CHAPTER - IX

A SUMMARY OF CONCLUSIONS AND POLICY IMPLICATION OF THE STUDY
CHAPTER - IX
A SUMMARY OF CONCLUSIONS AND POLICY
IMPLICATION OF THE STUDY

9.1. INTRODUCTION:

The most striking feature of development of many Third World countries during the 21st Century is the unprecedented growth of urban population and labour force due to the policy of the rapid industrialization by the Government. The rapid industrialization causes the migration since the formal sector is failed to keep pace with the growth in the labour force. In this dichotomous nature of the formal versus informal sectors, poverty pervades significantly in the later. This perhaps draws women into work participation. They constitute a significant proportion of labour in the urban IFS. Against this background, the present study is addressed not only the self-employed women in the urban informal sector, but also with a view to observe the constraints; gender discrimination and empowerment of the self-employed women in Guntur City with the following objectives.

9.2 OBJECTIVES

The objectives of the present study are:

i. To review the programmes for women's development.

ii. To study the socio-economic conditions of the self-employed women in the urban IFS;
iii. To examine the dual role conflict of the self-employed women between the economic activity and the household and the empowerment in both activities;

iv. To study the gender discrimination in relation to access to formal and informal sources of credit and constraints of the self-employed in both economic activity as well as household chores;

v. To analyse the determining factors of income of the self-employed women;

vi. To present fifteen profiles of the self-employed women and

vii. To conclude and suggest appropriate policy measures to improve the situation of the self-employed women.

The study is confined to Guntur City in Andhra Pradesh.

9.3 MAJOR FINDINGS OF THE STUDY:

The major conclusions which have emerged from the present study are as follows:

9.3.1 Socio-Economic Profile of the Self-Employed Women in the Urban IFS:

The self-employed activities are further divided on the basis of occupations. There are 16 activities recognised under manufacture category, 12 activities recognised under trade category and 7 activities under service category. Distribution of location of economic activity of the self-employed women reveals that 14.29% of activities are in sub-urban
areas while 85.71% are in urban areas. 36.84% of the self employed women are in the age group of 31-40 years, 34.06% in the age group of 21-39 years, 5.49% below twenty years while 2.74% are in the age group of 41-60 years. However, a significant proportion of self-employed women continue to be more in manufacture category for a number of years. Length of experience reveals that 46.15% of self-employed women have below 5 years work experience, 24.74% between 6 to 10 years, 8.79% between 11 to 15 years and 7.15% have more than 26 years experience.

Social background, as an indicator influencing economic participation of the respondents indicate that most of the women are Hindus (91.20%) and belongs to lower status backward caste groups. Most of the women are married 67.58%. The unmarried self-employed women are found more in the manufacture category.

Living patterns, i.e. the type of family reveal that 52.75% of the self-employed women are from nuclear families, 29.12% are single headed and 18.13% are from joint families. Among the sub-groups in trade category the self-employed women consist of 39.34% single headed families, while manufacture category consist of 68.85% nuclear families.

Education status of children of the self-employed women reveals that 28.02% are primary educated, while 13.39% are secondary educated, 58.59% are not educated at all.

Occupations pattern reveals the nature of occupation of the respondents and their husband. Majority of the respondents belong to
different occupations (43.16%) and 29.37% of the women respondents belong to the same occupation or a family enterprise and 27.47% of them belong to single headed occupation.

Nature of qualification of husband of the self-employed women in the IFS indicates that 52.74% are not qualified, i.e., they are illiterate and more in IFS.

Occupational distribution of husband of the self-employed women reveal that majority constitutes (53.84%) casual labour, 20.87% are Government employees and 6.59% are professional. A significant proportion of 18.70% of husbands are not working and are burden to them.

Family earning status reveal the details of average monthly income of husbands of the self-employed women. 35.71% of the husbands of self-employed women are in the average monthly income range of below Rs.300/- 30.25% are in the range of Rs.300 to Rs.600, 13.18% are in the range of 300 to Rs 600/-, 13.18% are in the range of Rs. 600/- to Rs. 1000/- and 7.68% are in the range above Rs.1000/.

Average monthly income of the self-employed women respondent reveal that 51.10% are in the income range of Rs. 301 - 600, 22.52% are in the range of Rs. 600 to 1000/- and 26.38% are earning above Rs. 1000/-. However, 32.97% of the self-employed women households in the income range of between Rs. 1000/- to 1600/-, 61.54% are in the range of below Rs. 600/- and 5.49% are earning more than Rs.2,000/-. The socio-economic background of the self-employed women respondents reveal that 29.67% are upper middle class and 20.33% are middle class and the remaining 50.00% belongs to lower class. Significant
to note that in service category that 40.70% belongs to middle class and 44.26% in the manufacture category belong to upper middle class.

Migration status reveal that 35.71% of the self-employed women are migrants while 64.29% are locals of Guntur city. The reasons for migration is that 72.31% are due to poverty while 27.69% due to other reasons like marriage, transfer or to stay with relatives.

Housing status indicate that 57.69% of self-employed women Live in huts, mostly in rented houses (70.83%. The time spent on work of the self-employed women is that about 61.43% of them are working more than eight hours a day, 25.61% are working between 7-8 hours a day and 19.57% are working between 1-2 hours a day. Among the sub-groups, the self-employed women under trade category belong to major proportion (36.08%) who work more than 8 hours a day.

Details of the distance traveled from residence to place of work and area covered by the self-employed women reveal that 13.40% respondents travel more than 10 Km per day on an average in the trade category while it is 12.18% in service and just 1.16% in manufacture category. Regarding the details of means of transport of the self-employed women reveal that 43.96% of respondents are attending to their work by walk, due to poverty and their rented accommodation at far places, 39.01% of them are attending to their work on public transportation and 17.03% are using private transport. Due to perishing quality of their goods, vegetable, fruit and fish vendors use the private transport more (36.07%).
9.3.2 ANALYSIS OF ROLE CONFLICT AND EMPOWERMENT OF THE SELF-EMPLOYED WOMEN IN THE URBAN IFS:

The role conflict is defined as conflict due to greater personal costs than gains in employment and household related activities. The role conflict has been measured with the help of two subscales viz., job expectancy and family expectancy. The result of the analysis explain that self-employed women perceiving more costs that gains from the employment. We have evaluated the tentative time schedule for urban self-employed women in two types, viz., 8 Hrs. of paid work and 9 Hrs. of unpaid work in the IFS.

The enquiry made in the field survey shows that the assistance of the family members of the self-employed women in household duties is 69.23% by husbands, parents, parents -in-law, children, grand children and others. It is interesting to note that the help extended by husband, parents, parents-in-law, children, grand children and others in the economic activity is 81.87%.

It is observed that the daily time schedule of the self-employed women in the household chores and their family assistance indicates that the self-employed women spend more time, viz., under the manufacture category nearly 8 hours per day along with 3 hours help from the family members. Under trade 9 hours per day along with 3½ hours help from the family members and under service 8 hours along with 3 hours help from the family members.

The daily time schedule of the self-employed women along with the family assistance explains that nearly 7 hours of work is done by
them along with 2 hours by the family members in manufacture category, under trade category they spend 9 hours along with family share of 3 hours and in service category they spend $8\frac{1}{2}$ hours of work along with 2 hours of family assistance in the economic activity.

9.3.3. ANALYSIS OF GENDER DISCRIMINATIONS AND CONSTRAINTS OF THE SELF-EMPLOYED WOMEN IN THE URBAN IFS:

It is very interesting to note that the decision making power of the self-employed women in children centred and money centred matters is high. Like the decision making power in the activities relating to economy is also high. It is very significant that the empowerment of women outside the society in such as to participate in the general, municipal, panchayat election or active participation as a member of office bearer of the caste and professional association are very limited. Even to attend for a mela is very much limited.

The impact of the self-employed women's enterprise on family status is higher than herself. The impact of modernisation on the assets acquisition of the self-employed women is significantly low, because the earnings of their economic activity is very meagre.

Regarding the attitudinal survey, "what would you like to do if your husband/son started earning enough to expressed a desire to continue their work even though there is family" the response of the self-employed women to continue her work is more in manufacture (59.02%) in service (51.67%) and in trade category (49.18%) respectively. Another alternative of the self-employed women is to reduce their working hours. Especially the Fish, Vegetable, Fruit vendors and Dhobi women want to change their activity.
On the whole, most of the self-employed women have expressed a desire to continue their work even though there is family support. Because, they want to overcome the poverty line and increase their standard of living in the IFS in the city.

The investment patterns examine that the self-employed women are facing gender discrimination in access to credit due to lack of property rights and security. 40.10% of the self-employed women invested Rs.201-500, 18.13% percentage invested Rs.501-1000, 28.42% invested Rs.1001-5000 and 12.63% of women's respondents invested more than Rs.5,000/-.  

The nature of investment shows that 72.53% self-employed women has borrowed while 27.47% have their own investments to initiate the venture.

The investigation of the membership of the credit societies reveals that 29.67% only have membership. Half of the self-employed women based on their own earnings and for the other half they depended on chit fund/credit societies, banks, cooperative societies, loan under Government policies and NGO's.

The utilization of funds borrowed from others and other institutions of the self-employed women are mostly for enterprises purposes 43.15% and 36.36% respectively on socio-economic consumption and 20.49% spent on ceremonial purposes.

The major constraints faced by the self-employed in family enterprises are lack of capital both for starting the work as well as for the day to day functioning of the enterprise. Lack of space, lack of supporting devices of children and time saving devices. Other constraints
are market, personal, harassment, and household related and transport problems.

We have concentrated on awareness of the self-employed programmes also and enquired particularly on SUME under Urban Community Development Authority (UCDA) Rastriya Mahila Kosh (RMK) SC, BC, Corporations, and also DRI through Banks.

The analysis of approaching to get loans reveal that 62.42% of the self-employed women are getting loan through the social worker or voluntary organization and 37.58% are by self-motivation.

It is also observed that 37.36% of self-employed women are facing problems that with brokers, 30.22% are facing problems of mamools, commissions, to pay to the police staff, local municipal staff or corporation staff, 20.88% are facing problems with rivals while 11.54% are facing problems with mediators.

9.3.4 DETERMINANTS OF INCOME OF THE SELF-EMPLOYED WOMEN IN URBAN IFS:

The major factors determining income of the self-employed women in the urban IFS in Guntur city: occupation (O); investment of rupees (C); age (A); social back ground (SB); work experience in years (Exp); literacy (L); help from others in economic activity (HEO), time spent on domestic activities by the self-employed women (TDAs), time spent on economic activity by the self-employed women (TEAs) and help shared by others in economic activity in hours per day (HSEt). The present study have carried out 6 regression equations based on Mincer's Human Capital Model.
The results relating to the determinants of income of the self-employed women presented in regression equations. Among the variables considered the coefficients of investment in rupees, literacy, and time spent in the economic activity by the self-employed women per day could be considered as significant variables explaining income variations of the entire group of the self-employed women in the urban IFS. As the R-value is 0.69 which explains 69.00% variation of the depending variable (Y).

Hence, the priorities providing to self-employed women must be investment based and the credit facilities should not discriminate women for their successful career under the self-employment in the urban IFS.

In order to rectify the constraints and disadvantages, the present study has proposed a set of policy implications for the integrated urban development of the self-employed women in the IFS.

9.4 POLICY IMPLICATIONS:

The study enables to suggest the following broad policy implications.

I. The present study in line with the report of Ela Bhatt's (Shrama Shakti) and the other earlier studies on urban informal sector traces that urban IFS is not only providing employment opportunities, to the urban poor in general but also to the women workers in particular. As such, any policy formulation of the government on the development of the urban poor in our country should recognize the growing urban IFS and should extend necessary help for its healthy growth.

II. Despite its increasing role in absorbing urban unemployed, the urban IFS is placed at a disadvantageous position in terms of market
conditions, legal protection, unionization, etc. In view of this, the policy orientation should be towards development measures such as better credit, technical training, formation of women cooperatives, etc., for overall development of the IFS.

III. One of the critical components of women's advancement in the economic field is the availability of credit. In the present system, the women do not have access to easy credit even if the amount is very small. The present study recommends that banking policy needs to be implemented in favour of women with greater amount of flexibility. It would assist women further if banks have counters exclusively for women and extension workers to help them. Opening of women's cooperative banks should be promoted on the basis of informal thrift societies by voluntary organizations.

IV. The study recommends that if the loans are through agencies with which women have dealings like mahila mandals, women's groups, anganwadi workers, state advisory boards and women's development cooperatives. But these bodies can also be channelised for getting the loan with less paper work. Other suitable channels should be identified keeping in view the state variations relating to the existing infrastructures in the case of petty vendor's credit needs.

V. The quantum of loans given to women should be assessed realistically keeping in view their needs. Giving insufficient loans is a matter of self-defeating. For example, if a viable diary project requires a minimum of two buffalows and if a loan is given for only one buffalo, the project will not be viable. The present study, therefore, recommends
that no blanket ceiling for loans to the poor should be made and the ceiling should have certain flexibility. Loans should be combined with a component of subsidy.

VI. It is also noticed that if the husband has been a defaulter, the women is disqualified from getting loans. This needs to be reviewed as if the husband may be failed due to many other reasons. The project should be screened, and if it is been that the women is not being used as screen for a further loan by the husband, it would not be proper to deprive the wife from taking the loan because the husband is a defaulter.

VII. The present study recommends the need for setting up an exclusive credit body for poor and self-employed women, in recognition of their socio-economic realities. It is also a recognition of the inability of the existing institutionalized credit systems to cater for the needs of women workers. It is also viable, if we use the National Social Service (NSS) candidates of various colleges in collecting 'socio-economic survey' of the particular areas in recognizing the real beneficiaries and these results should be forwarded to the District Collector of the respective Districts for the feasibility of the programmes. It will yield more fruitful results and this data is useful at a greater level.

VIII. It is also necessary to give joint titles to women to improve their access to the credit market. The present approach of giving them joint ownership of land only in the event of transfer of land is not enough. The joint ownership should be extended to all the types of productive assets and to the present status of ownership also.
IX. Housing facilities for working women, especially for single women or women headed household, need to be planned. Similarly, the housing facilities for home based workers should include adequate space provision for carrying out their work.

X. It is recommended that whenever necessary separate transport facilities for women may be provided to women worker to and from their place of work. So that they do not face any harassment from the male passengers. Provision for a transport of their goods should be made in such vehicles.

XI. The organizations such as Self-Employed Women’s Association (SEWA) at Ahmedabad, Working Women’s Forum (WWF) at Chennai, Samakhya at Hyderabad, Annapurna Mahila Mandal at Mumbai have designed scientific credit systems or experiments for rural and urban women in the IFS. Hence the present study recommends such kind of organisations must be established in Guntur City also with the supporting network of the Voluntary Organisations.

XII. Establishing more number of counseling centres for marketing and management problems. It is also important that the critical needs of women producers and vendors should be taken into account by the authorities. Common work places should be provided in urban market centres having space, ventilastoin, water and toilet facilities. This should be assisted with the help of Corporation revenue. In the city certain areas, certain timings and days should be earmarked where vehicles should not be allowed.

XIII. Most of the self-employed women in the urban IFS are facing constraints such as lack of skills, education, training and credit
basis. Hence, it may be suggested that Government should adopt training approach to the self-employed women by enabling them to equip with better skills, education and training, etc., so that they can earn more and become self-reliant. For this the Balala, Streela Sikshna Kendram as (BSSKS) must work effectively at the district level with suitable vocational courses.

XIV. A massive systematic programme of sensitization of key officials should be developed - 'Women, men and development' on the model of IDS.

XV. The Government must also adopt sectoral approach (Specially dairying, fisheries, food processing units and manufacture items) and the 'missing-piece' approach (specially with reference to credit and marketing) for the development of self-employed women in the IFS.

XIX. Finally, several studies, including the present study observed that the existence of variation in the earnings of the self-employed women indifferent occupations in the IFS. In order to rectify this problems, we have to prepare evaluation studies on various developmental programmes for women. Thus, these studies will find out the inter linkages within the different IFS activities as well as with the rest of the economy.

9.5. AREA OF RESEARCH TO BE PROPOSED:

Guntur City is popularly known for Tobacco and Mirch production. There are many Tobacco and Mirchi processing units in and around Guntur City. Most of the labour in general and pariticulary women labour also dependent on these units. The Tobacco Board and the
Mirch Yard are extending their services throughout India in general and particularly extending the export facilities as well as regulating the exports. In the light of these facts, we must make an attempt to study with following objectives.

1. The socio-economic conditions of Guntur City Tobacco and Mirch workers in general and particularly women workers.
2. The constraints which they face in their occupation.
3. To analyse the gender inequality in this work.
4. To find out the channels to give Vocation Training/Skills in processing of Tobacco and Mirch.
5. To study the health and occupational diseases of the women workers and unionization problem and
6. To examine the impact of women work participation on the children, the family and the economy as a whole.