CHAPTER VII

SUMMARY FINDINGS, CONCLUSIONS AND SUGGESTIONS

7.1 INTRODUCTION

In India, informal sector was thought to be a transient phenomenon, which would ultimately be integrated with the mainstream of economic development. Nevertheless, it is found that more than 90 percent of the force work is presently employed in the informal sector. The role of women in the employment scenario of India is increasing day-by-day. They are prominently engaged in all activations and sectors of the economy, formal and informal. In informal sector, particularly in construction work it is more prominent. Womens’ employment in the informal sector is on the rise since 1970s. Construction work in India provide income earning opportunities and provide employment to a large number of women in the country. It is with this intention that the present study has been under taken and the results provide guidelines for their future betterment, development and upliftment of female workers in construction work. The specific objectives of the study are:

1. To discuss the socio-economic status of sample female construction workers and their familial characteristics.
2. To examine the relationship between family characteristics and the income of women respondents

3. To analyze the women respondents’ contribution towards family income.

4. To analyze and compare the nature and extent of income distribution of female workers in different levels of SES.

5. To study the pattern of expenditure, determination of savings and debt of women respondents.

6. To analyze the extent to which the job through construction work empower the women respondents

7. To offer suitable suggestions for the important of female construction workers based on the findings.

Hypothesis of the Study

To give a specific focus to the objective, a few hypotheses have been formulated to test the above said objectives by using appropriate statistical tools. They are:

1. The income of the women respondents is independent of their family monthly income, family size and parent’s/spouse’s income.
2. Women respondents contribute a significant share of income to their family income.

3. Women respondents have attained more decision making empowerment.

4. Socio-economic factors do not influence the level of empowerment.

For this both primary and secondary data have been used. The primary data were collected through personal interview method by using a well designed interview schedule, with the total of 300 sample female construction workers (respondent) by adopting proportionate random sampling method. The field survey was carried out during the period 2013-14.

In the foregoing chapters, the socio-economic status of sample female construction workers, expenditure, savings and debt studies of female construction workers and empowerment of women respondents on decision making were discussed. In the present chapter, major findings of the study are summarized along with conclusion and suggestions.
7.2 SUMMARY OF FINDINGS

In chapter IV, the socio-economic status of sample respondents engaged in construction works in Tirunelveli district were discussed.

It is inferred from the analysis that majority of sample women respondents belong to the age group of 30-40 years in all three levels namely High, Medium and Low level socio economic status.

It is followed by the age group in 40-50 years. Majority (45-52 percent) in all three levels were upto primary and middle level education. Illiterate was found less than 10 per cent in all three levels, 68 to 72 per cent of sample women were married and only below 25 per cent were unmarried. More than 60 per cent belong to Hindu religion followed by Muslim community. Nearly 50 per cent came under the category of BC/MBC followed by SC and FC in all the three categories.

Regarding family size, more than 63 per cent of women respondents had the family size 3-5 members. It is followed by the family size below 3 members. Tiled house was found in greater percentage (66 to 76 percent) in all three activities. The monthly income of the sample women was ranged from Rs.5000-7000, followed by Rs.7000-9000. Regarding monthly family income
of women respondents, more than 50 per cent of sample women respondents had Rs.12000-14000. It is followed by the income range Rs.14000 and above. Almost all the spouses of the sample women respondents have monthly income. More than 65 per cent of sample women respondents spouse’s/parent’s have an income of Rs.5000 to 7000.

In order to examine the association return monthly income of sample women respondents and then family monthly income, chi-square test has been applied. The results revealed that there was a significant relationship between sample women income and family monthly income in medium level SES and overall sample. But, there was no significant relationship between the monthly income of sample women and their family income of High level and Low level SES.

The chi-square result of the examination of the relationship between monthly income of women respondents and their spouse’s/parent’s income revealed that there was no significant association between monthly income of the women respondents and their spouse’s/parent’s income in all levels of SES.
The results of the examination of monthly income of women respondents and their family size revealed that there was no significant association between monthly income and family size.

In order to examine the variation in the monthly income between different levels of SES, analysis of variance (ANOVA) test was applied. The result revealed that there was a significant variation in the monthly income of the sample women in different levels of SES.

The multiple log linear regression model was fitted to test the income of women’s share in the total family income.

In case of sample female workers in all three levels of SES, the significant contribution of income towards their total family was found in the study area.

In chapter V, expenditure, savings and debt status of female construction workers at different levels of socio-economic status were discussed.
Analysis of Savings, Debt and Investment

The analysis of form and source of savings revealed the fact that a marked difference was found in the annual average per capita saving by income-wise grouping between three levels of SES. A higher per capita savings was held in banks/financial institutions and the least amount invested was found in chit funds in the study area. In the physical form, average annual per capita savings in land was found higher in High level SES. Respondent in High level SES has invested more on jewels than that of other levels of SES.

The analysis of per capita savings by income group revealed that ratio of savings to income is higher in High level SES in all income groups than in Medium and Low level SES. Further, it is inferred that as income increases savings also increases positively. The asset-wise analysis of per capita savings revealed that there is no uniform pattern of relationship between assets and savings.

Regarding the relationship between the level of savings and the related variables, the chi-square results revealed that there existed a relationship between different levels of SES influence the levels of savings.
Regarding family size, it has been negatively related to the volume of savings in all the three levels of SES. Chi-square results revealed that the level of savings is independent on the family size for High level and Medium level. It is dependent on the family size in the case of High level of SES.

The analysis of determinants of savings, a fitted multiple regression results showed that the variables, annual family income, educational status and earning members in the family are statistically significant and positively related to the volume of savings for High level SES.

In the case of family size, it is statistically significant and negatively related to the volume of savings. Among the significant variables, annual family income had a greater influence on the volume of savings for High level SES.

In the case of high level SES, the estimated regression results showed that the variable, the annual family income and the family size are statistically significant at 5 per cent level. In means that one per cent increase in these variables could effect 0.2972 per cent increase in the volume of savings and 0.2271 per cent decline in savings respectively. Thus, it is inferred from the
analysis that the annual family income had a greater influence on the volume of savings.

Annual family income, educational status, family size and earning members are found to be statistically significant in the case of domestic servants. Among significant variables, family size was negatively related to savings.

Thus it may be concluded from the analysis that the annual family income was found to be a dominant factor in influencing savings in all levels of SES.

**Analysis of Debt**

The analysis of debt showed that the annual per capita debt of the sample respondents in High level SES was found to be higher (Rs.1384.18) compared to Medium level SES (Rs.691.18) and Low level SES (Rs.1197.31). The major source of borrowing is bank/financial institutions, followed by money lenders, friends and relatives in all the three levels of SES. It is inferred from the analysis that the number of respondents that borrowed money from money lenders was more in all the three levels of SES.
The analysis of the purpose of loan revealed the fact that a large number of respondents borrow money to meet their consumption expenditure in all the three levels of SES. It is followed by investment purpose. The relationship between expenditure and debt showed a positive relation in all the three levels of SES. There is a marginal variation among these three levels of SES with respect to per capita debt by the family size.

Chapter VI attempts to analyze the empowerment of female construction workers in decision making. One way ANOVA test was carried out to examine the variations in women’s empowerment in different sectors, Chi-square test has been carried out to examine the relationship between the level of empowerment and the socio-economic factors. A step-wise multiple regression analysis has been carried out to assess the contribution of independent variables to women’s empowerment.

It has been found regarding the empowerment of women through decision making that the majority of women take their own decision relating to family budget, education of their children, family’s health and medicine, regarding the leisure time activities and their personal heads irrespective of three levels of SES in this study. It has been further observed that joint decisions had been taken by the women beneficiaries in consultation with their
husband / family members regarding the purchase of home appliances and the purchase and offering of gifts to others on special occasions.

The results of one way ANOVA test have revealed that significant variations in empowerment scores have been observed between the women employees of High level, Medium level and Low level in the study area.

It has been further observed that the level of women’s empowerment is high in High level SES compared to Medium and Low levels in the study area.

Regarding the relationship between the socio-economic factors and the level of empowerment it has been observed from the results of Chi-square test that there exists a relationship between the socio-economic factors and the level of empowerment, whereas in the case of caste, there has been no influence on the level of empowerment of women in the study area.

It has been found from the results of a step-wise multiple regression analysis that the income had a greater contribution to the empowerment of women followed by the education and the family status or size of the family concerned.
7.3 CONCLUSION

Informal sector, particularly construction workers in India provide income earning opportunities for a large number of women in the country. Women workers in construction work result in independency, enhancing their social and economic activities as well as empowering themselves in decision making process.

Construction workers among informal sectors have helped in assisting the families of women below the poverty line by ensuring appreciable sustained level of income through construction works. This sector has enhanced the income of the women respondents, assets creation, savings, debt relief and has augmented the level of women empowerment in decision making process. This type of informal sector employment for women is expected to boost their life with sustainable standard of living of their family.

7.4 SUGGESTIONS

For improving the working conditions of women and betterment of their life the following suggestions are offered:

In construction sector, female construction workers typically lack the social protection afforded to formal paid workers, such as worker benefit and
health insurance. Hence, it is suggested, that the Government should take necessary steps to bring suitable act to cover such benefit to the female works in construction sector.

Further, it is observed that the average income is lower in construction sector than in other formal sectors and also it is not a permanent and assured income of the workers. At this juncture, it is suggested that the government should take necessary actions for getting fixed and permanent income of such female workers.

The working conditions provided to the female construction workers play important role in the effective performance of their responsibility. It is suggested that the government should formulate a legislature means so as to improve their working conditions.

It is also suggested that the government should protect informal workers from exploitation of employer.
7.5 SCOPE FOR FURTHER RESEARCHER

The following are the areas of further researches of female workers in construction work.

1. Working conditions of women working in construction sector.
2. Comparative study of women in different sectors of informal industries.