

**CHALLENGES FOR SELF-EMPLOYMENT AMONG WOMEN IN DISPLACED  
COMMUNITIES: A CASE STUDY OF KAKINADA SPECIAL ECONOMIC ZONE**

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**Abstract:**

This research paper explores the challenges faced by women in displaced communities when pursuing self-employment. Displacement often disrupts established socio-economic structures, leaving women particularly vulnerable to economic instability. Self-employment can provide an avenue for women to regain economic independence and support their families. However, several challenges hinder their entrepreneurial endeavors.

Limited access to capital emerges as a fundamental obstacle, as displaced women often lack the necessary collateral and documentation to secure traditional loans. Additionally, a lack of business skills and training impedes their ability to effectively manage and operate self-employed ventures.

Women in displaced communities often carry a disproportionate burden of childcare and household responsibilities, making it challenging to balance these roles with self-employment. Limited market access in displaced communities poses a significant challenge, as women struggle to reach larger markets beyond their immediate surroundings. Lack of supportive networks for women entrepreneurs in displaced communities hinders their access to mentorship, information sharing, and resources.

Addressing these challenges requires a comprehensive approach. Providing targeted financial support and entrepreneurship training programs tailored to the needs of displaced women, challenging social norms and biases through awareness campaigns, creating market linkages, improving infrastructure, and establishing supportive networks are crucial steps towards empowering women in displaced communities to overcome barriers and thrive in self-employment.

For the analysis, primary data is collected using a well-designed questionnaire. This study is conducted in Kotha Mulapeta Kakinada Special Economic Zone Colony, a resettlement colony of Kakinada Special Economic Zone, Kakinada District, Andhra Pradesh, with a sample size of 400.

**Key Words:** Displacement, Women, Self-Employment, challenges, capital, Time Poverty

**Introduction:**

In a world marked by rapid globalization, and economic development, the issue of displacement has become increasingly pervasive, affecting countless communities across the globe. Establishment of Special Economic Zones (SEZs) in the view of economic growth disrupted the lives of individuals and communities in India. Among the myriad consequences of displacement, it is vital to examine its impact on self-employment opportunities for women within these marginalized communities.

SEZs, designed to attract investment and promote economic growth, have been both a driving force behind economic development and a source of controversy. While they hold the potential to generate employment and spur economic activity, they can also lead to the forced migration of communities, causing disruption to traditional livelihoods. This phenomenon is especially significant for women in displaced communities, as it alters their access to economic opportunities and forces them to adapt to new realities.

**Background and Context:**

Andhra Pradesh is one of the states which did high land acquisition for the purpose of Special Economic Zones to develop industrialisation. But the industrial development in these special zones is not at the expected level. The displaced people were promised a decent jobs but even after a decade of new resettlement colony and nearing 2 decades of SEZ act coming into enforcement this remind a distinct dream. In this background self-employment among the displaced women is seen as a potential opportunity for economic empowerment. The purpose of this study is to explore the dynamics of self-

employment among women in displaced communities in the context of Special Economic Zones. This paper aims to understand the unique challenges, opportunities, and strategies that women employ as they navigate the shifting economic landscape brought about by displacement. By delving into this often-overlooked aspect of SEZ-related displacement, this paper seeks to shed light on the gender-specific implications and intricacies that shape women's self-employment experiences within these contexts.

### **Statement of the problem:**

The establishment of Special Economic Zones (SEZs) has become a prevailing strategy for economic development and attracting foreign investments in numerous regions across the world. However, as SEZs proliferate, they often lead to the displacement of communities living in or around the designated zones. While the consequences of displacement are well-documented, there is a critical need to investigate how this phenomenon impacts self-employment among women in displaced communities, considering the unique challenges and opportunities they face in adapting to new economic realities.

### **Research questions and objectives:**

1. What are the specific challenges that women in displaced communities face in sustaining self-employment activities following SEZ-induced displacement?
2. To what extent do gender-specific factors, including access to resources, societal norms, and caregiving responsibilities, influence women's participation in self-employment within displaced communities affected by SEZs?
3. What are the policy implications for more inclusive and gender-sensitive approaches to managing displacement and SEZ development that support women's self-employment in these contexts?

### **Research Objectives:**

- To identify and analyze the unique challenges that women in displaced communities encounter in sustaining self-employment activities after being displaced by SEZs.
- To assess the role of gender-specific factors, such as access to resources, societal norms, and caregiving responsibilities, in shaping women's participation in self-employment within displaced communities affected by SEZs.
- To provide policy recommendations and insights for more inclusive and gender-sensitive approaches to managing displacement and SEZ development, with a focus on supporting women in establishing sustainable self-employment opportunities in these contexts.

### **Significance and Scope of the Study:**

This research is not only relevant from a gender perspective but also has broader implications for policy and development strategies. Understanding the role of self-employment as a means of economic survival and empowerment for women in displaced communities can inform more inclusive and equitable approaches to managing displacement and the creation of SEZs. Furthermore, it offers insights into how governments, NGOs, and other stakeholders can support women in building sustainable livelihoods amidst the challenges posed by SEZ-induced displacement.

Despite the growing body of literature on displacement and the effects of SEZs, there is a noticeable gap in research that specifically focuses on the experiences of women in displaced communities concerning self-employment. This omission overlooks the distinct gender dynamics and opportunities for empowerment that can be gleaned from such a perspective.

Through an exploration of the lived experiences of women in displaced communities, this study aspires to contribute to a more comprehensive understanding of the consequences of SEZs on self-employment opportunities, and advocate for more inclusive and gender-sensitive policies within the context of displacement and economic development.

### **Limitations of the Study:**

While the research on self-employment among women in displaced communities in the context of Special Economic Zones (SEZs) is important and relevant, it is essential to acknowledge several limitations that may impact the scope and generalizability of the findings:

**Geographical Specificity:** The findings of this study may be influenced by the specific region and SEZs under investigation. SEZs and their impacts can vary greatly across different countries and regions. This study is carried out in the resettlement colony of displaced people in Kotha Mulapeta village of U. Kothapalli Mandal, Kakinada District in Andhra Pradesh, India

**Temporal Constraints:** The study's findings are contingent on the specific time frame during which data is collected. Economic conditions, government policies, and the sociopolitical landscape can change over time, which might influence the relevance of the research findings.

### **Review of Literature:**

Aradhna Aggarwal, (2007). Examine the economic impact of SEZs, including their role in employment generation and economic development. They lay the groundwork for understanding how SEZs can affect displaced communities' economic dynamics.

Ghimire, A. (2011). Challenges traditional and simplistic notions of "women" within this complex scenario, emphasizing the need for a more comprehensive understanding of their roles, challenges, and contributions.

Tulsi Charan Bisht (2009) delve into issues highlighting issues such as unequal access to resources and the gendered impacts of migration, provide insights into the gender-specific challenges faced by women in the context of displacement.

They provide a foundation for understanding women's economic activities in the context of SEZ-induced displacement.

### **Methodology:**

Both the qualitative and quantitative techniques were used for the present research work on Challenges for self-employment among women in displaced communities: A case study of Kakinada Special Economic Zone. The study is majorly based on the primary data collected through a semi structured questionnaire in Kotha Mulapeta Kakinada Special Economic zone resettlement colony. The qualitative data was collected through in-depth interviews of households and focus group discussions. the sample size for the survey questionnaire was 400. The targeted age group was between 18-50. Working women were preferably chosen for the study to avoid errors. Both the qualitative and quantitative techniques were used for the analysis. Simple regression models were used to show the relationship between variables.

### **Hypothesis of the Study:**

Based on the background of the study the following major hypotheses are tested.

Hypothesis 1: Access to capital is a significant challenge for women who seek self-employment in the displaced areas.

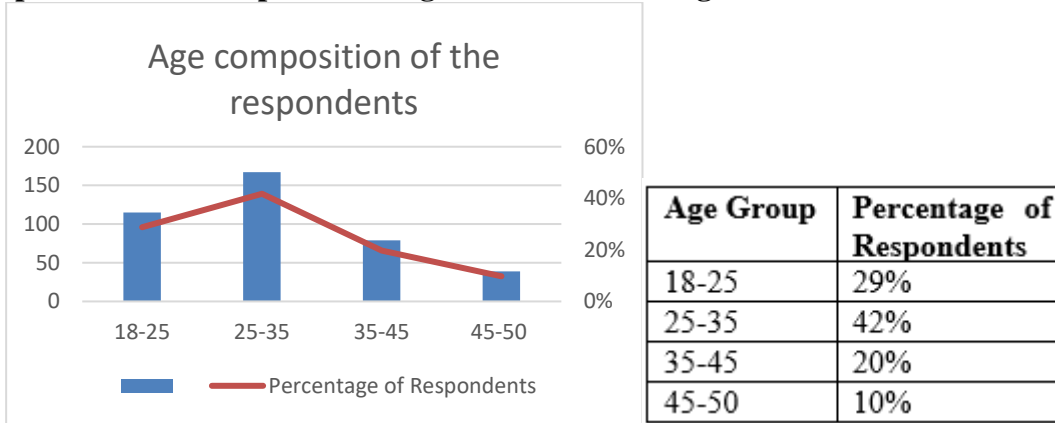
Hypothesis 2: Awareness about existing government policies and programs designed to support self-employment in Displaced areas is very low and there is significant correlation with the level education about these programmes.

### **Data Analysis and Major Findings:**

The following are the main findings from the survey conducted.

The survey was mainly focused on the working women. Most of these women are employed in the aqua food processing industries in the SEZ area. When asked the question if they are satisfied with their present working conditions and wages, 83% of the respondents said they are not happy with a present employment neither in terms of wages and nor in terms of working conditions. Given a chance they said they would prefer self-employment to balance work and personal life. Hence the survey is primarily focused on major challenges for self-employment among women in displaced communities.

Age Composition of the respondents is given in the following Chart.



**Figure: 1**

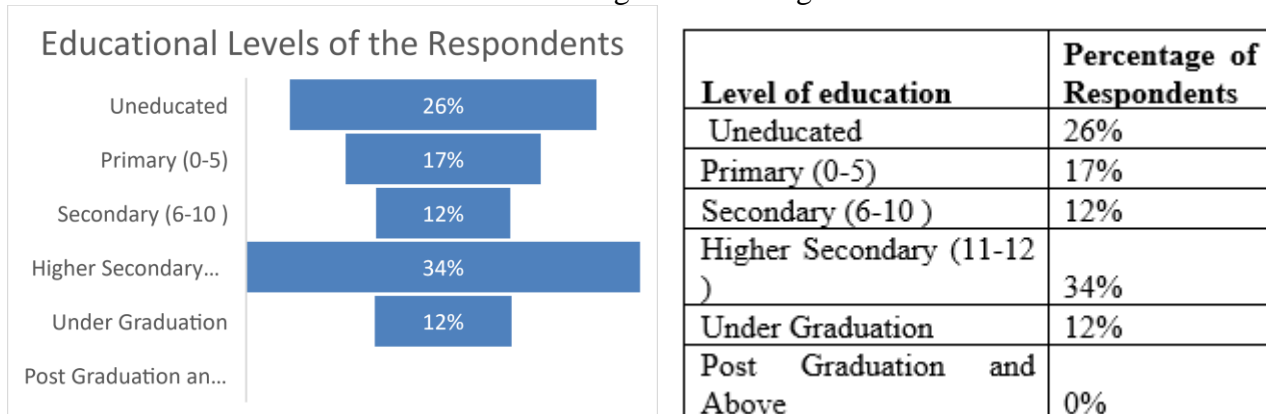
Source: filed survey

**Table: 1**

Majority of the respondent were in the age group of 25-35. 42% of the respondents belong to this group. Age composition is important to note because Analyzing data by age composition allows us to examine how factors such as education, work, and family dynamics interact with age-related transitions and influence outcomes and to understand how different cohorts or age groups experience similar phenomena differently, allowing for insights into generational differences in attitudes, behaviors, and outcome. Looking at the Age composition is important because of reasons like correlating it with educational levels and looking at what is feel is the major challenge for creating self-employment.

**Education levels of the respondents:**

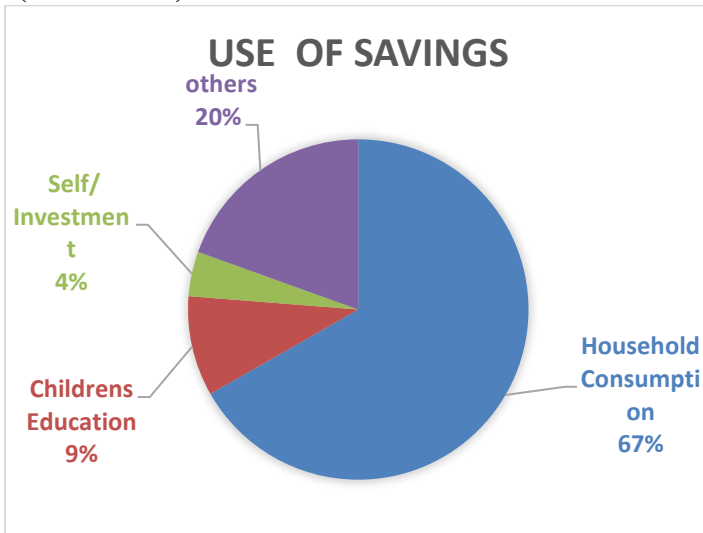
Most of the respondents were educated till higher secondary because there is a government school within half kilometre radius to the resettlement colony which provides free education till class X. Most of these women even had to fight for those 2 extra years of study in because many families consider it is an economic and social burden to send these girls for the higher education after class X.



**Figure: 2**

**Table: 2**

**3.Consumption of Savings:** 94% of the women are members in thrift societies like DWACRA, but when a question is asked what purpose they use these saving for, majority replied saying it is used for household Consumption. The following table shows the details.



Purpose	Percentage of respondents
Household Consumption	67%
Childrens Education	10%
Self/ Investment	4%
others	20%

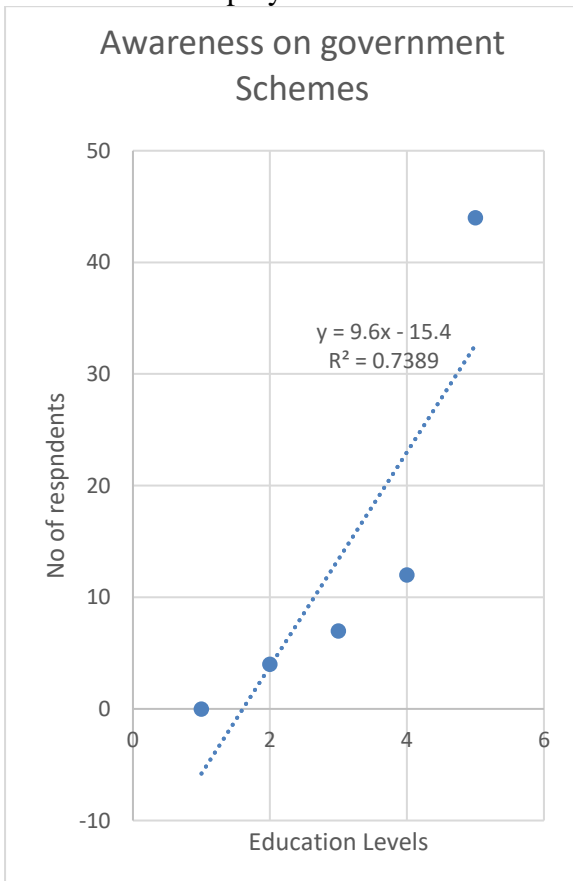
**Figure:3**

Source: filed survey

The savings don't usually turn into investment. In rare cases they use these savings for buying gold and silver. But most of these savings end up in household needs. They are helping these people from informal debt trap but not enough to start a business. This simple presentation of data shows that lack of capital is still the main reasons for women to choose self-employment.

**Table:3**

**4: Education levels and Knowledge about the Government Schemes for self-employment:** There is convincing evidence and Positive Correlation between level of education and awareness on existing government policies and programs designed to support self-employment among women. As the education levels are increasing, percentage of women who responded positively on the awareness about the self-employment schemes were increasing.



Education levels of respondents	Awareness On the government schemes
Uneducated (1)	0%
Primary(0-5) (2)	6%
Secondary (6-10) (3)	15%
Higher Secondary (11-12) (4)	9%
Under Graduation (5)	94%
Post Graduation and Above (6)	

**Figure:4**

Source: filed survey

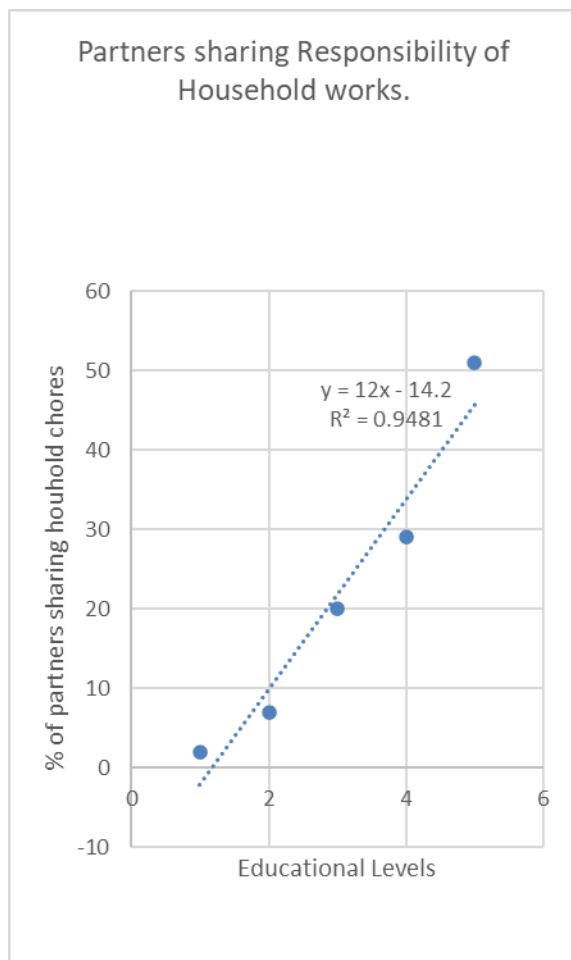
**Table:4**

The equation given is  $y = 9.6x - 15.4$ , represents a linear relationship between two variables. In this case,  $y$  represents the dependent variable,  $x$  represents the independent variable, 9.6 is the slope coefficient, and -15.4 is the intercept coefficient. The equation indicates that for every unit increase in the independent variable ( $x$ ), the dependent variable ( $y$ ) is expected to increase by 9.6. The independent variable here In this case is Level of education and the dependent variable is Awareness on government schemes related to self-employment.

The coefficient of determination ( $R^2$ ) is a statistical measure that indicates the proportion of the variability in the dependent variable ( $y$ ) that can be explained by the independent variable ( $x$ ). In this case, the  $R^2$  value is 0.7389.

An  $R^2$  value of 0.7389 suggests that approximately 73.89% of the variability in the dependent variable can be explained by the independent variable included in the regression model. This indicates a relatively strong relationship between the variables i.e., between Level of education and Awareness on government schemes related to self-employment.

**5.Relationship between Education levels of the women and Partners sharing household responsibilities:**



**Figure: 5**

Source: filed survey

Level of education	Percentage of Respondents Said Their Partners Share The Household Work
Uneducated	(1) 2%
Primary (0-5)	(2) 7%
Secondary (6-10 )	(3) 20%
Higher Secondary (11-12 )	(4) 29%
Under Graduation	(5) 51%

**Table:5**

The study shows that as the educational level of women is increasing, their partners are more willing to share the household responsibilities. This is because of the reasons like in most of the cases, their husbands are equally or better educated than them. But the cases are observed where the difference between the education levels of men and women are increasing the less is the percentage of men who are sharing the household and care responsibilities. This is also the case where education levels of both the partners are below the Secondary level. Like Claudia Goldin says these evidence shows that

the difference starts at home. The disproportionate household and care work burden is one main reason which is making women poor in terms of time and this will in turn effecting the labour market outcomes for women. The Following table and figure show that there is significant correlation between the education level of women and willingness of partner to share household and care work.

The equation provided is  $y = 12x - 14.2$ , where  $y$  represents the dependent variable,  $x$  represents the independent variable, 12 is the slope coefficient, and -14.2 is the intercept coefficient. In this equation, for every unit increase in the independent variable ( $x$ ) i.e level of education of women the dependent variable ( $y$ ) i.e Partner's willingness to share household responsibility is expected to increase by 12. The intercept of -14.2 indicates that when  $x$  is zero, the predicted value of  $y$  is -14.2.

The coefficient of determination ( $R^2$ ) in this case is 0.9481. It is statistical measure that indicates the proportion of the variability in the dependent variable ( $y$ ) that can be explained by the independent variable ( $x$ ). In this case, the  $R^2$  value is 0.9481. An  $R^2$  value of 0.9481 suggests that approximately 94.81% of the variability in the dependent variable can be explained by the independent variable included in the regression model. This indicates a very strong relationship between the variables, as a higher  $R^2$  value indicates a better fit of the regression model to the data. Hence the study shows that there is a strong relationship between Education levels of the women and Partners sharing household responsibilities.

Apart from the above mentioned major findings the Other Major challenges that women in displaced communities face when pursuing self-employment are as follows:

- **Limited Access to Resources:** Women often lack access to the financial resources required to start or expand a business. They struggle to secure loans, grants, or capital due to their displacement status, lack of collateral, or limited access to financial institutions.
- **Lack of Skills and Training:** women in the study area do not possess the necessary skills and training required for self-employment. Though there were some skill development programmes conducted in the areas , women often lack the financial support to convert the skill into self-employment.
- **Lack of Social Support:** Support networks and social capital that are critical for business success can be limited in displaced settings. Women may lack access to mentors, networking opportunities, and peer support.
- **Cultural and Social Norms:** Traditional gender roles and societal expectations may discourage women from venturing into self-employment. Some cultural norms may restrict women from pursuing certain businesses or roles.
- **Limited Market Access:** Displaced communities may have limited access to markets for products or services, which can be a significant barrier to business growth. Transportation infrastructure and market opportunities may be restricted or disrupted due to displacement.
- **Inadequate Infrastructure:** Displaced communities often lack basic infrastructure such as reliable electricity, internet access, and transportation, which can hamper the operation and growth of businesses.

### Policy Recommendations:

Addressing the challenges of self-employment among women in displaced communities requires a thoughtful and comprehensive approach. Based on the study the following are some policy recommendations that could help:

1. **Targeted Financial Support:** Implementing microfinance programs specifically tailored to support women entrepreneurs in displaced communities. Establishing partnerships with financial institutions to provide low-interest loans and financial literacy training. Though in the initial stage general awareness programmes help only targeted financial support programmes will help women to achieve self-employment and economic empowerment.
2. **Legal Support and Protection:** Guiding in the registration processes and providing the legal assistance to navigate regulatory requirements will help them to a great extent in self-employment.
3. **Infrastructure Development:** Investing in the basic infrastructure such as internet connectivity, and transportation to create a conducive environment for businesses to thrive. Digital divide , the

access digital technologies and basics of working knowledge with digital equipment is observed to be a breaker in gaining self-employment for women. Establishing shared workspaces or business hubs to encourage collaboration and resource sharing among women entrepreneurs will help them in a great way.

4. **Market Access and Networking:** Facilitating market linkages for women entrepreneurs by creating platforms for them to showcase and sell their products by Organizing trade fairs and networking events to connect women with potential customers, suppliers, and partners is also seen as important factor for successful self-employment.
5. **Monitoring and Evaluation:** Implementing a robust monitoring and evaluation system to assess the effectiveness of policies and programs. Collecting data on the impact of interventions to make informed adjustments and improvements will ensure that the invested resources are used productively.
6. **Awareness Campaigns:** Conducting awareness campaigns to inform women about available opportunities and resources for self-employment. Challenge stereotypes and biases through educational initiatives to promote a more inclusive entrepreneurial ecosystem. Creating a supportive ecosystem in collaboration with NGOs and Private Sector will help r to address the unique challenges faced by women in displaced communities.

### Conclusion:

The case study of self-employment challenges among women in the Kakinada Special Economic Zone (SEZ) sheds light on the multifaceted obstacles and opportunities within displaced communities. The findings underscore the importance of addressing these challenges through targeted and holistic policies. Women in displaced areas lack capital support in pursuing self employment.

The financial barriers faced by women entrepreneurs in Kakinada SEZ necessitate the implementation of microfinance programs with a gender-sensitive approach. These programs should not only provide access to capital but also offer financial literacy training to empower women with the skills to manage and grow their businesses successful. There were some self-employment training programmes conducted for women in the area through NGOs but after the completion of the training, women lack the capital required to be self-employed. The programmes must be targeted to ensure effectiveness in outcomes. The general awareness programmes seemed to be less effective. Collaboration between government agencies, NGOs, and private sector entities is crucial to creating a supportive ecosystem that fosters the resilience and success of women entrepreneurs in displaced communities.

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