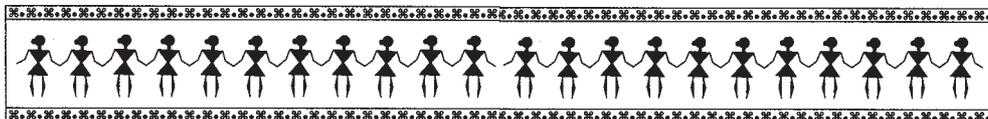


# Unit 3

## Overcoming Constraints Women Face in Transition from Subsistence Level Activities



### General Objectives

After studying this Unit, you should be able to help participants in your training session to describe the factors inhibiting women from attaining better economic and social status.

### Specific Objectives

This Training Unit will help to enable trainees to:

- Identify constraints faced by women in participating in economic activities;
- Integrate the various roles played by women;
- Realize their relative strengths, weaknesses and potential; and
- Initiate actions promoting economic development.

### Planning

**Time** : Three hours

**Training Methodology** : Games, group exercises, participatory discussions

**Training Material** : Games, chart papers, markers

**Trainer's Preparation** : Familiarization with the constraints of women.

Listing the issues to be discussed on chart paper. Drawing pictures of multiplicity of women's roles to be filled in by the participants.

### Background Material

#### Introduction

Women have various different roles in society like a wife, mother, daughter, homemaker, worker, citizen etc. Some of these roles are determined by her biological makeup and some are governed by the social reality in which she exists. Women are often a disadvantaged group. Their contribution in terms of the work performed by them within and outside their homes remains largely unrecognized. They are neither the decision-makers nor have control over resources and assets. Women work long hours to cope with multiple responsibilities at home and work, yet their income levels are much lower than those of men.

Most poor women's work falls in the domain of the informal sector. The informal sector consists of small-scale, self-employment activities (with or without hired workers), typically at a low level of organization and technology, with the primary objective of generating employment and income. The activities are usually conducted without proper regulation from the authorities, and escape the attention of the administrative machinery responsible for enforcing laws and regulations.

### **Characteristics of the Informal Sector**

- Informal sector enterprises usually employ fewer than ten workers, mostly immediate family members.
- The informal sector is heterogeneous: major activities are retail trade, transport, repair and maintenance, construction, personal and domestic services, and manufacturing.
- Entry and exit are easier than in the formal sector.
- Capital investment is generally minimal.
- Work is mostly labour – intensive, requiring low-level skills.
- Workers learn skills on the job.
- The employer-employee relationship is often unwritten and informal.
- However, the informal sector works in conjunction with the formal economy. It has increasingly become integrated into the global economy.
- Women form the bulk of human resources employed by the informal sector.
- A certain profile can be developed for women in the informal sector.

### ***Roles of Women in their Enterprises***

A woman entrepreneur has five functions to perform just like any male entrepreneur.

They are:

1. Exploring the prospects of starting new enterprises;
2. Undertaking risks and handling economic and non-economic uncertainties;
3. Introduction of new innovations or imitation of successful ones in existence;
4. Co-ordination, administration and control; and
5. Supervision and providing leadership in all aspects of the business.

These functions are not always of equal importance. Risk taking and innovation are most important for establishing or expanding an enterprise. Co-ordination and supervision become increasingly important in improving the efficiency. Generally, it is found that the same woman performs all these functions.

### ***Profiles of Entrepreneur Women***

Based on research findings the following profiles of poor women have been developed. An understanding of these profiles would enable us to get a clearer picture of the constraints within which women work.

### 1. *Socio-economic and Demographic Profile*

- Unmarried women face difficulties in getting the financial support to launch their enterprises.
- Most women entrepreneurs take on economic activity to raise their subsistence levels.
- Most women enter into business without undergoing any training.
- In most cases, it is the women who exercise freedom in making the decision to start the business.

### 2. *Personality*

- Entrepreneurship is not necessarily the most important life orientation of these women but they enter into it more out of economic necessity.
- Their hard work is the most important factor responsible for the launch and sustainability of the business.

### 3. *Management*

- After training, almost all women become capable to effectively run their enterprises.
- Women are engaged in all three areas of activities like trade, service, and production.

### 4. *Support Systems*

- Support systems do not effectively provide inputs for confidence building, and orientation towards better business orientation and skills.
- Gender discrimination is encountered at every stage of business development.
- Most enterprise training programmes are targeted at either the rural or urban poor.

### ***Nature of Constraints of Women Entrepreneurs***

In many ways, the situation of women illustrates the access problems faced by all disadvantaged groups. There are several commonly occurring constraints why women are often excluded or poorly represented. These are not reasons given only by men, but also by the women themselves.

The following are some of the special problems women face when they enter into entrepreneurship.

*Fewer opportunities and lower incomes:* Women generally take up occupations that require traditional cooking and sewing skills, such as food vending and garment manufacture. Their income-generating activities are considered secondary to their childcare and family responsibilities. Thus, their access to education and skills, ownership of property and efforts to improve productivity are generally given lower priority. Opportunities for jobs and higher incomes are also fewer because of discriminatory perceptions of women's work.

*Financial Constraints:* Like all small entrepreneurs, women entrepreneurs suffer from inadequate financial resources and working capital. They lack access to external funds due to their inability to provide security. Very few women have property in their names. Male members, on whose name family properties exist, think it a big risk financing the ventures run by women. Banks have also taken a negative attitude while providing finance for women

entrepreneurs. Women entrepreneurs are, therefore, forced to rely on their own savings and loans from family friends.

*Over-dependence on Intermediaries:* The enterprises run by women have inadequate arrangements for marketing and sale. The women entrepreneurs are dependent on intermediaries who pocket a major part of the profits. It may be possible for the women to eliminate the middlemen, but then it involves a lot of running around, which may be difficult for the women entrepreneurs. Further, women entrepreneurs find it difficult to reach the markets on their own. Examples of women engaged in hand embroidered goods could be cited. These women depend completely on the middlemen who visit their villages regularly. They have knowledge of market demand in terms of design, colour and products. They place orders for products with the women and because women are unable to access the markets directly, they are deprived of larger profit margins on the sale of their products.

*Scarcity of Raw Materials:* Shortage of raw materials and other necessary inputs have often been responsible for the failure of enterprises promoted by women. The prices of raw materials are very high and also they are unable to get any discounts. A good example is the failure of many women co-operative societies, which were engaged in basket making. This was mainly due to the inadequate availability of forest-based raw materials.

*Intense Competition:* Women entrepreneurs face stiff competition for their products from organized industries and male entrepreneurs. Moreover, they do not have the organizational set-up to engage in promotion and advertisements of their products. The quality controls are also not adequate. Time scheduling also becomes a problem when women do not have easy access to raw materials.

*High Cost of Production:* High cost of production has restricted the development of women enterprises. Some States like Kerala have programmes to assist women entrepreneurs by providing them with subsidies and tax concessions. But the concessions are available only in the initial stage of setting up an enterprise. When it comes to expansion of production capacity and installation of new machinery, the help is negligible, dissuading many women entrepreneurs from venturing into new areas.

*Low Mobility:* Women entrepreneurs are greatly handicapped by their inability to travel from one place to another for business reasons. Follow up with the Government, the licensing authorities, labour officers, and sales tax officials make life difficult for women.

*Family Responsibilities:* Caring for children and other members of the family are looked upon as the duty of a woman. Thus women entrepreneurs have to manage a fine balance between business and home. Their success greatly depends on the support given by the family. Even when women are engaged in home-based activities they still have to provide for time to perform the household tasks and take up an entrepreneurial activity later on. There are psychological problems particularly associated with women entrepreneurs.

*Psychological Makeup:* The most important pre-requisites for success in entrepreneurship are need for achievement, independence, and autonomy. But in India women are often happy to bask in the glory of parents, husbands, children, etc. They have preconceived notions about their role in life and this inhibits achievement and independence. In the absence of the required urge to achieve, very few women succeed as entrepreneurs.

*Lack of Risk Bearing Capacities:* Women in this country have led a protected life. This has reduced their ability to bear economic and other risks of business. Moreover, the impact of business losses is more severe on women since they lack sufficient social support. Besides many women entrepreneurs lack the necessary initiative, suffer from inferiority complex and are easily disheartened by failure.

*Lack of Education:* Surveys have found that literacy among women is very low. Due to lack of education, many women are unaware of the latest technological developments and market trends. This creates further problems in the setting up and running of business enterprises. Studies have revealed that uneducated women do not have knowledge of measurement as well as basic accounting. They have their own system of accounting, which may be insufficient to run even a microenterprise.

*Lack of Support Women Get from the Society:* Women do not get much support from society for their entrepreneurial ventures. On the contrary, the social customs and traditions block women from entering into entrepreneurship. Despite constitutional equality, there is widespread discrimination against women. In a male-dominated society women do not get equal treatment. This is specially so in the rural areas. Rural women have the potential, but they lack adequate training. There is a common belief that skill imparted to a girl is lost when she gets married. Therefore, girls continue to be helpers in agriculture and handicrafts and the rigid social attitudes prevent them from becoming successful and independent entrepreneurs.

*Gender Division of Labour:* The gender division of labour causes exploitation, discrimination and subordination of women. The social norms relating to women range from taboos against working outside the home to social pressures which discourage women from being involved in entrepreneurial activities.

*Lack of Control over Assets:* Linked to the gender division of labour is the key issue of control over resources and assets in society. Assets and resources are vested in the hands of men. Male dominance is maintained and perpetuated through social institutions like family, educational establishments, community, the market and also the political system. However, the economic pressures seem to override the basis of the patriarchal system in which males provide for their relatives. Vast majorities of women are driven to work because of the economic need. Women are ready to undertake a diverse range of economic activities to meet their subsistence needs. The realities of such poor women's lives and status require a thorough review to plan programmes for their economic empowerment.

Women face constraints not only when they engage in entrepreneurship activities, but also when they need to participate in community work. Including women in community organizations is a long-term process that needs to overcome a large number of constraints.

The low social status of women that has established the traditional pattern for public leadership and decision-making makes the males traditionally dominate the village councils. In some projects once women acquire higher social status, they are more accepted as members of community organizations, but there is usually a time gap. However, it has been observed that women have the following constraints when participating in community organization activities.

1. *Cultural barriers and taboos that in one way or another eliminate women.*  
In traditional situations, it unimaginable for a woman to sit down with

unrelated men in a public place and discuss community issues. Where women's mobility outside the home is culturally restricted, it also imposes constraints on their participation.

2. *Women's workload, which prevents their attendance at meetings or incurs opportunity costs in terms of income-generating activities.* Women have been reported saying that if a woman spends two to three hours at a meeting, she could be making 200-300 'beedis' in that time. Their workload forces them to do other jobs considered priority jobs.
3. *The timing of meetings, if arranged to suit men.* Meetings are held at night to accommodate men's work schedules, but it is not considered appropriate for women to go out at night.
4. *Women's lower educational achievements, which are often reflected in a lack of reading, writing and numeracy skills.* Women not only have lower levels of literacy but also do not speak the official language as well as the men do. This is one reason men represent the household in public matters and organizations, while women are left to look after household tasks.
5. *Women's lack of experience in dealing with public matters, outsiders and formal organizations.* Women are traditionally expected to avoid public life. Social, political and religious leadership has, therefore, rested with men.

Where pressure is applied for community organizations to include women members, this can sometimes improve effectiveness and give better attention to women's concerns. As a result, women's concerns regarding collecting fuel wood and fodder for their animals were included in the forest management programme.

In some places, the out-migration of men is also resulting in a more active public role for women in village organizations. As a result, women are taking over agricultural decision-making, including on crops to be grown on the family land. Women's community activities have also increased, especially in families where there are no young sons to represent the household in the father's absence.

Given the number of factors operating against women's integration into community organizations, it is not surprising that development programmes are encountering difficulties.

## Work Plan for Your Training Session

### Group Activity 1

#### Part 1

#### Purpose

As the trainer, you can encourage participants to analyze the relationship between gender roles and socio-economic status. Strategies for addressing constraints for women's greater access to resources and decision making can be developed and the trainees can be sensitized. The stage is set and motivation raised for assisting women through grassroots management training on enterprise development.

#### Procedure

Assemble participants in an open space. Instruct participants to do a physical activity in a certain way, followed by an interactive task. You can give the following instructions in the following words to the participants.



Activity	Task
Walk fast in any direction. When I say "stop" form a pair with the person next to you.	Greet your partner and tell her your name, home and occupation (3 minutes)
Run and touch the opposite wall (poles or plants etc). Keep running. When I say "stop" form a pair with the person next to you.	Tell your partner about two things you like about your village and community. Share two things you don't like. (3 minutes)
Keep moving and clap your hands with as many persons as you can. When I say "stop" find a partner who you have not talked with before.	Share with your partner one event in your life when you felt happy. (2 minutes)
Keep moving and change your direction for every seventh step. When I say "stop" find someone whom you have not paired with yet.	Tell your partner about one event in you life when you felt very sad. (3 minutes)
Form a circle with four people standing close to you.	Talk to your partner about two things you are good at (strengths) and another two things that you are lacking.
Close your eyes and stretch your hands. Rotate and move. When I say 'Stop', form a group of three persons.	Tell the group what resources you consider necessary to organize and run an enterprise smoothly.
Stand in a circle. Come as close as possible. All together, produce the loudest sound possible.	Discuss in the group the main reasons for poverty and what women can do to improve their economic condition.
Shake hands with everyone in the circle. When I say "stop" form a group of five.	Share two things that stop women from fully participating in economic activity outside their household, and list the five most important things on the chart paper.

Invite small groups from the larger group who have participated in the activities to present the outcomes of their discussions about factors preventing women from full participation in the economy. The members of the group verbally explain their ideas. Each member is encouraged to speak and contribute to the ideas and thoughts intended.

### **Processing**

Participation in unusual activities and unexpected task performance often generate a lot of curiosity and interest. Participants develop strong desires to express their feelings and seek clarification. You, as the trainer, facilitate the process and encourage them to express themselves by raising questions like:

- How did they feel about the exercise?
- Had there been any gainful experience?
- What did they discuss?
- What were their expectations?

Generally, the spontaneous response to such question would include the following:

- Women come closer to each other.
- They know more about each other.
- They feel free to talk about any issue to any other woman.
- They realize that all women present have some strengths and some weaknesses.
- They learn that they are not alone in facing problems. Others are the same.
- They develop confidence to talk and discuss.
- They realize that they can learn many things from others present.
- They realize that they lack certain qualities essential for business.
- However, these qualities can be developed through training activities.

### **Part 2**

As the trainer, summarize main points.

Break into three small groups and give each the task of listing the economic, social and political roles for men and women in:

- the family;
- the community; and
- in society

Report back from small groups. Again summarizing can be done by you as the trainer.

In the large group, brainstorm: what can be done to bring about positive changes in the lives of women?

### Improving the Lives of Women

- Raising income through economic ventures
- Increasing control over resources and information
- Expanding decision-making power in and outside of the family.

#### Group Activity 2

Trainer reads out the following case and facilitates a participatory discussion on the typical life of a rural woman.

#### Case of Lakshmi: A typical market vendor

After her husband's accident in which he lost one leg, Lakshmi had to take a stall in the local market where she sells eggplants, onions, potatoes and other vegetables (which can survive for a couple of days), and eggs. Her day starts at 4 a.m. when she gets up to cook breakfast and lunch for the family, before milking the cow and feeding it too. She then goes to the market. She leaves home at 6.30 in the morning and returns only at 6.30 in the evening. On a good day, Lakshmi generally earns Rs 50/- per day. Lakshmi wonders why she was not sent to school by her parents or why she was married off at a young age. She has a daughter who is only 4 years old and Lakshmi promises to herself that she will never let this be repeated. The elders in the village – which includes her parents in law and other village council men – do not approve of her going to town for work. If only she had some property she would have approached the banks to give her some loan to start an enterprise. She had even thought of starting poultry with that money! But, she had neither the resources nor the knowledge to initiate any such activity.

Despite the problems she is satisfied with her income. She only wishes that she could find a big enough stall so that her husband could also accompany her and lie down while she is there. This would allow her to spend more time with him. Also he could deal with the customers while she could employ herself in sorting out many other things like buying green vegetables from the 'mandi', which have greater returns on sale, or make little mats from the rope which is available in plenty in her village. She could then earn more to take her husband to a good doctor and get an artificial limb for him. Once that was done happy days would return and she may not be required to do all this work all by herself. Her husband would help her out with work.

#### Processing

Participants discuss the constraints under which Lakshmi worked and attempted to increase her income. You, as the trainer can facilitate the discussion and list out the constraints within family, society, and within Lakshmi herself. The trainer could also facilitate a discussion on attempts to overcome these constraints.