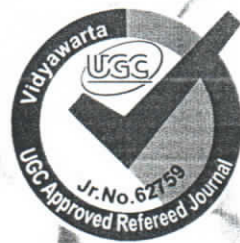




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नीतिविना गति गेली, गतिविना वित्त गेले  
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❖ विद्यावार्ता या आंतरविद्याशाखीय बहुभाषिक त्रैमासिकात व्यक्त झालेल्या मतांशी मालक, प्रकाशक, मुद्रक, संपादक सहमत असतीलच असे नाही. न्यायक्षेत्र:बीड



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## SOCIO-ECONOMIC PROBLEMS OF SELF EMPLOYED WOMEN IN BEED CITY A Geographical Analysis.

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### I. INTRODUCTION :

Self employed means "A situation in which an individual works for himself or herself instead of working for an employer that pays a salary or a wage" Women's contribution to the economy by and large remains unorganized. Yet, their services are valuable. Women in Indian society are traditionally expected to confine themselves to domestic environs and play a passive role as daughters, daughter-in-law, wives and mother. But now, situation has change more and more women are being self employed. Propelled by their micro enterprises such as petty trade, vegetable vending and tailoring, numerous poor women in Beed have acquired greater confidence and respect in their families and communities. Are women who earn a living through their own labour or small businesses. They do not obtain regular salaried employment with welfare benefits like workers in the organized sector. They are unprotected labour force of our country.

Constituting 93% of the labour force, these are workers of the unorganized sector. Of the female labour force in India, more than 94% are in the unorganized sector. However, their work is not counted and hence remains invisible. In fact, women workers themselves remain uncounted, under counted and invisible.

According to unorganized workers, "Social Security Act 2008" should be implemented very strictly for providing social security to the workers of unorganized sector. The main objective of the study is to find out the socio economic problems being faced by self employed women's. Leading a life of struggle in their low income families, these women also suffered from poor support from their husbands who were addicted to alcohol and were unemployed either by choice or due to disability.

This study has been done in three areas of Beed and they are from

- 1) Shaenshahnagar,
- 2) Balepeer and
- 3) Laxmannagar.

In this study 80 women have been interviewed with the help of questionnaire. Occupation of these women are, tailoring, parlor, vending vegetables, making Achar, Papad, Haldi Kunku, packing, Zari work etc. These self employed house wives are facing lots of problems in their business, lack of capital, lack of support from family and mainly from husband, these women are not able to educate their children properly due to low income and most of the women's husband are unemployed and addicted to alcohol, therefore they are unable to give financial support to their families. As these women are house wives also so they have to perform their duty at home, the domestic work which she has to do daily is sweep, swab, wash utensils and cloths and cooking. It is difficult for these women to manage between their domestic work and their business.

### 2. SCOPE OF STUDY :

This study is based on self employed house wives in Beed city. The main purpose of the study is to understand the nature of work carried out by the house wives. It includes the earning of these house wives, how they work and how they do marketing of their products and what problems faced by them

in this business regarding the production of their products and marketing of their products.

### 3. OBJECTIVES OF STUDY :

- 1) To find out number of house wives involved in self employment in Beed City.
- 2) To determine the nature of work being carried out by housewives.
- 3) To examine the income earn by such housewives.
- 4) To focus on the marketing on the product produce by the housewives.

### 4. HYPOTHESIS :

- 1) Women are who are from poor and low income group are involved in self employment.
- 2) Self employed women's are facing several problems including marketing of their product and education.

### 5. METHODOLOGY :

In terms of a research study, "methodology" is the purposeful examination of the various ways in which you plan to go about collecting and making sense of information on you chosen topic.

This study is based on primary as well as secondary data.

#### a) Primary data :-

Primary data are those which are collected a fresh and the first time. It is also called basic data or original data. Following are the methods of collecting primary data collection.

- I) Observation method.
- II) Interview method
- III) Schedules and questionnaire method.

#### b) Secondary Data :-

Secondary data is the data that have been already collected by and readily available from other sources. Secondary data can be collected through. Books, Magazines Internet etc.

This survey is based on primary data and this survey has been done with the help of questionnaire and observation method.

### 6. INFORMAL SECTOR AND INDIA:

#### AN OVERVIEW :

In India, the terms 'unorganized sector and 'informal sector are being used interchangeably (NCEUS 2007:p.2). According to NCEUS report (2007) the unorganized sector in Indian context is defined as a sector which consists of all unincorporated private enterprises owned by individuals or households engaged in the sale of production of goods and services operated on a proprietary or partnership basis with less than ten workers which is characterized by a high incidence of casual labour mostly doing intermittent jobs at low wage rate at low investment rate' (NCEUS 2007 :p.3). In current Indian labour market scenario, a huge magnitude of labour force compromise around 92 % derive their livelihood from the 'informal sector' 3 that has occupied more than 60 percent share to the Net Domestic Product (NDP) at current prices (NSSO, 2004-05). In addition, the contribution of the informal sector in the Indian economy has been very much significant in contribution to NDP, savin and capital formation but it is noted that conditions of the work and workers in the informal sector are very poor and miserable (NCEUS 2007). The informal sector workforce in India is estimated about 422 million workers, representing nearly 92 % of the total workforce about 457 million (NSSO, 2004-05). According to National Commission on Labour, there are 106 categories of workers including Agricultural workers, Agarbatti makers, Beedi rollers, construction workers, home-based workers, rickshaw pullers, and street vendors and so on. Around 10 million vendors in India and about 250000 vendors in Mumbai are surviving their livelihood from this profession (GOI 2004)

1) The term 'informal sector' is broadly being used to mean economic activities of firms and individual that are not registered for the purpose of taxation or regulation by the State because the products produces by them may be legal but the process through which

they sold may not be fully legal.

2) NCEUS stands for National Commission for Enterprises for the Unorganized Sector.

3) See:- <http://nceus.gov.in/Street%20Vendors%20policy.pdf>.

#### 7. PROBLEMS FACED BY SAMPLES :

Though development policies and performance have created a positive impact on women's position in society they are facing many problems and difficulties due to violation of their right a home and work place in the area of Shahenshnagar, Balepeer and Laxmannagar, some major issues and problems indicate women's which is follows :-

##### 1. Education :-

The biggest problem faced by these sample are education most of the sample are primary and secondary educated. As they are less educated they are unable to understand the market conditions and they lack in marketing of their product Due to less education they are not able to expand their business.

##### 2. Lack of family support :-

The main problem is being faced by these samples is lack of support from family and mainly from husband. Large number of women does not get support from their family and husband this one of the obstacle in their business.

##### 3. Working Hours:-

Some women work for very few hours but some women work for 8-10 hours in a day. Excessive working hours are causing various health problems to these samples.

##### 4. Increase in competitor:-

As self employment is increasing day by day. More and more people are being self employed as they want to ear more money or they want to do something different. There in rapid increase in the competition among these samples as there are many women's in Beed who do the same business such as tailoring, vending vegetable and making Papad and Achar. Due to all these problems their

income comes down and they have to face financial problems.

##### 5. Unemployment of women:-

In this survey it is observed that some samples Women are unemployed either by choice due to disability. The Whole family is pending on these samples. Income of these samples is not sufficient for the whole family they have to face financial problems.

##### 6. Loans :-

These sample have taken loan from various banks and money lenders at exorbitant rate of interest in the time of need. They are unable to pay the loan at the time due to less income.

##### 7. Health Issues :-

These samples are facing several health issues as they work for long hours and most of the samples are living in slum area as they are poor and they doesn't afford to leave in better area. As we all know slum area these are very dirty, there is no proper facility provided to these samples. These sample even don't have toilet facility. Lot of dirt is their due to this they are facing health problems.

##### 8. Low income:-

Income of these samples is very low. They work for many hours and they didn't get sufficient income. They are unable to sell their products in market as they are facing competition from other women.

##### 8. OBSERVATION AND FINDING :

It is observed in this survey which is based on socio economic problems of vegetable and fruit vendors that :-

i) The first thing which is observed in the survey is that, majority of sample are poor and live in slum areas.

ii) These samples are facing lots of problems such as health and education.

iii) It is also observed in this survey that these samples are facing financial problems.

iv) There is a phenomenal increase in the number of self employed house wives so

there is though competition among the self employed women.

v) Some samples women are unemployed they are addicted to alcohol they never contribute financially in their house.

vi) Some samples are unable to give education to their children due to low economic condition.

#### 9. CONCLUSION :

This study concentrates on the lives of some self employed women and their efforts to afford life's expenses and to understand their problems and recommend some solutions to these problems. It can be conclude from this study that self employed house wives face some constraints such as lack of access to credit , adequate infrastructure and lack of support from family. Sufficient social security coverage and many other resources as other activities within the informal sector though they play very important actors in the urban informal economy by generating employment and supporting urban poor as well rich.

Women's development should not only be viewed as an issue in social development but seen as essential components in every dispensation of development women's work is essentially restricted to household as compare with pre dominantly outdoor work of men.

#### 10. SUGGESTIONS :

The problem of self employment women's in local area of Shahenshangar, Balepeer and Laxmannagar. These problems may be solved by changing the attitude of family, society & nation towards the women's some suggestions are discussed below:-

- 1) Women should be educated when she is educated she can manage her dual responsibility home work.
- 2) Women should give vocational training in their work so their efficiency increases.
- 3) She should be trained to develop their capabilities of decision making an individual thinking.

4) Women should make aware of their constitutional and legal right both in their work and there social sphere.

5) The attitude of husband family member should be changed words the women husband should come forward to share her burden.

6) She should be given adequate facility.

7) She should give finance freedom.

8) Baby care should be taken by other family members when she is busy in work.

9) Age gap between men and women and women's should be reduced.

10) Better medical facilities and congenial atmosphere should be provided to them.

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