing financial problems like inability to provide collateral security, tight repayment schedule, or inability to understand system of loans. Nearly 52 percent are facing problems related to production. These problems are related with availability of area, raw material or electricity etc. Workers related problems are faced by 30 percent respondents. These are related with retention of workers, ego of male workers, and lack of experience or negative attitude of workers. Marketing related problems are faced by 40 percent women. These are related with cut throat competition, advertisement and collection of payment.

These problems and constraints are discussed in detail as following.

5.1 Personal Problems

Self-employed women, especially in our country, face certain problems which are different from their male counterparts. Household activities and child care activities are two main issues where they have to play an active and important role. In this study there are 240 self-employed women (as shown in table 1.2 and following figure) who face a numbers of personal problems.

Table 1.2: Type of personal problems faced by self-employed women in Patiala District.

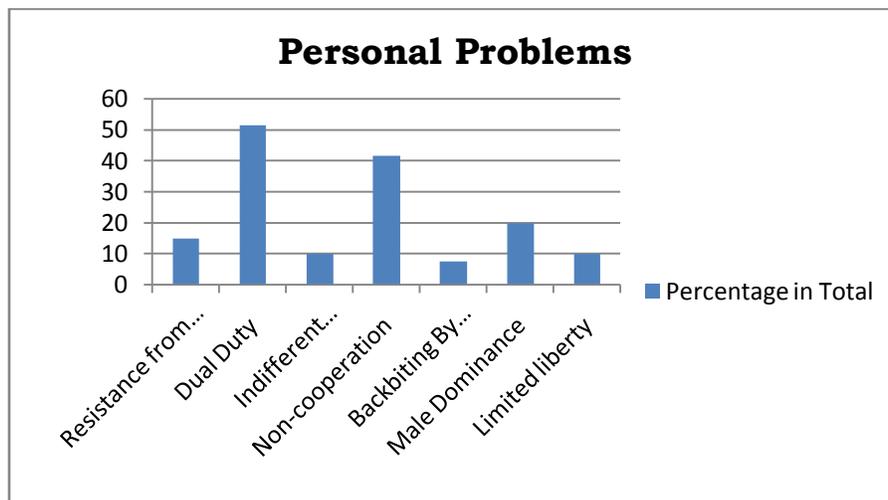
Sr. no	Personal Problems	No. of respondent	Percentage in total
1	Resistance from husband/family at the time of start	36	15
2	Dual Duties	124	51.67

3	Indifferent attitude of family/ society	24	10
4	Non-cooperation	100	41.67
5	Backbiting of other people of society	18	7.5
6	Male dominance	48	20
7	Limited liberty to women and other problems	24	10

Source: As per primary survey in Patiala Dist.

Note: The total percentage exceeds 100 as some respondents cited more than one problem:

Figure 1.2: Type of personal problems faced by self-employed women in Patiala District in form of diagram



It is evident from the table 1.2 that out of 240 self-employed , 15 percent respondent face resistance from either husband or family (family is considered as parents in case of unmarried and parents in laws in case of married) or both at the time of starting of their respective domestic manufacturing unit.

It shows that 15 percent women face resistance from husband or their family. Those who have given positive response regarding resistance have faced resistance while starting their work at domestic level. Four women faced resistance from both husband and parents in laws. However it is quite likely that the women, who replied in negative, might have faced some sort of resistance but due to obvious reasons they are unwilling to share that information with us.

Again when they are asked to spell out the resistance then they said that the major fear of family is that she would not be able to pay proper attention to children and parents in laws and would also neglect household work. Some of them also said that their family is conservative and family feels that it is not good for women to deal with outsiders or strangers. Some shows fear of insecurity on the part of their husband or parents in laws. These respondents said that their husband or in-laws feared insult at humiliation at their hands after success of her work. These respondents further opined that husband is jealous of their wife's success and economic independence. Some respondents said that they faced resistance from husband or family because of lack of confidence in their abilities to start business. One of the respondent also said that she was treated like maid in the house and despite her best efforts to please her in-laws; she could not succeed and therefore revolted and started her own boutique. Another respondent said that she did not face 'No' from her family but she was discouraged to start pickle manufacturing unit. No helping hand was extended to her in sharing of household work. Non-access to family's financial resources for starting work and non-cooperative attitude of family members, were the discouraging factors experienced by self-employed women.

All the above respondents, who did face resistance from family or husband, were further asked as to whether these problems still persist after so many years of starting their respective manufacturing unit. 82 percent of respondent said that this problem has been disappeared but 18 percent are still facing these problems.

The women, who said about disappearance of such problems, were further asked to whether they find any positive change on the part of husband or parents in –laws then majority of women replied in positive while others said that their family is unable to reconcile to their entry into self-employment.

It is clear from table that nearly 52 percent self-employed women said that they feel stressed while discharging dual duties of being self-employed and a housewife. They said that stress is inevitable because in typical Indian setting, still women has to perform majority of the household chores even if she is working outside. The problem gets complicated in the initial years of marriage when children are in infancy stage. 57 percent of the sampled women belong to nuclear family. We can say that a joint family system despite of shortcomings does facilitate a working woman by taking care of her work or children.

Further 10 percent of 240 respondents talked of indifferent behavior of society toward them because they lack credibility in the eyes of people. Nearly 42 percent self-employed women complained of non-cooperation by their family in running their domestic manufacturing unit by their family. Nearly 8 percent respondent faced back biting by other women and men. They said that people feel jealous of successful working women and always try to make her upset by talking rubbish and baseless things. 20 percent of the sampled women complained of male dominance. They said that the typical male ego of the male counterparts come in the way of smooth running of their unit. Male chauvinism is still prevalent in many parts of the country even now. The constitution of India speaks about the equality between both the sexes, i.e. men and women. But in practice, women are looked upon as “abla” i.e. weak in all respects. Thus, women suffer from a number of problems. In nutshell it reveals that in a male dominated society, women are not treated equal to men. This in turn, serves as a barrier to woman’s entry into business. 10 percent of such women said that they have limited liberty to expand their unit and also they are facing other problems like lack of confidence or lack of socializing with relatives/friends on account of their busy schedule.

5.2 Problems Related with Finance

Finance is the lifeblood of any manufacturing unit even at domestic level. Various banks and institutions extend their maximum support in the form of incentives, loans, schemes etc. Even then every self-employed woman may not be aware of all the assistance provided by the institutions. Adequate financial support accelerated the success of women self-employment. If a self-employed woman is unable to mobilize the adequate finance, her dreams will not be realised. Finance is essential to start as well as to run a business enterprise. Most of the self-employed women are facing financing problems at the time of starting as well as during operation of their manufacturing unit. The importance of access to finance is identified as a major barrier to entry into self-employment throughout the world. Women setting up domestic manufacturing units encounter varying degrees of difficulty in obtaining capital, collateral, and fair lending terms. Women in particular tend to seek small personal loans because, in general, they tend to start small firms. The banking world has thus far shown little interest in small loans or micro credits, given the relatively high handling costs, with the result that institutionalized banking practices remain, for the most part, rigidly opposed to microcredit concepts.

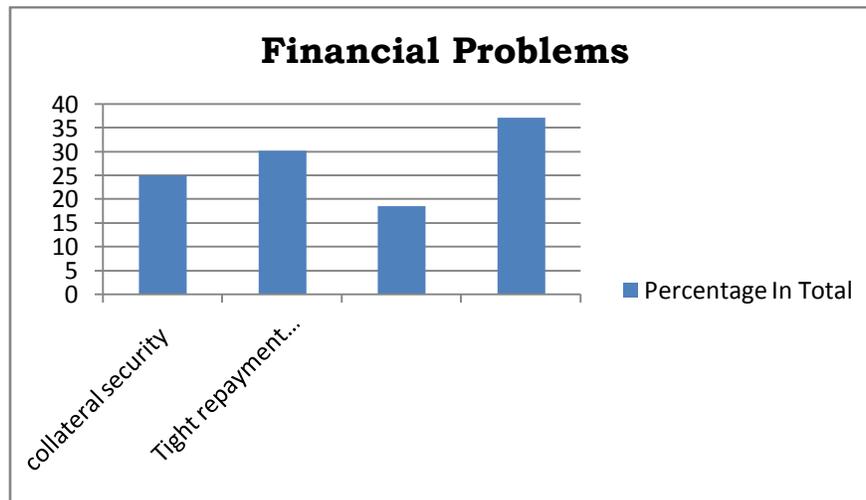
Table 1.3: Type of financial problems faced by self-employed women in Patiala District.

Sr. no	Financial Problem	No. of respondent	Percentage in Total
1	Inability to provide collateral security	54	25
2	Tight repayment schedule	65	30.09
3	Reluctance by financial institution to give credit to women	40	18.52
4	Inability to understand systems of loan	80	37.03

Source: As per primary survey in Patiala Dist.

Note: The total percentage exceeds 100 as some respondents cited more than one problem

Fig 1.3: Type of financial problems faced by self-employed women in Patiala District in form of diagram



During the course of field survey, it was found that 216 respondent out of the total 300 respondents (72 percent) as shown in table 1.1, are facing financial problems. The sampled women generally complained of lack of adequate finance especially at the time of starting their business unit.

As is evident from the table 1.3 that out of 216 respondents, 18.5 percent self-employed women complained of reluctance on the part of financial institution in extending them credit. Unmarried

respondent said that the problem of availing finance from external agencies become more difficult in their case because of apprehension of possible change of station after marriage. Also the attitude of banks in financing the new women entrepreneurs is not sympathetic. 25 percent of sampled women said that these institutions insist of collateral security as well as margin money. These women said that, in general, women have rarely any property or margin money (especially unmarried) which they can show as collateral security. 30 percent of respondents also said that it find difficult to make payment of heavy installments.

5.3 Problems Related to Production Operations

Production in domestic manufacturing unit involves co-ordination of number of activities. While some of these activities are within control of self-employed women who are carrying such manufacturing activity, at the same time some are out of control. Improper co-ordination cause problem in carrying such activities. In our study there are 90 respondents out of total 300 (30 percent as shown in table 1.1) who are facing problem related to production operations. The type of these operational problems is shown in following table.

As is the evident fro table 1.4 that 27 self-employed women (30 percent) out of 90 respondents hinted at adequate availability of proper working area for running their domestic manufacturing unit. This hampered the growth of their business.

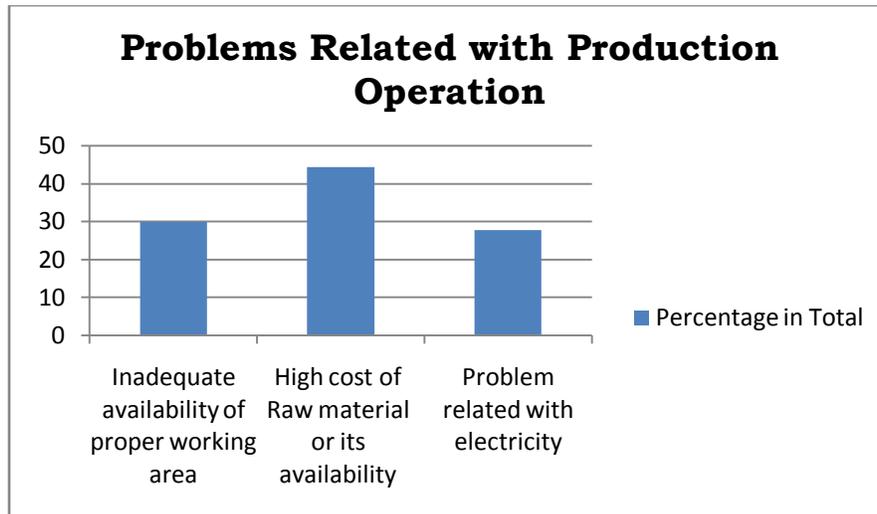
Table 1.4: Type of problems related to production operations faced by self-employed women in Patiala District.

Sr. no	Operational Problems	No. of respondent	Percentage in Total
1	Inadequate availability of proper working area	27	30
2	High cost of raw material or its availability	40	44.44
3	Problem related with electricity	25	27.77

Source: As per primary survey in Patiala Dist.

Note: The total percentage exceeds 100 as some respondents cited more than one problem

Fig 1.4: Type of problems related to production operation faced by self-employed women in Patiala District in form of diagram



The problem of frequent rise in price of raw material is also faced by them. Those self employed women who are involved in papad/ vadiya/ sewiya etc said that the price of material used by them like maida, suji, pulses etc are rising day by day. It results into increase in cost of production and thereby affecting the profitability. Because majority of self-employed women are involved into activities at small level, the majority of them buy raw material or other implements from local market at higher rates which lead to increase in cost of product or service.

Two women, who are involved in cooking providing tiffin services, are also facing problem of seasonal rise in price of vegetables and spices. It affects the cost but they have fixed standard price for tiffin or thali which can not be increased seasonally. It results into fall in their profit margins.

There are nearly 27 percent women who are facing problem of power cuts which directly affects their operations especially who are running boutiques or handicraft or knitting unit.

5.4 Problems Related to Workers

Efficient management of workers is an important factor determining growth and prosperity of business unit. This is particularly true in case of domestic manufacturing units where women have to get more personal with employees. During collection of data, 156 self-employed women out of total 300 women , cited a number of problems faced by them pertaining to workers as shown in table 1.1.

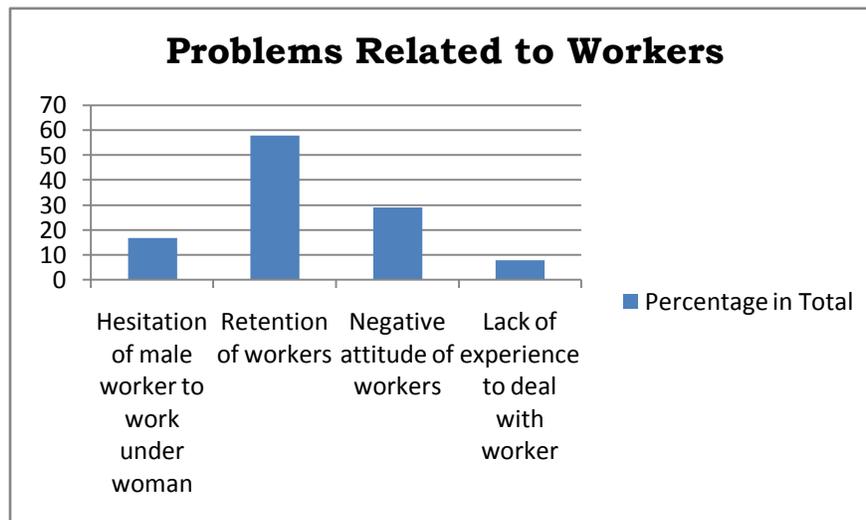
Table 1.5: Type of problems related to workers faced by self-employed women in Patiala District.

Sr. no	Problems Related to Worker	No. of Respondent	Percentage in Total
1	Hesitation of male worker to work under woman	26	16.67
2	Retention of workers	90	57.69
3	Negative attitude of workers	45	28.85
4	Lack of experience to deal with worker	12	7.69

Source: As per primary survey in Patiala Dist.

Note: The total percentage exceeds 100 as some respondents cited more than one problem

Fig 1.5: Type of problems related to workers faced by self-employed women in Patiala District in form of diagram



Above table and diagram show the type of problem related to workers faced by self employed women in Patiala District.

As is evident from table 1.5 that male worker does not prefer to work under woman. Male ego gets hurt in working under woman. There are 16.67 percent women who face problem related to male workers. Retention of labour is the also most important problem. The respondent (57.69) said that once trained, they leave for better work and some of them set up their own work. Nearly

8 percent women admitted that they have lesser experience and lack of self-confidence to deal with workers working in their unit.

5.5 Problems Related to Occupational Mobility

Occupational mobility means shifting from one product line to another product line in an area where women are generally found to be more at advantageous position.

In our sample 40 percent of respondent cited the problem of occupational mobility as shown in table 1.1. The respondents were further asked to find out reason behind occupational immobility.

Table 1.6 shows the reasons behind immobility.

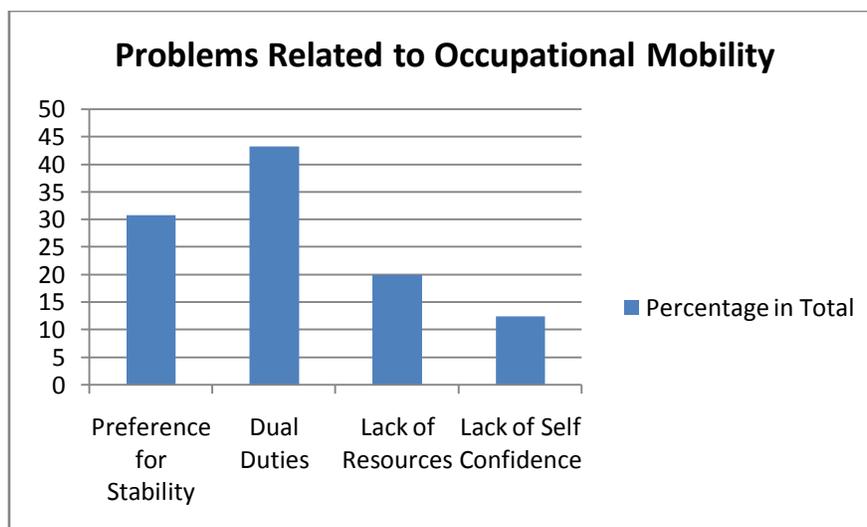
Table 1.6: Type of problems related to occupational mobility faced by self-employed women in Patiala District.

Sr. no	Reasons of Immobility	No. of Respondent	Percentage in Total
1	Preference for Stability	37	30.83
2	Dual Duties	52	43.33
3	Lack of Resources	24	20.00
4	Lack of Self Confidence	15	12.50

Source: As per primary survey in Patiala Dist.

Note: The total percentage exceeds 100 as some respondents cited more than one problem

Fig 1.6: Type of problems related to occupational mobility faced by self-employed women in Patiala District.



As is evident from table 1.6, nearly 30 percent respondents cited ‘Preference for Stability’ as prime reason of lack of mobility. They try to stick to same line of activity and try to make it more profitable rather than going to another business. 43.33 self-employed women have many duties toward home also. So they are not ready to take risk of changing their activity. 20 percent women said that due to lack of resources they are unable to change the activity.

These women also said that they are inherently at a disadvantageous position in terms of financial backing which restrains them from being innovative. Today all the women are suffering from one major problem of lack of self-confidence, will-power, strong mental outlook, optimism etc. They always fear from committing mistakes while doing their piece of work, more over there is limited initiative of taking risk and bearing uncertainty in them. Thus all these psychological factors often obstructs their path of achieving success in the area of enterprise

5.6 Problems Related to Marketing

Marketing is the most important problem being faced by self-employed women. It has been found that domestic manufacturing units, owing to their high achievements, generally set their high goals but later on find them difficult to achieve because of heavy competition or many other external factors. In our sample 132 respondents (44 percent) face problems related to marketing of their product produced at domestic level.

It is shown in table 1.7 that 60.61 Percent self-employed women cited the problem of marketing of their product on account of cut-throat competition in market. In addition, the inability of consumer to differentiate genuine and superior product is also a problem faced by self-employed women. In our sample 12.12 percent women cited problem of travelling on account of sale or purchase. 15.91 percent respondents cited problem of collection of payment. Some respondents (13.64 percent) cited their inability to publicize their product due to financial constraints.

Table 1.7: Type of problems related to marketing faced by self-employed women in Patiala District.

Sr. no	Type of Marketing Problems	No. of Respondent	Percentage in Total
1	Cut-throat Competition	80	60.61
2	Lack of Travelling Mobility	16	12.12
3	Collection of Payment	21	15.91

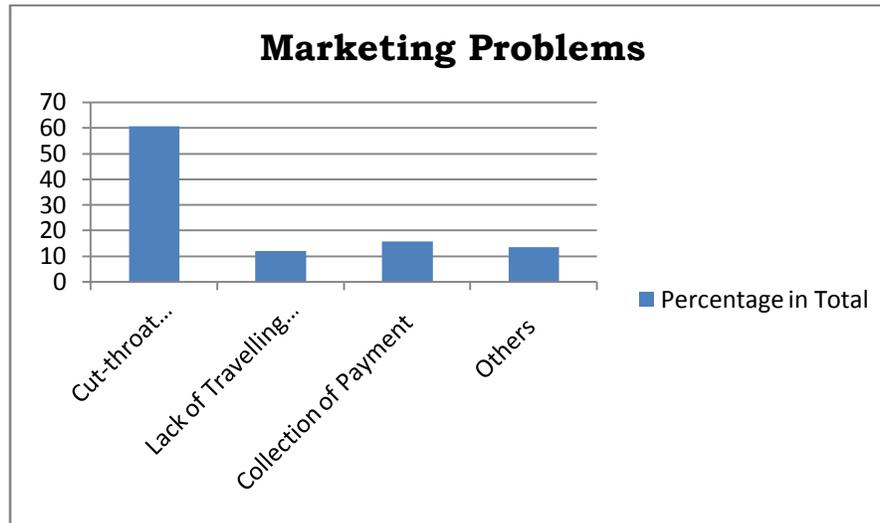
4	Others	18	13.64
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Source: As per primary survey in Patiala Dist.

Note: The total percentage exceeds 100 as some respondents cited more than one problem

Fig 1.7: Type of problems related to marketing faced by self-employed women in Patiala

District in form of diagram



Self-employed Women do not have a proper organizational set-up to pump in a lot of money for canvassing and advertisements. Thus they have to face a stiff competition with the men who easily involve in the promotion and development area and carry out easy marketing of their products with both the organized sector and their male counterparts. Such a competition ultimately results in the liquidation of self-employed women.

5.7 Suggestions Perceived From Self-Employed Women

The self-employed women were asked to list down problems and constraints faced by them during the course of starting and running their domestic manufacturing units. These problems were also discussed with other self-employed women and suggestions to overcome these problems were also sought. These suggestions are explained as follows.

- As regard overcoming of initial resistance from husband or family at the time of starting of business, women are advised to maintain their cool and keep on convincing them in positive way regarding usefulness of starting your own business unit. Some women, whose family was reluctant because of her going out of home, solved their problem by starting their unit at home. Problem of dual duty of women can be solved by resorting to better time management. They should follow disciplined routine. They should try to make

her husband and children self-sufficient at home also. To overcome the stress of dual duties, she should follow “on and off” practice, that is when she is at home, she should forget about business and vice-versa. This will help them to overcome the guilt of neglecting their children and husband. They must work hard to raise their standard in the eyes of society and they should prove them that they are at par with man folk. An atmosphere of co-operation and humility needs to be established in home so that there are no ego related issues.

- For arranging adequate finance free from lengthy procedural difficulties, the women can look for non-formal sources of finance like private financiers, relatives, friends and committees etc. as non-institutional finance is one of the source of raising finance in domestic enterprise. But one of study state that non-institutional finance is also not free of problem. The money lenders are also reluctant to give finance to self-employed women. They doubt whether the women would return the amount or able to pay interest on regular basis. Bank and other financial institutions must provide adequate finance and timely finance to women. Collateral security should be dispensed away with in the case of self-employed women because they have hardly any property or other asset in their name.
- It is suggested that women should keep themselves abreast with latest development in their respective field by regularly by attending training programme.
- Women need to be more assertive towards their workers but at the same time, they should pay them adequately and consider their genuine needs.
- Personality development and acquiring more skills can help them in offsetting the problem of lack of occupational mobility. They are advised to shed their security oriented frame of mind and be flexible enough to shift to a more lucrative opportunity.
- As regards marketing of their products, it is suggested that the women must establish her credibility first in terms of quality and competitiveness of product. In addition, she should acquire skill on winning customers loyalty. Personal contacts should be established with large no people. Problems of travelling can be solved taking help of family members. For advertisement, they should look for relatively lesser costly mode of advertisement media like leaflets or banners in strategic areas.

6. CONCLUSION

The self-employed women face various constraints in aspects of personal, financial, marketing, production and workers related problems. Personal problems are mainly related with resistance of family at initial stage, lack of co-operation of family and discharging dual duties of being self-employed and a housewife. In this study, nearly 50 percent women are facing problem of dual duty; followed by non-co-operation of family is faced by 41 percent respondents. Financial problems faced are related to non availability of long-term finance, regular and frequent need of working capital, complicated system, tight repayment schedule and providing collateral security. Nearly 37 percent respondents said that they are unable to understand complicated systems of loan. Nearly 30 percent are facing problem of repayment and 25 percent women said that they have no security for taking loan. Production problems include the problem of non availability or high cost of raw material. Women also face problem of improper space facility. Most of the (nearly 58 percent) self-employed women also face problem related to retention of workers. They also face negative attitude of the workers; especially male workers due to male ego. Cut-throat competition is the major marketing problems faced by nearly 60 percent respondents. Suggestions perceived from respondents and guidelines framed as a solution to these problems can help them to deal with these problems effectively.

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