

SELF-EMPLOYMENT AMONG WOMEN IN URBAN SLUMS: SOCIOECONOMIC DYNAMICS AND EMPOWERMENT PATHWAYS IN RAICHUR KARNATAKA INDIA

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ABSTRACT

The study investigates the socio-economic conditions and motivations behind women's participation in self-employment within slum areas. Through a survey of 490 women across various slum localities, the study identifies the predominant roles these women occupy in their self-employment ventures, categorizing them into own-account workers (70%), employers or sole proprietors (13%), and helpers in family-based enterprises (17%). The research further explores the type of family occupations, revealing that 50% of respondents' families are involved in industry, business, or selfemployment, with agriculture and animal husbandry contributing to 33%. Key findings highlight that 82% of the respondents earn below Rs. 24,000 annually, underscoring their economic vulnerability. Before engaging in selfemployment, a significant portion of the women (87%) were housewives or unemployed, with economic necessity particularly family income scarcity (75%)—being the primary reason for their transition into self-employment. The study also delves into the motivations driving these women, with family influence, particularly parents or parents-in-law, cited by 42% of respondents. Expertise in self-employment is primarily gained through the observation of similar enterprises (72%), although formal education and training play a role for 15%. Ownership structures of enterprises were predominantly sole proprietorships (44%) and cooperative societies (36%), with family-based enterprises comprising a minor share (4%). Training programs provided by NGOs, SEWA (Self Employed Women's Association), and other cooperative associations were instrumental in skill development, with 55% of the women receiving support from these groups. The research sheds light on the challenges and motivations behind self-employment in marginalized communities, offering critical insights for policy interventions aimed at enhancing the socio-economic status of women in slum areas.

KEYWORDS: Raichur, Self-Employment, Women's Empowerment, Microenterprise Development, Socio-Economic Factors

1. INTRODUCTION

The self-employment of women, particularly in slum areas, plays a critical role in addressing gender inequality and improving household economic conditions. This research focuses on the patterns, challenges, and motivations behind women's involvement in self-employment within urban slums. Swain and Wallentin (2009) discovered that economic factors play a major role in women's empowerment. The study uses data from 490 respondents, examining various aspects such as women's status in self-employment, their occupational background, family income, and factors that motivate them to pursue self-employment. Findings suggest that the majority of women engage in self-employment as own-account

workers, driven primarily by financial necessity, and lack of access to formal employment opportunities. These findings are pivotal in understanding the socio-economic dynamics of women in marginalized communities and can inform policies aimed at improving their economic independence. According to Batliwala (2007), women's empowerment is a radical strategy for improving gender equality by shifting power dynamics in favour of the female gender. Because of this, women are able to make decisions about their lives, which significantly enhances their wellbeing. The study also explores the types of ownership in enterprises, sources of expertise, and the impact of self-employment on household income. A significant proportion of women are involved in sole proprietorships or are part of cooperative groups, while many have acquired their entrepreneurial skills through observation or family-based training. Giving women access to cheap financial services can help advance gender equality and women's empowerment, which are crucial for global advancement (Holloway, Niazi, & Rouse, 2017). The research highlights the critical role that non-governmental organizations (NGOs) and women's cooperative associations play in providing training and support to these women. This comprehensive analysis sheds light on the multi-faceted nature of women's self-employment in slums, illustrating the potential for self-employment to enhance economic resilience and social mobility among marginalized populations.

2. REVIEW OF LITERATURE

The literature on women's self-employment, particularly in marginalized areas such as slums, highlights significant trends in employment patterns, challenges, and motivations. Women in slum areas often engage in self-employment due to limited opportunities in formal sectors. Studies emphasize that a high percentage of women are "own account workers" or individual entrepreneurs without employees, with over 70% of the respondents in the study areas falling into this category. In contrast, only about 13% of women were classified as employers or sole proprietors, reflecting a limited transition from subsistence self-employment to more established entrepreneurial ventures. Factors such as educational background, access to training, and social norms play critical roles in shaping the self-employment landscape for women in these areas, often limiting their ability to expand their businesses. According to Demirgue Kunt, Klapper, and Singer (2013), Lampietti & Stalker (2000), and Quisumbing, Haddad, & Pena (1995), the majority of studies are usually cross-country. Studies on the behaviour of female-headed family units in a nationalised setting focus mostly on financial access (Fletschner, 2008; Hazarika & Guha-Khasnobis, 2008; Rawlings & Rubio, 2005). The research further reveals that economic necessity rather than entrepreneurial aspirations primarily drive self-employment among women. Most respondents cited scarcity of income in their families as the primary reason for engaging in self-employment, with over 75% identifying this as a critical factor. Additionally, the nature of employment tends to be hereditary or caste-based, particularly in traditional slum communities. "The ability to make strategic life choices in a context where this ability was previously denied to them" is how Kabeer (1999) defines women's empowerment. The financial returns from such self-employment activities are generally low, with most women earning below Rs. 24,000 annually. Searing and Chiappori (1998) suggested that societal pressure could also modify women's ability to make decisions within the family. Training opportunities provided by NGOs or cooperatives such as SEWA have been identified as essential for improving women's entrepreneurial skills, yet access remains uneven across different communities. These findings underscore the complex intersection of socio-economic factors influencing women's self-employment in slums, necessitating policy interventions aimed at capacity-building and financial inclusion.

Objectives

- To analyze the socio-economic factors influencing women's participation in self-employment within urban slums.
- To examine the role of self-help groups, family enterprises, and cooperatives in supporting women's entrepreneurial activities in slums.

3. RESEARCH METHODOLOGY

3.1. Study Area

The study area is located in a slum, geographically positioned at $16^{\circ}19'75.83"$ N latitude and $77^{\circ}35'61.30"$ E longitude, approximately 3 kilometers northeast of Raichur city center. Raichur District spans 8,386 square kilometers, with a population of about 1,924,773 as per the 2016 Census. The city itself sits at an elevation of around 407 meters above sea level. Positioned between the Krishna River to the north and the Tungabhadra River to the south, Raichur is also known as Edudorenadu. The district lies in the northern maiden region of Karnataka, a drought-prone area within the arid zone of India. The climate features mild winters and hot summers, with December being the coldest month (17.7°C) and May the hottest ($45.0^{\circ}C$). The district's average annual rainfall is 621 mm. The map of the study area is depicted in Figure 1.

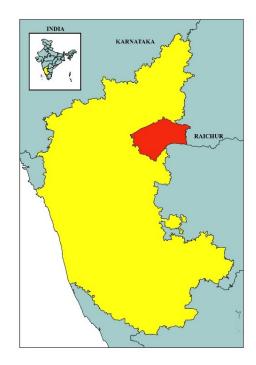


Figure 1: Map Showing the Location of the Study Area.

3.2. Methodology

Self-Employment Among Women in Urban Slums: Socioeconomic Dynamics and Empowerment Pathways in Raichur Karnataka India concentrated on the slum communities of Sartigera, Ambedkar Nagar, Gajagarpeth, Harijanwada, LBS Nagar, Siyatalab, and Thimmapurpet in Raichur city through a door-to-door survey. Data was collected from both primary and secondary sources. Fieldwork provided the primary data, while a range of public records and publications from

regional, national, and worldwide organisations provided the secondary data. A significant amount of data was generated through surveys, interviews, and fieldwork because there were few government records and census figures for the slums in the research area. This technique made it easier to identify the fundamental causes of self-employment. The surveys were delivered in Telugu and Kannada, even though they were written in English and included both closed-ended and open-ended questions. Some interviews were conducted during the day to visit the residences of the female respondents, but most of the 20–30 minute interviews were conducted in the mornings and evenings when residents were available.

3.3. Data Analysis

A statistical analysis of women's self-employment in urban slums was carried out, accounting for socioeconomic factors and pathways to empowerment. Excel tools and SPSS software were used for data analysis in order to provide thorough insights.

4. RESULT & DISCUSSIONS

4.1. Women Status in Self-Employment

Women's status in self-employment The data has been collected and the result is analyzed from the respondents for own account workers the frequency is 51 at 72.9% in Sartigera, also in Ambedkar Nagar the frequency for this is 54 with 77.1%, as well as in Gajagarpeth the frequency 11 is 23 with 32.9%, additionally, in Harijanwada the frequency is 51 with 72.9%, along with LBS Nagar the frequency is 48 with 68.6%, also frequency is 58 with 82.9%, furthermore, Thimmapurpet contains 57 frequency with 81.4%. Employers or entrepreneurs are sole proprietors number in Sartigera is 7 of 10%, as well as in Ambedkar Nagar number 14 of 20%, also Gajagarpeth contains 3 numbers with 4.3%, along with Harijanwarda, contains 3 numbers with 4.3%, similarly number 6 with 8.6% in LBS Nagar, likewise number 6 with 8.6% in Siyatalab and Thimmapurpet contains number 8 with 11.4%. Helper in home bases or family-based enterprise from Sartigera frequency 7 with 10%, also in Ambedkar Nagar frequency 2 with 2.9%, and Gajagarpeth frequency 44 with 62.9%, moreover frequency 3 with 4.3% in Harijanwada, in addition frequency 16 with 22.9% in LBS Nagar, along with frequency 6 with 8.6% in Siyatalab and Thimmapurpet contains frequency 5 with 7.1% depicted in figure 2.

Among 490 respondents women's status in self-employment like own account workers frequency is 343 with 70%, employer or entrepreneur or sole proprietor frequency is 65 with 13%, and helper in home bases or family-based enterprise frequency is 83 with 17% given in the Table 1.

Sl. No.	Women's Status in Self-Employment	Respondents	Percentage
1	Own account workers	342	70%
2	Employer/Entrepreneur/Sole proprietor	65	13%
3	Helper in home bases/Family based enterprise	83	17%
	Total	490	100%

Table: 1 Women Status in Self-Employment

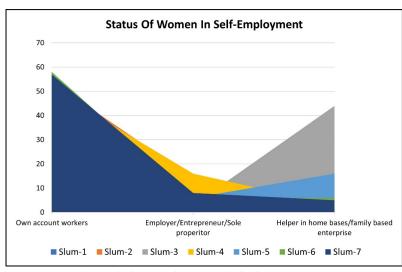


Figure 2: Status of Women in Self-Employment

4.2. Family Occupation

The respondent family occupation data has been collected and the result is analyzed for agriculture and animal husbandry the frequency is 4 at 6% from Cartagena, as well as frequency 4 at 6% from Ambedkar Nagar, in the same way, frequency 28 with 40% from Gajagarpeth, and also frequency 39 with 56% from Harijanwada, on the other hand, frequency 24 with 34% from LBS Nagar, in addition frequency 10 with 14% from Siyatalab and frequency 54 with 77% from Thimmapurpet. Industry or business or self-employment from Sartigera frequency is 50 with 71%, in the case of Ambedkar Nagar frequency is 51 at 73%, similarly from Gajagarpeth frequency is 18 at 26%, likewise from Harijanwada frequency is 26 at 37%, as well as in LBS Nagar frequency is 29 with 41%, along with frequency 60 with 86% from Siyatalab and frequency 13 with 19% from Thimmapurpet.

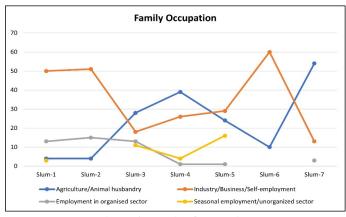


Figure 3: Family Occupation

Employment in the organized sector frequency of 13 at 19% in Sartigera, also the frequency of 15 at 21% in Ambedkar Nagar, in the same way, frequency of 13 with 19% in Gajagarpeth, similarly frequency of 1 at 1.4% in Harijanwada, while frequency 1 with 1.4% in LBS Nagar, as well as frequency 3 with 4% in Thimmapurpet. Seasonal employment or unorganized sector from Sartigera frequency of 3 with 4%, in the same way from Gajagarpeth frequency is

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11 with 16%, similarly, frequency of 4 with 6% from Harijanwada, and also the frequency of 16 with 23% from LBS Nagar depicted in figure 3.

Out of 490 respondents for family occupations like agriculture or animal husbandry counted 163 with 33%, industry or business or self-employment counted 247 with 50%, employment in the organized sector counted 46 with 9% and seasonal employment or unorganized sector counted 34 with 7% shown in Table 2.

Sl. No.	Family Occupation	Respondents	Percentage	
1	Agriculture/Animal husbandry	163	33%	
2	Industry/Business/Self-employment	247	50%	
3	Employment in the organized sector	46	9%	
4	Seasonal employment/unorganized sector	34	7%	
	Total	490	100%	

Table 2: Family Occupation

4.3. Annual Income of The Respondent from the Self-Employment

The annual income of the respondents from self-employment data has been collected and the result is analyzed for below Rs 24000 frequency is 57 at 81.4% from Sartigera, and frequency 56 at 80% from Ambedkar Nagar, as well as frequency 51 with 72.9% from Gajagarpeth, in the same way frequency 60 with 85.7% from Harijanwada, likewise frequency 53 with 75.7% from LBS Nagar, similarly frequency 63 with 90% from Siyatalab and frequency 64 with 91.4% from Thimmapurpet. For Rs 24001 to 48000 frequency is 13 with 18.6% in Sartigera, frequency 14 with 20% in Ambedkar Nagar, frequency 19 with 27.1% in Gajagarpeth, frequency 10 with 14.3% in Harijanwada, frequency 17 with 24.3% in LBS Nagar, frequency 6 with 8.6% in Siyatalab and frequency 6 with 8.6% in Thimmapurpet depicted in figure 4.

Out of 490 respondents with annual income below Rs. 24000 are counted 404 with 82% and Rs. 24001 to 48000 are counted 86 with 18% as shown in Table 3.

Fuble 5. Annual Income			
Sl. No.	Annual Income of the Respondents	Respondents	Percentage
1	Below Rs. 24000	404	82%
2	Rs. 24001 to 48000	86	18%
	Total	490	100%

Table 3. Annual Income

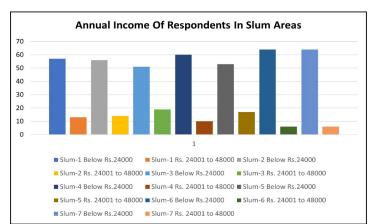


Figure 4: Annual Income of Respondents in Slum Areas

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4.4. Women's Occupation before Starting Self-Employment

Women's occupation before starting self-employment data has been collected and the result is analyzed for Housewife or unemployed from Sartigera frequency is 60 with 85.7%, as well as in Ambedkar Nagar frequency 60 with 85.7%, in the same way Gajagarpeth frequency 61 with 87.1%, similarly frequency 62 with 88.6% in Harijanwada, along with LBS Nagar the frequency is 59 with 84%, also in Siyatalab the frequency 66 with 94.3% and in Thimmapurpet the frequency is 56 with 80%. Agriculture or animal husbandry frequency is 5 with 7.1% from Sartigera, while frequency 2 with 2.9% from Ambedkar Nagar, meanwhile frequency 6 with 8.6% from Gajagarpeth, likewise frequency 8 with 11.4% from Harijanwada, also frequency 8 with 11% from LBS Nagar, in addition frequency 4 with 5.7% from Siyatalab and frequency 14 with 20% from Thimmapurpet. Seasonal employment or unorganized sector from Sartigera frequency is 5 with 7.1%, along with frequency 8 at 11.4% in Ambedkar Nagar, whereas in Gajagarpeth frequency is 3 with 4.3%, likewise in LBS Nagar frequency 3 with 4% shown in figure 5.

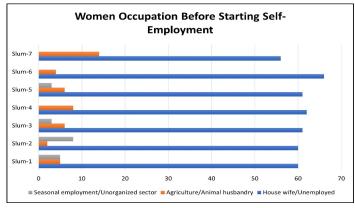


Figure 5: Women's Occupation before Starting Self-Employment

Among 490 respondents for women occupations before starting self-employment like a housewife or unemployed number is 157 (32%), agriculture or animal husbandry number is 30 (6%), and seasonal employment or unorganized sector number is 20 with 4% given in Table 5.12.

Sl. No.	Women's Occupation before starting Self-Employment	Respondents	Percentage
1	Housewife/Unemployed	424	87%
2	Agriculture/Animal husbandry	47	10%
3	Seasonal employment/unorganized sector	19	4%
	Total	490	100%

Table: 4 Women's Occupation

4.5. Reason for Choosing Self-Employment

From the respondent's reason for choosing self-employment data has been collected and the result is analyzed for it is hereditary or caste-based occupation from Sartigera frequency 15 with 21.4%, as well as in Ambedkar Nagar frequency 14 with 20%, in the same way frequency 24 with 34.3% from Gajagarpeth, frequency 8 with 11.4% from Harijanwada, likewise frequency 9 with 12.9% from LBS Nagar, also frequency 5 with 7.1% from Siyatalab and frequency 11 with 15.7% from Thimmapurpet. The scarcity of income in the family category frequency is 54 with 77.1% in Sartigera, whereas 55 frequency with 78.6% in Ambedkar Nagar, on the other hand, the frequency is 35 with 50% in Gajagarpeth, in the same way, the frequency is 58 with 82.9% in Harijanwada, likewise frequency 57 with 81.4% in LBS Nagar, similarly

frequency 51 with 72.9% in Siyatalab and frequency 59 with 84.3% in Thimmapurpet. Opportunity to earn income and wealth frequency is 1 with 1.4%, frequency 1 with 1.4%, frequency 2 with 2.9%, frequency 1 with 1.4%, frequency 2 with 2.9% from Sartigera, Ambedkar Nagar, Gajagarpeth, Harijanwada, LBS Nagar and Siyatalab. Educated but no employment in organized sector frequency is 3 with 4.3% from Gajagarpeth, and also frequency 3 with 4.3% from LBS Nagar and frequency 12 with 17.1% from Siyatalab given in figure 6.

From Table 5 reasons for choosing self-employment like it is a hereditary or caste-based occupation frequency is 86 with 18%, scarcity of income in family frequency is 369 with 75%, the opportunity to earn income and wealth frequency is 15 with 3%, and educated but no employment in organized sector 20 with 4%.

Table 5: Reason for Choosing Self-Employment				
Sl. No.	Reason for Choosing Self-Employment	Respondents	Percentage	
1	It is a hereditary/caste-based occupation	86	18%	
2	Scarcity of income in the family	369	75%	
3	Opportunity to earn income and wealth	15	3%	
4	Educated but no employment in the organized sector	20	4%	
	Total	490	100%	

 4
 Educated but no employment in the organized sector
 20
 4%

 Total
 490
 100%

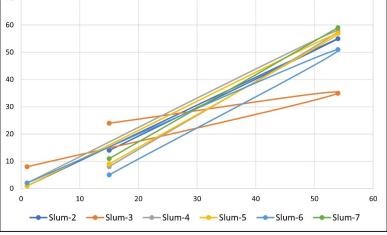


Figure 6: Reason for Choosing Self-Employment

4.6. Motivation of Women to Start Own Enterprise Self-Employment

Women's motivation to start their enterprise self-employment data has been collected and the result is analyzed for parents or parents law frequency is 19 with 27% from Cartagena, as well as from Ambedkar Nagar the frequency is 42 with 60%, whereas in Gajagarpeth frequency is 33 with 47%, in the same way in Harijanwada the frequency is 24 with 34%, in addition to this from LBS Nagar the frequency is 21 with 30%, also in Siyatalab the frequency is 55 with 79% and in Thimmapurpet the frequency is 11 with 16%. For a partnership, the respondents answered frequency this is 1 with 1% from Sartigera, a similar frequency of 3 with 4% from Ambedkar Nagar, the same way, Gajagarpeth frequency of 22 with 31%, as well as from Harijanwada frequency of 20 29%, also from LBS Nagar frequency 2 with 3%, and frequency is 1 with 1.4% from Siyatalab and Thimmapurpet. Women cooperative society or self-help group from Sartigera for this the frequency is 43 with 61%, moreover in Ambedkar Nagar the frequency for this is 23 with 33%, furthermore the frequency

from Gajagarpeth is 15 with 21%, along with Harijanwada the frequency is 17 with 24%, also LBS Nagar frequency is 27 with 39%, on the other hand, Siyatalab consists of frequency 8 with 11%, while Thimmapurpet contains 32 frequency with 46%.

Sl. No.	Motivation to Start Own Enterprise Self-Employment	Respondents	Percentage
1	Parents/Parents-in-law	205	42%
2	Partnership	50	10%
3	Women's Cooperative Society/Self-help group	165	34%
4	Home-based enterprise	67	14%
5	Any Other	3	1%
	Total	490	100%

 Table 6: Motivation to Start Own Enterprise

Family or home-based enterprise from Sartigera, Ambedkar Nagar, Harijanwada, LBS Nagar, Siyatalab and Thimmapurpet respondents said frequency is 6 with 9%, frequency 2 with 3%, frequency 9 with 13%, frequency 20 with 29%, frequency 6 with 9%, frequency 24 with 34% and any other self-employment from Sartigera the frequency is 1 with 1.4%, frequency 2 with 3% from Thimmapurpet depicted in figure 7.

Motivation to start own enterprise self-employment as shown in Table 6, parents or parent-in-law number is 205 with 42%, partnership number is 50 with 10%, women cooperative society or self-help group number is 165 with 34% and any other number is 3 with 1%.

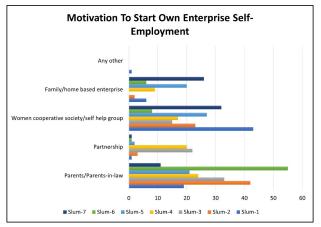


Figure 7: Motivation to Start Own Enterprise Self-Employment

4.7. Women Expertise in Self-Employment

Women expertise in self-employment from the following practices like observation of other similar Enterprises from Sartigera responded frequency is 23 with 32.9%, in case of Ambedkar Nagar the frequency is 59 with 84.3%, along with Gajagarpeth frequency is 52 with 74.3%, as well as from Harijanwada frequency 45 with 64.3%, similarly in LBS Nagar the frequency for this is 55 with 78.6%, however in Siyatalab the frequency is 59 with 84.3% and in Thimmapurpet the frequency is 58 with 83%. For education and training from Sartigera the frequency is 30 at 42.9%, from Ambedkar Nagar frequency is 4 at 5.7%, on the other hand, Gajagarpeth contains a frequency of 10 at 14.3%, similarly Harijanwada contains the frequency of 13 with 18.6%, as well as from LBS Nagar frequency 3 with 4.3%, likewise in Siyatalab frequency is 7 with 10% and Thimmapurpet consists of frequency 8 with 11%. Training by elders in family-based business

frequency is 15 with 21.4% from Sartigera, whereas in Ambedkar Nagar frequency 7 with 10%, as well as in Gajagarpeth frequency is 8 with 11.4%, and in Harijanwada frequency is 12 with 17.1%, while in LBS Nagar frequency is 12 with 17.1%, also in Siyatalab frequency is 4 with 5.7% and in Thimmapurpet frequency is 3 with 4%. In the case of Sartigera, any other expertise in self-employment frequency is 2 with 2.9%, and in Thimmapurpet frequency is 1 with 1% depicted in figure 8.

Out of 490 respondents for women expertise in self-employment like the observation of other similar enterprises number is 351 with 72%, education and training number is 75 with 15%, training by elders in family-based business number is 61 with 12% and any other number is 3 with 1% given in the Table 7.

Sl. No.	Women's Expertise in Self-Employment	Respondents	Percentage
1	Observation of other similar enterprises	351	72%
2	Education and Training	75	15%
3	Training by elders in family-based business	61	12%
4	Any Other	3	1%
	Total	490	100%

 Table 7: Women Expertise in Self-Employment

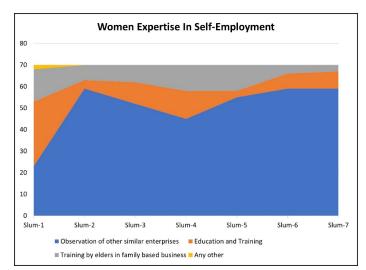


Figure 8: Women Expertise in Self-Employment

4.8. Type of Ownership in Enterprise

Type of ownership in Enterprise data has been collected and the result is analyzed, from the respondents for sole proprietorship frequencies 13 with 18.6% from Sartigera, similarly from Ambedkar Nagar the frequency is 34 with 48.6%, in the case of Gajagarpeth frequency 36 with 51.4%, along with frequency 40 with 57.1% from Harijanwada, and also LBS Nagar consists of frequency 18 with 25.7%, in the same way, Siyatalab contains frequency 53 with 75.7% and in Thimmapurpet frequency is 22 with 31.4%. For partnership from Sartigera, the frequency is 10 at 14.3%, Ambedkar Nagar frequency is 3 at 4.3%, Gajagarpeth frequency is 25 at 35.7%, Harijanwada frequency is 6 at 8.6%, LBS Nagar frequency is 11 with 15.7%, Siyatalab frequency is 4 with 5.7%. Next women cooperative society self-help group from Sartigera frequency for this has responded 45 frequency of 64.3%, Ambedkar Nagar's frequency is 33 at 47.1%, Gajagarpeth's frequency is 8 at 11.4%, also Harijanwada frequency is 24 with 34.3%, similarly from LBS Nagar frequency is 28 with 40%, likewise from Siyatalab frequency is 11 with 15.7%, and in Thimmapurpet frequency is 23 with 32.9%. For family or

home-based Enterprise from Sartigera the frequency for this is 2 with 2.9%, whereas LBS Nagar contains 13 frequency with 18.6%, also from Siyatalab frequency is 2 with 2.9%, in the same way, Thimmapurpet contains frequency 25 with 35.7% given in figure 9.

Among 490 respondents type of ownership in an enterprise like sole proprietorship counted 216 with 44%, partnership counted 82 with 17%, women cooperative society self-help group counted 174 with 36%, and family or home-based enterprise counted 18 with 4% depicted in table 5.16.

Table 8: Type of Ownership in Enterprise

			D (
Sl. No.	Type of Ownership in Enterprise	Respondents	Percentage
1	Sole Proprietorship	216	44%
2	Partnership	82	17%
3	Women's cooperative society self-help group	174	36%
4	Family/Home based enterprise	18	4%
	Total	490	100%

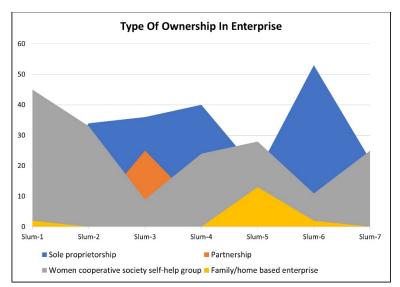


Figure 9: Type of Ownership in Enterprise

4.9. Training to Get Expertise in Self-Employment

Women got expertise from different sources of training by government and non-government agencies like NGOs or voluntary organizations or the Department of Women or Welfare frequency is 31 with 44.3% from Sartigera, and Ambedkar Nagar frequency is 13 with 18.6%, Gajagarpeth frequency is 19 with 27.1%, Harijanwada frequency is 34 with 48.6%, LBS Nagar frequency is 4 with 6% and Thimmapurpet frequency 6 with 8.6%. For DIC or KSFC in Sartigera frequency is 3 at 4.3%, from Ambedkar Nagar frequency is 6 at 8.6%, as well as in Gajagarpeth frequency is 15 at 21.4%, in the same way, 2 frequency at 2.9% in Harijanwada, likewise in LBS Nagar frequency is 11 with 16%, and also in Siyatalab frequency 3 with 4.3% and Thimmapurpet contains frequency 7 with 10%. SEWA or Women's Cooperative Association from Sartigera the frequency is 34 at 48.6%, in Ambedkar Nagar the frequency is 51 at 72.9%, also Gajagarpeth frequency is 36 at 51.4%, and Harijanwada contains 34 frequency with 48.6%, as well as in LBS Nagar 54 frequency with 77%, whereas in 63 with 90% from Siyatalab and in Thimmapurpet frequency is 57 with 81.4%. Caste-

based association and Organisation frequency from Sartigera are 2 at 2.9% and from LBS Nagar frequency is 1 at 1% and from Siyatalab frequency 4 at 5.7% shown in Figure 10.

As shown in Table 9 source of training for self-employment like NGOs or voluntary organizations or departments of women or welfare frequency is 110 with 22%, DIC, and KSFC frequency is 107 with 22%, SEWA or women's cooperative association frequency is 270 with 55% and caste-based association and organization frequency is 3 with 1%.

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Sl. No.	Source of Training for Self-Employment	Respondents	Percentage
1	NGO's/Voluntary organization/ Dept. of Women/Welfare	110	22%
2	DIC, KSFC	107	22%
3	SEWA, Women's Co-operative Associations	270	55%
4	Caste-based association and organization	3	1%
	Total	490	100%

 Table 9: Training for Self-Employment

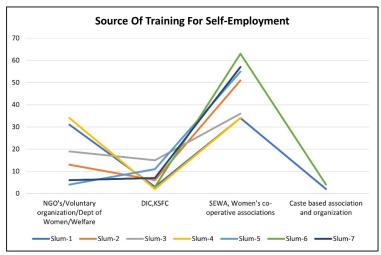


Figure 10: Sources of Training for Self-Employment

The study on the self-employment of women in slum areas provides an in-depth analysis of various factors influencing women's participation in entrepreneurship. The data collected from 490 respondents highlights that 70% of the women are classified as own-account workers, 13% are sole proprietors or entrepreneurs, and 17% serve as helpers in family-based enterprises. The main reasons for choosing self-employment include the scarcity of income in families (75%) and the lack of formal employment opportunities, particularly for those with some education. Additionally, the study reveals that women's expertise is largely gained through observation (72%) and less from formal training (15%). Training from government and non-government organizations, such as SEWA, was crucial for over half of the respondents, underlining the significance of external support in their entrepreneurial journey. This analysis contributes to understanding the socio-economic dynamics and challenges of women entrepreneurs in marginalized urban communities.

5. CONCLUSION

Women's self-employment in slums is a study that sheds light on the socioeconomic issues that affect women's labour force involvement. Results show that most of these women work as own-account employees (70%) while a lesser percentage work as family business owners or assistants. Economic necessity is a major motivator for self-employment, with 75% of

respondents claiming a lack of family income. Moreover, many women learn skills through informal family instruction and observation, even in the face of their lack of official schooling and training. This emphasises the necessity of stronger institutional support and focused interventions to help women in slum regions acquire their skills, start their businesses, and become financially independent. The study, taken as a whole, emphasises the difficulties and resiliency of independent women in underprivileged areas.

6. ACKNOWLEDGEMENT

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