CHAPTER - VIII

CASE STUDIES
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To examine the life-styles of self-employed women in the urban informal sector in more detail, an attempt is made further to present the profiles of 15 self-employed women to observe "whether there is any change in them over the years". The following are a few cases of self-employed women in manufacture trade and service categories respectively.

8.1. CASE STUDY - MANUFACTURE (TAILORING):

Mrs. Parvathi, 30 years old, Kapu women, is at present engaged in tailoring at Kannavarithota in Guntur city.

She studied SSLC. After her marriage, she takes up tailoring as a source of earning income. Due to educational development and financial stability, the middle class woman are starting home-based units. Her husband also studied B.Com. and both jointly organising the tailoring unit. She has migrated along with her husband in 1985, in search of job. Her mother tongue is Telugu. They had two sons below 5 years.

The occupation of her parents is cultivation. Before marriage she also helped in cultivation along with parents. She has borrowed Rs.10,000/- from money lender to start the enterprise. She is not satisfied with the present occupation. She is trying to extend economic activity by introducing new designs and techniques. She is earning
Rs.3,000/- per month and her husband is earning 4,000 per month and they are staying independently.

DAY TIME CHART:

She starts her household activity by 6 O'clock in the morning and starts her economic activity from 10 a.m. to 1 p.m. and again starts her economic activity from 3 p.m. to 6 p.m. She spends an hour on household activity in the evening. Since the occupation of the husband and wife are the same, her husband is cooperating in her economic activity.

LIFE CYCLE CHART:

She joined in school from her fifth year and completed secondary education. She has actively participated in sports and cultural activities in her school days. Her father used to earn Rs.2000/-. She got marriage at the age of 18 years. At the age of 22 years, she has started a new venture. She knews about the self employment schemes. She has no knowledge about the Urban Community Development UCD programmes or Differentiate rate of interest (DRI) scheme under self-employment. Her problems are occupation is seasonal. On festival days only she has more demand from the customers. During the slack period, it is very difficult to maintain this activity. For raw materials such as button, cloth and various threads and she needs further working capital. She is still depending on money lenders only, She requires training in modern designs and fashion fabrics.
8.2. CASE STUDY - TRADE (PAN & FANCY SHOP):

Mrs. Lakshmi, a backward caste, illiterate women has started a small establishment of pan and other fancy items. She is 34 year old women and migrated from the rural areas of Guntur district. Her husband is working in a Government sector. Her husband had transferred to Guntur in 1996. They are living with two children, i.e., one son and one daughter at the age 6 and 10 years. Her mother tongue is Telugu.

Her father was also a business man, before marriage she used to share the work of her father. Thus, the previous experience has motivated her to launch this small unit. Her parents-in-law are doing cultivation. She has started the business by investing Rs.40,000 of her own in 2000. She has started the pan and Fancy shop to pass her leisure time. But later the earnings facilitate her to enhance financial status of the family. Her husband is not only helping her in household chores but also cooperating in all aspects of her activity. She is earning Rs.2,000/- per month which her husband is earning Rs.5,000/- per month. She has taken a loan from BC's corporation an amount of Rs.5000/-.

DAY - TIME CHART:

She wakes up by 5'0 clock in the morning and finish her household activities by 9 a.m. in the morning. She sat in the shop from 10.00 am to 1.00 pm afternoon at 3.00 p.m, to 5.00 p.m, from 6.00 p.m to 9.00 pm her husband assists her in the economic activity. She was married at the age of 20 years.

LIFE CYCLE CHART:

As she is illiterate, she helped her mother in taking care of the young siblings of her mother. Though, the parents used to earn Rs.2000
per month, they didn't send her to the school. She is not satisfying with the present status, as she requires more capital to extend her activity.

The problems are some times the fancy items get spoiled or damaged and some times the fashion may also out dated. So, now and then she has to sell the provisions at minimum cost. The regular customers are buying the things on credit basis and irregular to pay. So, she is facing shortage of running expenditure.

8.3. CASE STUDY - SERVICE (BEAUTY PARLOUR) :

42 years old, literate, housewife, K. Usha with two daughters living in Nagarampalem. Her native place is also Guntur. She studied S.S.C. and she again came to this place on her husband's transfer who is working in a private company. Her daughters are studying graduation and post graduation respectively. Her mother tongue is Telugu. She did not worked before marriage, she got marriage at the age of 17 years. Her parents-in-law are cultivators and staying in Uppalapadu. She has taken a loan worth of Rs.30,000 from the Andhra Bank. She is also a member in Mahila Mandali.

She requires more money for children's education and marriage, that's why she had started a beauty clinic since three years back. She was influenced by friends and motivated to start this new venture. She started her business with the initial capital of Rs.35,000, with a loan from the Bank. At present, she is earning Rs.5,000/- per month. Husband is also earning Rs.7,000/- month.

DAY TIME CHART :

She awakes up by 6.00 am and busy with household activity upto...
9.00 am. She starts her economic activity by 9.30 am to 12.00 noon and again from 2.00 pm to 6.00 pm. Now she is maintaining the economic activity along with an Assistant's help.

LIFE CYCLE CHART:

Her father is a business man. After passed S.S.C she got married with an employee. She has participated actively in sports and games at school. She was started her economic activity at the age of 38 years. She has awareness about the self-employment schemes, DRI and UCD schemes. She had passed the certificate course of beauty technicians.

PROBLEMS:

Though husband cooperating in her economic activity in the form of credit and other materials, but not participating actively. Her children are also not interested in this activity. The modern technical equipment is so costlier and if any repairs comes she gets loss. The creams sherbs and other materials are also costlier.

8.4. CASE STUDY - MANUFACTURE (SCREEN PRINTING):

A 25 year old, literate housewife Padmaja with two sons belong to forward caste started screen printing in the city. She was the native of Guntur city. She passed 10th Class and she married a person who passed the same. He is running a small hotel. Both sons are studying 10th and 8th classes. Her mother tongue is Telugu. Her in-laws were also self-employed. She started her activity after marriage. She has already four years experience. She has taken up this activity in order to
enhance the economic status of the household as she staying in a joint family. Her husband is earning Rs.4,500/- and she is earning Rs.2,500/- per month respectively. She has started her activity with initial capital of Rs.5000/- of her own. She is unknown to the self-employed programmes like DRI and SUME. She wants to improve her economic activity. She is facing problem of gender discrimination in the household and also facing financial crisis to maintain her activity.

DAY TIME CHART:
She wakes up by 5.0C a.m. and start her household duties from 6.00 a.m. to 9.00 a.m. usually starts her occupation 9.30 a.m. to 12.00 noon and 2.00 p.m. to 6.0C p.m. Her husband also shares in her economic activity.

LIFE CYCLE CHART:
Through she started her school carrier at the age of five years, she could not reach the college level. In the joint family, she has to face rebukes from the elders, some times discriminated. They involved in her actively also some times.

PROBLEMS:
She is facing financial crises, she is scared of to approach the day-wise money under as its interest is so higher. She doesn't have any permanent assets to get a bank loan. She is not a member in any Mahila Mandal or Voluntary Organisation. Her husband also cooperate her in the economic activity. Children are not helping her. She wants training in screen printing also.
8.5. CASE STUDY - TRADE (VEGETABLE VENDING) :

35 years old, illiterate Venkayamma belongs to Yadava social category. She born in this city and get married in this city also. Her husband is working as a clerk in a Private enterprise. She started vegetable vending and staying with brother's in-law family. She has one son and two daughters who are in high school education. Her mother tongue is Telugu. She is earning Rs.3,000/- per month. She has started her business with the initial capital of Rs.10,000/- of her own. Her parents had small business. Her parents-in-law are staying near by village doing cultivation of 2 acres land. After marriage, in order to give financial support to the joint family, she started this vegetable vending. She wants to help her sister-in-law's marriage and her children's education with her earnings. She wants further extension of her economic activity. She will take decisions on her own and no gender discrimination.

DAY TIME CHART

She wakes up by 5.00 a.m. and finish her household activities at 7.00 a.m. she attend her economic activity from 7.30 a.m. to 11.00 a.m. and 5.00 p.m. to 8.00 p.m. Her husband helps her in the economic activity for two hours.

LIFE-CYCLE CHART :

She has no schooling even though her parents are wage earners. She was married at the age 18 years. She started her business at the age of 28 years after realising the need for money. She is not known to the self-employment scheme like SUME and DRI schemes.
PROBLEMS:

The vegetables are perished and sometimes the demand for vegetables is fluctuative. The price of vegetables also fixed by the supply of vegetables. She wants to learn how to preserve the vegetables and keep them fresh and she is facing severe competition from the men rivals as well as the police and local municipal staff are harassing her for mamoools.

8.6. CASE STUDY - MANUFACTURE (PICKLE MAKING):

Mrs. Sarojini 54 years old, literate, Christian Lady staying in Sanjeevaiah Nagar has taken pickle making activity. She is the group leader for many self help groups in one or two slums around her place. She passed S.S.L.C. Her husband's age is 55 years. She has five boys and three girls. She is staying in a joint family along with her married sons. She speaks Telugu and English. Her husband is ex-service man and getting pension of Rs.3000/-p.m. She is earning Rs.4500/- p.m. and her sons also earning. She started her actively collaborated by an voluntary-organisation called Guntur Jilla Navanirmana Samithi (GJNNS). She is aware of self-employment schemes like SUME and DRI schemes also. The occupation of her parents-in-law are agricultural labourers. She started her activity with her own initiative. After marriage, she understood the financial problems and wants to cooperate the household responsibilities. That's why she has started the pickle-making and making Papads ... etc. She has motivated other women's groups and they are doing this activity in a large scale. The gender discrimination is not found in the domestic affairs.
DAY TIME CHART:

She wakes up at 5.00 a.m and busy with household duties upto 9.00 am. She starts her economic activity by 10.00 am to 1.00 pm. After taking rest for an ½ hour and again she start her economic activity. Besides her activity, she is conducting awareness programmes for women and child on various aspects like medical, education, legal and others with a group of expansion. From 3.00 p.m. to 6.00 p.m., she will take care of her activity. Other women are also helping in her activity. In one word, her activity is reason for success.

LIFE CYCLE CHART:

Though her parents literates, she studied upto SSC only. She got married at the age of 18 years and she has become the self-employment at the age 40 years. She has two married sons. The remaining all are settled well.

PROBLEMS:

Pickle-making is a seasonal one. Hence, she added another type of activities like making chalk-pieces, dish cleaning powder, detergent powder and phenoil and acids. During the seasons, the fruits and vegetables for pickle-making are available at cheaper price, but in un-seasons the price is very high and it is costlier to make the pickles also. Sometimes the pickles get spoiled and she has to bear the loss of her own. The regular customers are not paying money regularly. She wants to extend her activity. Her health is not permitting due to sugar and she is facing financial crises. Even though she knows the self-employment schemes, as the family size is such larged, she is unable to carry out the joint family.
8.7. CASE STUDY - TRADE (FISH VENDING SHOP) :

35 years old Akkamma belongs to Jalari - a fishing community. She is living in Rajagarithota, behind Naaz Centre in Guntur City. She studied 5th Class.

She is living along with her husband and two sons and one daughter. Out of her three children, youngest son is going to school and other two childrens are helping her in economic activity. At the same time, though the daughter is youngest in the house, she is doing the household chores slowly. We advise her to send her daughter and eldest son to the nearby schools even though it is late. She had already 5 years experience in her activity.

Her husband, Ramayya goes to fishing usually. Whatever amount the catch, it is being sold to the wholesale buyer. Whatever the amount he gets is being totally spend by himself for his habits such as tobacco, alcohol, movies, etc. and nothing is spent for household. He goes every day for fishing except Tuesday which is thanks offering day to goddess (Gangamma Thalli). As Akkamma’s husband is not giving money, she has taken up her traditional fish vending at streets in order to meet the family expenditure.

All her establishment for fish vending is a big basket with lid and small water container at fish market. She goes early in the morning to the fist market where fish is auctioned. She gets a basket full of a variety of fish on credit basis from a middle women. Generally she buys fish worth of Rs.300-500. She vends the fish on the basis of size and variety. Of the fish are too small in their size, they will be kept in group
of heaps marketed for Rs.10/- or Rs.20/- so on. There is no fixed price for fish since it depends on the local market and fish supply in the market. If supply is plenty, the rate automatically falls as the fish available at source is based on auction. The vending will be over by 12 noon. The next day morning she clear the dues from the previous day sales. However, she has to spent Rs.10 - 20 for auto charges to carry the load to the street centre on an average she earns about Rs.100-150 per day.

DAY TIME CHART :

She has to wake up by 4.30 am and finish her daily activities by 5.00 p.m. She has to do the household activity by 7.00 p.m. and reaches the fish market. She may act according to her choice or depend on some other lady in auction of fish. Usually, she is not getting profits, but the returns of her activity is just meager to meet the expenditure of the family. She takes the fish and start vending in the fish market from 8.00 a.m. to 11.00 a.m. and go to streets and go home and do her remaining household chores. Again she takes one hour rest and start vending from 4.00 a.m. to 8.00 p.m. Though her husband is a fisher man, he never help her in the economic activity. Her age at marriage was 19 years.

LIFE CYCLE CHART

Through she belongs to fisher community, she follows the beliefs and values of Hindu community. She has to do on her own without anybody's involvement in the activity. She is active in community wise programmes. She is working as president of Laxmi Mahila Mandal in that
area. Through her husband is not giving money to her, but he is the key person to take all decisions without his wife's concern. Hence, she is facing gender discrimination and empowerment problem.

**PROBLEM:**

The problems in fish vending area multi dimensional. She may not get fish all the days, as it depends on that day's supply. If the supply is more she gets loss as the unsold fish perishes soon. Hence she vends the fish at cheaper rates. On some festive days the sales will be very low as many sections of Hindu community do not consume -fish. Moreover, during Telugu months of 'Karthikam' and 'Sravanam', many orthodox Hindus do not consume non-vegetarian food. Such socio-religious customs hinder sales in the fish market. On Saturdays also usually there is no sales. So, they have to wander from house to house in the streets on such days.

8.8. **CASE STUDY - SERVICE (TYPE INSTITUTE):**

Mrs. Padmaja, a Kapu (Hindu) women and 28 years old has started an establishment of type institute. She was born in Guntur and brought up in the city atmosphere. She is an undergraduate. She married a steno. Her father-in-law is staying with them. She has a female child studying at primary level. She speaks Telugu also. Before marriage, she had appeared for typewriting exams and passed. She is a successful self-employee as she knows the funding agencies and method of approach also. She has started her institute by investing Rs.50,000/- by taking loan from the State Bank of India and other co-operative banks. She had formed the training batches in four shifts. For
morning shift, i.e., from 7.00 a.m. to 10.00 a.m. her father-in-law will take care of the institute and gives instructions as he has forty years experience in typewriting.

DAY TIME CHART:

Padmaja wakes up by 5.30 a.m. and finish her household chores by 9.30 and join the economic activity by 10.00 a.m. to 1.00 p.m. During this time her father in law takes rest and attend the institute from 1.00 p.m. to 2.00 p.m. Again she will attend for the duty from 3.00 p.m. to 5.00 p.m. and join in the household duties. From 5.00 p.m. to 8.00 p.m. her father-in-law will take care of the institute. She has no gender discrimination and her empowerment in household as well as economic activity is preserved. Her husband will suggest her in the economic activity if the problems arise. Nearly 30 students are attending for typewriting exams for a period of one year.

LIFE CYCLE CHART:

Though her parents are self-employed, she had studied upto B.A. She used to help her parents in their activity. The experience had motivated her to establish this unit. She is quiet satisfied with her activity and wishing to expand her unit.

PROBLEMS:

In typewriting, she face mechanical problems with type machines. During the leisure time she has to give immense coaching to the students. On the whole, she is not facing any severe problems in the economic activity, but the students are irregular to pay fee and learning typewriting.
8.9. CASE STUDY (FRUIT VENDING):

Mrs. Sarojini, a Mala (Scheduled Caste) women is a native of this city. She is 30 years old and illiterate women having a son (8 years), a daughter (12 years) and husband. Her husband is daily wage labour to carryout the goods from wholesale shops to retail shops. He has all bad habits like smoking, drinking and so on. He never cares for his family. Mrs. Sarojini has to take care of all the household responsibilities. In order to the financial crisis she took up her age old tradition of fruit vending.

She has started a small establishment at opp. Collector Office, in the core of the city a four years back. She vends a variety of seasonal fruits such as oranges, mangoes, etc. according to their availability. At times she is helped by her sister, who generally takes care of household activities. She brings fruits from a wholesale dealer from fruit market on credit basis and vends them to the small petty vendors again on credit. However, she had a small establishment for retail vending. She get on an average Rs.150/- per day on vending the fruits to petty traders, and about Rs.100/- per a day through retail vending. Though the establishment for retail vending yields lesser profits (She has to pay municipal tax) she keeps the establishment as it is acting as a nodal point for vending sealed baskets to petty traders.

DAILY TIME CHART:

She goes to the market early in the morning. She reaches the wholesale dealer to get the fruit baskets worth of Rs.2000/- to Rs.3000/- on credit basis, which she has to repay in the evening. At about 1 'O'
clock she distributes fruit baskets to the petty trading women again on credit basis, which again they have to repay her in the evening. Whatever the baskets which are left are opened and fruits are neatly placed in her shop after polishing them. Again she goes to her house around 9.00 am which is located nearly 1 km. away finishes of her routine activities and comes to the shop by 10.30 am. Her daughter brings her lunch. She remains in the shop till 9 'O' clock in the night, collects money from petty traders and vendors and repays the amount to wholesalers.

LIFE CYCLE CHART:

Though she belong to S.C. community, her parents didn't send her to the school or residential schools and she got married at the age of 13 years and sent her to husband's house. She gave birth two children, even that her husband never realised about the responsibilities of the family. In such bitter situations, she strengthened herself and started this activity in order to provide minimum livelihood to the family members. She is not having physical or financial support from her parents and parents-in-law.

PROBLEMS:

There are so many problems involved in fruit vending. As she told that the fruits come in sealed baskets, and she is not given a chance to look into the baskets or even selecting the baskets. Sometimes, she gets the spoiled and decayed fruits which gives her a great loss. Another problem she is facing was that the fruits on the top of the box are bigger and remaining are very small in size. She further
clock she distributes fruit baskets to the petty trading women again on credit basis, which again they have to repay her in the evening. Whatever the baskets which are left are opened and fruits are neatly placed in her shop after polishing them. Again she goes to her house around 9.00 am which is located nearly 1 km. away finishes of her routine activities and comes to the shop by 10.30 am. Her daughter brings her lunch. She remains in the shop till 9 'O' clock in the night, collects money from petty traders and vendors and repays the amount to wholesalers.

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said that her establishment is located a little interior and her shop which will not attract the customers. So, this causes her to rely much upon the petty traders. She wants to extend her establishment and wants to buy a Refrigerator to keep the fruits as fresh. But her financial constraints are not permitting her to buy it.

8.10. CASE STUDY - SERVICE (TELEPHONE ATTENDANT):

Mrs. Kusuma, 38 years old, literate women staying in P.S. Nagar has established a public telephone booth. Her husband is working as a clerk in a private enterprise. She has 3 children. Two daughters are studying at secondary level while her only son is studying at primary level. She is a hindu woman belong to backward caste. She is earning Rs.3000/- per month and her husband is earning Rs.5,000/- p.m. She has started her business with Rs.10,000/- of her own investment and borrowed Rs.30,000/- from relatives.

Her parents are cultivators in a village and she is staying along with her husband and children. She has already 6 years experience in this activity. Her husband has cooperated her to start this activity. Being a literate lady, she has initiated herself to start the activity and she knew about the self-employment schemes like SUME and DRI.

DAY TIME CHART:

She wakes up at 5 a.m. and finish all household chores by 9.00 a.m. She starts her economic activity from 10.00 a.m. to 1.00 p.m. and again from 3.00 p.m. to 6.00 p.m. Her husband helps her in the activity for 2 hours in the morning and 2 hours in the evening. Her age at marriage was 17 years.
LIFE CYCLE CHART:

Though her parents are illiterate people, they sent her to school till 10th passed. She was very active in sports and cultural activities. After her marriage, she realised the financial problems in the family, and initiated to start this activity at the age of 32 years.

PROBLEMS:

She is a successful self-employed woman as she is free from gender-discrimination in the household activities as well as economic activities. She is sharing equal status along with her husband in the family. She has to face problem with the personnel of the Department of Telecommunications as they are not cooperating to rectify the technical repairs and problems. The regular customers are not paying money regularly. During the slack period, they suffer from the shortage of money and she has to remind the customers repeatively. She is also facing problem with credit from formal and informal sources.

8.11. CASE STUDY - TRADE (DRY-FISH VENDING):

Mrs. K. Mangamma, a 39 years old, Vada Baliya, Widow was a native of Kakani, vending dry fish to the Guntur, and Prakasam districts respectively.

In Guntur, the two predominant communities in this trade are Jalari (selling fresh fish) and Vada Baljees (selling dry fish) communities. Men of the booth communities are engaged in fishing while the women sell fish. Women of both communities dry the leftover fish every day to be sold at a later date, particularly in the rainy season. Some women sit
in the market place while others go around from home to home with baskets of fish. Mrs. Mangamma belongs to Vada Balja caste (Backward Caste) and interested to vend dry fish.

She maintains certain labour to process the dry fish and after that they transport them to the nearby areas. She is capable to provide nets to the fishermen. She is illiterate and her husband has died. She had two sons and two daughters. Who had just secondary level education and presently they are helping their mother in the business. Daughter just finished 10th class and she is looking after her mother's activity. The youngest daughter is going to school at primary level. They are living in Old Guntur area. She is earning Rs.9000/- per month from the activity. She give advances to the poor fishermen and in exchange she takes away the fish catch from them. Even though she is illiterate, she is doing business dynamically in spite of heavy competition in the market. She is spending money on transport also.

DAY TIME CHART:

She wakes up by 5.00 a.m. and did some of the household duties go to the Fish market by 7.30 a.m. Remaining work will be done by her daughter. She watches the work there. Her youngest son brings lunch to her. Both will supervise the activities like cleaning the fish, and spread them in the sun and make them to be dry. After they pack them in baskets or bags according to the size, kind and classification. At the same time, they will dry the spoilt fish also and spread it in the sun and sells for manure or feed for poultry. In the evening again, they go to the fish market and bring some fish baskets and keep for tomorrow's work.
She reaches home by 9.00 pm and finish her bath and dinner and take rest by 10.00 pm. She has to work at least 12-14 hours per day. Her age at marriage was 16 years.

**LIFE-CYCLE CHART**:

Though she is illiterate and belongs to Fishermen community, she had natural enterpreneual qualities. She is a hard working woman. After she become a widow, she strives more hard to earn income for the family's livelihood as the children are dependents on her. She is not having support either from parents or parents-in-law. She wants to improve and extend her activities to new areas. She had nearly 10 years work experience.

**PROBLEMS**:

There are so many problems in the activity also. Collecting fish and spreading them in sun is also a difficult task. Some-times, they may get spoiled due to various reasons, she has to bear the loss. She has demand for her product, but they are irregular in payments. Another problem is about transport. She has to spent more money on private transport. She has to reach the yards to spread the fish in the sun. The space is also another problem for her. She is depending for large amounts on money lenders and the rate of interest is so high.

She is also facing rivalry and competition from men and women traders in this activity. She express her willingness to acquire some technical knowledge in storing, drying and spreading the fish.
Mrs. Kanakamma, 42 years old, illiterate woman staying at Nallacheruvu, established a pottery unit. Pottery is an age-old industry which skill exists in rural as well as urban areas in India. She born in Yetukuru village and married at the age of 15 years to Veeraiah and migrated Guntur city. After 10 years of married life, both had misunderstandings and she divorced from her husband. She is working since 10 years. She had one daughter and she is staying along with her. She is a hindu woman belongs to backward caste. Her mother tongue is Telugu. She was encouraged by her mother to start this activity. She has taken Rs.3,000/- from money lender and loan of Rs.2,000/- from B.C. Corporation to start the activity. She is earning Rs.1,500/- per month. She knews about self-employment schemes. She is not aware of SUME and DRI schemes. She is not satisfied with the present situation. She wants to strengthen her business by investing more and introducing new designs and variety of fashions. She is discriminated among the professionals and facing high rivalry and competition from potter men and potter women.

DAY TIME CHART

She starts her domestic activity at 7.00 a.m. and finishes by 10.00 a.m. She looks after her business from 10.00 a.m. to 1.00 p.m. and from 4.00 p.m. to 8.00 p.m. She is not only making pots but also selling the pots. She makes a variety of pots for flower plants, water pots and big pots also. She is facing space problem to fire them and keep them ready. Her family is staying in a small hut. At the same time she has to keep place for manufacturing of pots.
LIFE TIME CHART:

Though she is uneducated, she never to be more knowledgeable person. She performed the marriage of her daughter also. She has two grand children. Her son-in-law is not cooperating her in the activity. Even, in such context also, she is looking after her daughter's family. She is quite active in their cultural association.

PROBLEMS:

During festival seasons like Dasara and Deepavali, they have high demand for their Gods. During summer season also, they have demand. But at the same time she is facing shortage of good clay in the urbanized city. On some occasions, she imports her goods from other places also. She is spending a lot on private transport also.

She is badly in need of finance to improve her activity. But she is not in touch with benefit oriented schemes. After our participatory research, she has accepted to form a Mahila Mandal and to register it also. They had approached the District Collector and Project Director of DRDA. But still even today, they are not getting credit facilities from the Government. At present, the use of pottery is declining because of popularity of plastic, aluminium and stainless steel which are more durable and suffering from fluctuative demand for this pottery.

8.13. CASE STUDY - SERVICE (LAUNDRY):

Mrs. Radhika, aged 27 years old, literate, married women belong to Rajaka Social Category (BC's Caste) has started her activity 4 years
back in Kannavarithota, the core of the city. She is migrated from the rural area and settled here after her marriage. Both are doing the same occupation. She used to collect the cloth from one or two neighbourhoods, wash the cloth and get ironed. Mostly, she collects the cloth for ironing. While washing process, her husband helps her in the activity. After ironing, again Parvathi has to handover the clothes to the customers. On the whole they are earning Rs.3,000/- p.m. and it is difficult to maintain the family and occupation simultaneously.

**DAY TIME CHART:**

She starts her domestic chores by 5.00 a.m. and finishes by 9.00 a.m. She starts her economic activity from 10.00 a.m. to 1.00 p.m. and from 3.00 p.m. to 8.00 p.m. Washing and ironing of cloths are activities of the Dhobi Community (Rajaka). This is a family occupation in which where men, women and children share responsibilities.

**LIFE CYCLE CHART:**

She belongs to very poor family, and stopped going to school from 3rd class. Though she is interested to study, the poverty forces her to enter into the occupation. She married at the age of 21 years. Her husband is a good fellow. Though, sincerely she is working hard her husband will take decision according to himself. She wants to educate her son and daughter, who are at the age of 3 years and five years.

**PROBLEMS:**

They are facing problem for Dhobikhanas in such heart of the city. It is learnt from the washer women that there are various
Dhobikhanas constructed for washing purpose. But they are not constructed with required facilities. At Kannavarithota, there is no proper common pool to wash the cloths. It is situated very low level and if rain comes the side drain will become so full and occupies the total area which is a big problem. The price of costic soda, powder, detergents, and coal increasing rapidly. So, they are not in a position to meet this expenditure. They formed as association of Rajaka and they are asking the Government to provide a Dhobikhana, but now the area is in court case since long period. If any other substitution is there to live, they want to change from this occupation.

With the advent of synthetic clothes and washing machines, the Dhobis are slowly being pushed out of their traditional occupation, specially in urban areas and they are facing the unemployment. This is the present trend of washermen community.

Women in this activity sometimes take up clothes washing in households, but this does not mean that they stop helping in the family enterprise of washing and ironing. In fact, this increases the amount of work they are expected to do. During winter and rainy seasons, it is very difficult to wash and get dried. At the times of marriages, deaths and births, they are given cloths and money.

8.14. CASE STUDY - PRODUCTION (DAIRYING) :

Mrs. Yashoda, a 48 years old, illiterate lady, belongs to Yadava, social category staying A.T. Agraharam, has started dairying. It is one of the primary sector activities which is popular in urban as well as in rural areas. The demand for milk and milk products in metropolizes and large cities, so large that the supplies come not only from the numerous small
private diaries located within the cities but also from large dairies and even villages not in the close vicinity of the city limits. In comparatively smaller cities, the bulk of the demand is met by local producers and nearby villages. Therefore, dairying was selected as an activity for study.

Dairying is basically a caste based occupation of the Yadava community. Presently however people of other castes have also been drawn to their occupation owing to large demand for milk in urban areas. Secondly dairying is a family enterprise and there is a clear division of labour along gender deliver milk while women look after the cows and buffaloes which includes fetching water for cleaning the cattle, washing and feeding them and collecting green fodder except deliver milk. The scale of operation varies from one cow or buffalo to a dozen. Milk selling is of two types: One which involves vending the milk from door to door either on foot or by bicycle or along with the cattle, and the other, where people come to the dairy house to buy milk. The major problem in the city is to keep the cattleshed near by the house.

Mrs. Yashoda has 6 children, i.e., 3 male and 3 female members. At present, two male and one female are unmarried and staying with her. She has migrated from near by village and settled in urban area. Her children studied upto primary level only. She speaks Telugu only. She started her business five years back. She took loan Rs.15,000/- from money lender and bought three buffalos she has started her business of her own initiative to earn livelihood for the family. She is earning Rs.6,000/- per month.
DAY TIME CHART:

She wake up by 5.00 a.m. and starts her activity from 5.30 a.m. to 8.30 a.m. and again from 3.00 p.m. to 8.00 p.m. In between she spends time on her domestic work. She is not known to the self-employment programmes. She is aspiring to buy another buffalo by investing another Rs.5,000/-. Her age at marriage was 18 years.

LIFE CYCLE CHART:

She belongs to very poor family. Her parents were cultivators. Her parents-in-law were living in another area of the city. She is suffering from gender discrimination as her husband used to take decisions in both activities. She is not any member in the associations.

PROBLEMS:

Lack of cattle shed is a problem to her. The price of fodder and feed for cows and buffalos is high. She is facing financial crisis to buy another buffalo.

8.15. CASE STUDY - TRADE (SODA MAKING & FANCY):

Ms. Fareedha Begum a 38 years old muslim, illiterate woman is at present engaged in wholesale business of soda-making. Besides this business, she used to sel other cool drinks, pan and cigarettes, established at Cobaldpet in Guntur City. She was migrated from Vijayawada as her husband deserted her after giving birth to one son and four daughters. She reached her parents two years back who are living in a muslim neighbour hood situated in Cobaldpet. Her husband is having illegal connection with an other lady and not caring her and the
children. In such a miserable situation, she reached her parents and started a small buddy shop after taking money Rs.10,000/- from a money lender to earn livelihood for her children. She is paying high rate of interest for the loan. In order to expand her unit, she took Rs.1,000/- from Spandana Micro Finance as loan through Self-Helf-Groups of Guntur District Navanirmana Samithi (GDNNS). She had soda-making machine, but no bottles with her even then, she brought the rented empty bottles, filling with gas and carrying them on her head to the retail shop. She is earning Rs.3,000/- per month as income for her livelihood. Her age at marriage was 20 years.

DAY TIME CHART :

She wakes up by 6.00 am and finish all the household chores by 8.30 am. Her parents both are very old and they are not in a position to give support to her. She fills the bottles with gas and carry them to the retail shop and from 11.00 a.m. to 4.00 p.m. she will be in the shop. She is sending her three children to the local school except her eldest daughter. She too helps her in the economic activity. During the evening time again she goes around the retailers and collects the empty bottles from them.

LIFE CYCLE CHART :

Through she was born in a most conservative muslim family, she has to come out of the Pardha System as no-body is there to look after her family. Her parents gave her just primary education. She doesn't have any assets. She is quite active but over burdened by household as well as economic activities.
PROBLEMS:

The main constraints of her business are lack of capital, insufficient number of soda bottles and carrying Cart. She is buying the things from wholesale market such as Biscuits, Chocolates, other Sweets, and Cigarettes. During the summer, more demand to her goods, but in the rainy and cold seasons, the business become dull and stagnated some times. She repays the installments of GDNNS loan very promptly but she has to pay high rate of interest for the borrowed sum. She is facing rivalry and competition from men-soda makers also. Thus, this soda-shops is another ubiquitous type of informal sector activity. Now she is in “financial trap” to carry out this activity.

SUMMARY:

Thus the case studies prove that the determinants of income are divergent and vary from case to case. A closer look at the occupation, age, work experience, shifts, literacy level and type of family covered in the detail case study phase provides a better understanding of the patterns of economic mobility of women in the urban IFS. Of the 15 covered in this survey, 4 had changed their main activity once in their life time and the details are given in the Table 8.1

There are two broad patterns of occupational shifts amongst these women. First, the change as a result of migration to the city. Second, change as a result of marriage, which after meant adopting the economic activity of the husband's family.

It is evident from (Table 8.1) the life cycle chart indicates that these women and certainly not assessed the market conditions and
### Table 8.1: Life Cycle Chart of Women in the Urban Informal Sector

<table>
<thead>
<tr>
<th>Activity</th>
<th>Type of Family</th>
<th>Literacy</th>
<th>Related Events If Any</th>
<th>Change in Work</th>
<th>No. of births</th>
<th>Age at starting work (M)</th>
<th>Age at marriage (T)</th>
<th>Marital Status</th>
</tr>
</thead>
<tbody>
<tr>
<td>Tailoring</td>
<td>Nuclear</td>
<td>X Class</td>
<td>Migration to city due to her husbands transfer</td>
<td>NO</td>
<td>2</td>
<td>22</td>
<td>18</td>
<td>Married</td>
</tr>
<tr>
<td>Pan &amp; Fancy</td>
<td>Nuclear</td>
<td>X Class</td>
<td>Migration to city due to her husbands transfer</td>
<td>NO</td>
<td>2</td>
<td>31</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Beauty Parlour</td>
<td>Nuclear</td>
<td>SSLC</td>
<td>-</td>
<td>NO</td>
<td>2</td>
<td>39</td>
<td>17</td>
<td></td>
</tr>
<tr>
<td>Screen Printing</td>
<td>Joint</td>
<td>X Class</td>
<td>-</td>
<td>NO</td>
<td>2</td>
<td>21</td>
<td>21</td>
<td></td>
</tr>
<tr>
<td>Vegetable vending</td>
<td>Joint</td>
<td>X Class</td>
<td>-</td>
<td>YES</td>
<td>3</td>
<td>28</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Pickle Making</td>
<td>Joint</td>
<td>Illiterate</td>
<td>-</td>
<td>8</td>
<td>3</td>
<td>40</td>
<td>18</td>
<td></td>
</tr>
<tr>
<td>Fish vending</td>
<td>Nuclear</td>
<td>SSLC</td>
<td>Group leadership leads to business</td>
<td>NO</td>
<td>3</td>
<td>25</td>
<td>10</td>
<td></td>
</tr>
<tr>
<td>Type Institute</td>
<td>Joint</td>
<td>5th</td>
<td>Business to entrepreneurship</td>
<td>YES</td>
<td>1</td>
<td>22</td>
<td>20</td>
<td></td>
</tr>
<tr>
<td>Fruit vending</td>
<td>Nuclear</td>
<td>Inter</td>
<td>Irresponsible husband</td>
<td>NO</td>
<td>2</td>
<td>26</td>
<td>22</td>
<td></td>
</tr>
</tbody>
</table>

Contd next page

273
<table>
<thead>
<tr>
<th>Age (years)</th>
<th>Marital status</th>
<th>No. of births</th>
<th>Age at marriage (years)</th>
<th>Age at starting work (years)</th>
<th>Change in Work</th>
<th>Type of Family</th>
<th>Literacy</th>
<th>Related Events if any</th>
</tr>
</thead>
<tbody>
<tr>
<td>38</td>
<td>Widowed</td>
<td>3</td>
<td>17</td>
<td>32</td>
<td>No</td>
<td>Nuclear</td>
<td>X Class</td>
<td>Cultivation to STD Public Telephone Booth</td>
</tr>
<tr>
<td>39</td>
<td>Widowed</td>
<td>4</td>
<td>16</td>
<td>29</td>
<td>No</td>
<td>Nuclear</td>
<td>Illiterate</td>
<td>Husband expired</td>
</tr>
<tr>
<td>42</td>
<td>Married</td>
<td>1</td>
<td>15</td>
<td>32</td>
<td>No</td>
<td>Nuclear</td>
<td>Illiterate</td>
<td>Migrated due to marriage</td>
</tr>
<tr>
<td>27</td>
<td>Married</td>
<td>2</td>
<td>21</td>
<td>23</td>
<td>No</td>
<td>Nuclear</td>
<td>Illiterate</td>
<td>Migrated due to marriage</td>
</tr>
<tr>
<td>48</td>
<td>Widowed</td>
<td>6</td>
<td>18</td>
<td>43</td>
<td>YES</td>
<td>Joint</td>
<td>Illiterate</td>
<td>Migrated due to marriage</td>
</tr>
<tr>
<td>38</td>
<td>Deserted</td>
<td>5</td>
<td>20</td>
<td>36</td>
<td>No</td>
<td>Joint</td>
<td>Illiterate</td>
<td>Deserted from Husband return to parents</td>
</tr>
</tbody>
</table>

Activities:
- Telephone Attendant
- Dry Fish vending
- Pottery Making
- Laundry
- Dairying
- Soda-making & Fancy

Literacy Levels:
- X Class
- Illiterate
- 3rd Class

Type of Family:
- Nuclear
- Joint

Related Events:
- Cultivation to STD Public Telephone Booth
- Husband expired
- Migrated due to marriage
- Migrated due to marriage
- Deserted from Husband return to parents

Age at starting work:
- 32
- 29
- 23
- 43
- 20

No. of births:
- 3
- 4
- 1
- 2
- 6
- 5

Marital status:
- Widowed
- Married
- Widowed
- Married
- Widowed
- Deserted

Change in work:
- No
- No
- No
- No
- YES
- No

Type of family:
- Nuclear
- Nuclear
- Nuclear
- Nuclear
- Joint
- Joint
adopted a more remunerative activity. They accepted whatever work is available and feasible at a given point of time and the reasons for the shift were predominantly non-economic. Both lack of choice in selecting an economic activity and lack of upward mobility in terms of occupational shifts can be taken as constraints for the functioning of women within the urban IFS. This survey, however, did not reveal whether women had moved from the IFS to the formal sector activities. Out of the 15 case studies, only four self-employed women are changed from one occupation to another in their lifetime in the IFS. The remaining self-employed women has accepted the economic activity as for their survival not on the economic grounds.

It is also interesting to note that some of the self-employed women are empowered and they are not gender discriminated in the household as well as economic activities. But most of the cases are still not in a position to take decisions due to the social taboos and male dominated culture.