Chapter Seven
SUMMARY OF MAIN FINDINGS AND SUGGESTIONS

A brief summary of the study is presented in this chapter. To keep the summary within reasonable limits, only main findings, and suggestions are covered.

There is a noticeable improvement in the socio-economic conditions of women in India during the planning era. The improvement is marked in the areas of health, literacy and education, employment, politics, marital status, rights, economic independence, and participation in economic activities. But the improvement is not adequate, and not up to the standards of expectations. Their status in social, political and economic activities is not equal to that of men. Therefore a lot has yet to be done by the government sincerely to bring the status of women on a par with men in India. The present programmes meant for women should be implemented with utmost efficiency and effectiveness. The present programmes will achieve the required goals if properly executed. Instead of developing and introducing new programmes the existing programmes are to be evaluated and changed if necessary.

Decentralisation of planning is a pre-requisite for effective implementation of programmes meant for the development of women in India. Decentralisation should include functional decentralisation, financial decentralisation of planning, mechanism and decentralisation of monitoring mechanism. In the VII plan
due importance is given to decentralisation of planning process in India. In VII plan the programmes that affect employment, nutrition, education, welfare, science and technology of women are included. Voluntary organisations should be involved in the designing of the programmes as well as their implementation. For clear articulation of policies and programmes meant for the development of women in India support should be given to policy research and evaluation.

Out of 160 employees 85 per cent are in the age group of 25-30 years. There is a noticeable difference between employees in colleges and employees in hospitals. Employees belonging to Hindu religion form 71 per cent in the total 160. The level of educational status is greater in colleges compared to hospitals. 95 per cent of the employees have 'Telugu' as their mother tongue. Nearly 64 per cent of the households of employees are headed by the husbands of employees. Nearly 74 per cent of the employees are married. The average size of a household is worked out to 4 persons. 39 per cent of the total members of the sample households belong to the categories of children and old adults. 8 per cent of the members of the households are illiterates. The percentage of earning members to total members in the sample households is 43 per cent, this shows that the dependent members are more compared to earning members. The formulated hypothesis that "Earning members are more in number compared to dependent members in the households of women employees in government colleges and in the government hospitals" is rejected.
Government employment is the major occupation of the members of sample households. Almost all women employees attend to daily household work. About 57 per cent of the women employees are attending 5 to 10 hours per day to household work. Most of the employees have reported that they have adequate leisure time. 40 per cent of the women employees are attending to the function of purchases for the household. The formulated hypothesis that "In majority cases household purchases are not made by the women employees" is rejected in the case of colleges and accepted in the case of hospitals and aggregate. 39 per cent of the employees have domestic servants mainly for cleaning utensils and washing clothes. The formulated hypothesis that "Majority of the women employees do not employ domestic servants" is false in the case of colleges but true in the case of hospitals and in aggregate.

Most of the women employees are using modern labour saving, energy saving and time saving devices in their houses. Nearly 60 per cent of the women employees are receiving husband's cooperation in household work. The formulated hypothesis that "Majority of the women employees receive husband's cooperation in household work" is false in the case of women employees in government colleges and true in the case of women employees in hospitals and in aggregate.

About 76 per cent of the women employees are doing jobs to earn income. The formulated hypothesis that "Women employees are doing the jobs mainly to earn income" is accepted. Only 4 per
cent of the women employees are having membership in the religious organisations. Their participation in social, economic and political organisations is totally absent. Nearly 94 per cent of the women employees are receiving full cooperation from their family members in doing the job and attending to household work. In most of the cases women employees are involved in decision making at household level. 85 per cent of the employees have aspiration for higher education. Almost all women employees felt that there is an urgent need for the expansion of women’s education. Most of the parents of the women employees in government are employees in government and private sectors.

The average household income of women employees is Rs.79,682 per annum. There are five sources of income. They are salary, rent on houses, pension of retired parents, private jobs and business. The share of salary in the total income of employees is nearly 88 per cent. The average household income is Rs.93,876 per annum in the case of employees of government colleges as against Rs.73,599 per annum in the case of employees working in government hospitals.

The economic conditions of women employees in colleges are better compared to women employees in government hospitals. The share of women employees in the total income of the households is 57.55 per cent in aggregate. In the case of colleges this share is 64 per cent as against 54 per cent in the case of hospitals. This shows that there is marked difference in the share of women
employees in total income between colleges and hospitals. Almost all women employees are enjoying incentive schemes other than wages and salaries.

Average value of assets per household worked out to Rs.1,15,638. There is marginal difference between the employees working in colleges and employees working in hospitals. Out of 160 employees only 76 have debts. The debt outstanding per household is worked out to Rs.15,050. The main sources of debt are Life Insurance Corporation of India, money lenders, banks, employers and relatives. Non-institutional credit dominates the outstanding debt of employees. There is an urgent need to institutionalise the credit borrowed by the employees. There is a significant difference between colleges and hospitals in the share of institutions in the total debt of employees. The main purpose for which loans are borrowed by women employees are house construction, marriages of daughters, household expenses, education of the children and medical expenses. There is a difference between the employees in colleges and employees in hospitals in payment of interest on loans. Employees in hospitals are paying high rates compared to employees in colleges. Employees in hospitals have to replace non-institutional sources by institutional sources in order to reduce the cost of credit. The average expenditure on non-durable consumer goods per household is worked out to Rs.22,778, but there is noticeable difference between employees in government colleges and employees in government hospitals. The expenditure on non-durable consumer
goods by the employees in colleges is at a higher rate compared to employees in hospitals. The average expenditure on durable consumer goods worked out to Rs. 17,778 per household. There is a significant difference between employees in colleges and employees in hospitals in this regard. Employees in colleges are spending nearly twice the expenditure spent by employees in hospitals. The difference is mainly due to the difference in income earned. Nearly 25 per cent of the employees in hospitals and 29 per cent of the employees in colleges do not have household savings. Their budgets are in deficit. The savings per household worked out to Rs. 30,000 per annum in the case of households having savings. But the average savings per household in aggregate is Rs. 15,318. There is marginal difference between the employees working in colleges and employees working in hospitals with regard to the value of savings per household. It is also tried to find out the extent of capital expenditure by the sample households. The average capital expenditure per household is worked out to Rs. 17,409. This is at Rs. 18,215 in the case of employees in colleges as against Rs. 17,964 in the case of hospitals. 50 per cent of the women employees are owning houses. The average rent per month in case of rented houses comes to Rs. 719 per house. The popular transport from house to the office is walk, followed by rickshaw, bus, scooter or car. Some of the women employees are keeping some amount from their salary for their personal use. On an average nearly Rs. 3,000 per annum is used for their personal purposes.
It is tried to find out whether there is significant difference between the employees in colleges and employees in hospitals in relation to economic conditions - ANNOVA is used for this purpose. It is found that the difference between employees in colleges and employees in hospitals in relation to economic conditions is not statistically significant. The formulated hypothesis i.e. "There is no significant difference between economic conditions of women employees working in government degree colleges and women employees working in government hospitals" is accepted at 5 per cent level of significance.

It is noticed that women employees in government colleges are mostly occupying higher cadre jobs. But women in government hospitals are mostly in the lower cadre jobs. Employment in hospitals is more suitable to women. Therefore women are to be encouraged to occupy higher cadres such as doctor in government hospitals. If necessary reservation for women is to be taken up strictly, so that more number of female doctors may be made available in health and medical services. Basic pay dominates the structure of salary. The average salary for women employee is worked out to Rs. 3,271 per month. There is a vast difference in salary between women employees in colleges and women employees in hospitals. The average pay per employee is Rs.2,325 per month in hospitals, as against Rs. 5,479 in colleges. The difference is mainly due to difference in cadres. The information on experience in the present organisations shows that there is less employee turnover between the women employees in government colleges and
hospitals. Participation in training and development programmes improves the skills of the employees. But the participation rate is very poor. Therefore the employers should take the initiative in arranging for training and development programmes that are useful to women employees. This step is necessary both in colleges and hospitals.

Out of 160 total women employees, 59 employees are giving priority to work over family. From this finding the formulated hypothesis i.e "Majority of the women employees are giving priority to their employment in organisations over their work in the family" is rejected. There is an urgent need to change this attitude of the women employees. This is possible by organising orientation programmes by the employers and motivation to work more with incentive schemes, welfare programmes and participative management. Nearly 70 per cent of the women employees are members in employee's associations or unions. Based on this information the formulated hypothesis i.e "Majority of the women employees are the members of the employees associations or union", is accepted. There is need to educate the non-members of the associations or unions to become members and play an active role in the management of associations or unions to safeguard the interests of employees, employers and organisations. It is found that majority of the employees are under the impression that unions are representing their problems to the management adequately. Some of the women employees have the habit of meeting the superiors for discussing
and solving problems relating to employment and also personal affairs. Some of the superiors are giving a chance to subordinates to participate in decision making process. But this is inadequate to promote sound industrial relations. All superiors and subordinates should recognise the process of democratic management in the interest of employees, owners, management and society. The formulated hypothesis i.e "Majority of the employees are involved in decision making quite often by their superiors" is rejected. 40 per cent of the women employees opined that superiors trust them to a great extent.

In majority cases the expectations of the women employees are not fulfilled by the organisations to a large extent. This is a serious matter. The organisations have to take necessary steps to liberalise policies regarding compensation, incentive schemes and welfare programmes in favour of employees. About 75 per cent of the employees expressed that there is no need to change their present job. Security and compensation are the two important reasons for interest in employment. Majority of the employees are clear about their rights and duties associated with the job. The nature of the job in the opinion of the women employees is repetitive and not innovative. The organisations must notice this feeling of the employees and make the jobs innovative in nature. Almost all women employees joined in colleges and hospitals with an expectation of owning a permanent job and good salary. In the opinion of the women employees they have adequate skill and ability to do their jobs effectively and efficiently. In the
opinion of women employees their job performance is equal to the
performance of men employees in corresponding jobs. In majority
cases there is no difference between men and women employees
relating to typical symbols of status.

Only 4 per cent of the women employees working in hospitals
and 10 per cent of women employees working in colleges have no job
satisfaction with their levels of pay. Only one employee in
colleges and one employee in hospitals have no job satisfaction
with their jobs. 12 per cent of the women employees in colleges
and 5 per cent of the women employees in hospitals are
dissatisfied with their organisations. 92 per cent of the
employees in colleges and 95 per cent of the employees in
hospitals have job satisfaction in relation to the behaviour of
the superiors. Dissatisfaction with the behaviour of subordinates
is almost negligible because only 4 per cent of the employees have
dissatisfaction. The level of satisfaction with job is more
compared to other factors (with pay, with organisation, with
superiors and with subordinates), in the case of women employees
working in government colleges. The level of satisfaction with
job is more compared to other factors (with pay, with
organisation, with superiors and with subordinates) in the case of
women employees working in hospitals. The employees in colleges
who have job dissatisfaction have mentioned that the behaviour of
students and superiors, lack of promotion chances are the
important causes for the dissatisfaction. Women employees in
government hospitals who have job dissatisfaction have mentioned
that inadequate facilities, indifferent attitude of the
subordinates, heavy work load, strict rules and regulations, no
public sympathy and lack of promotion chances are the main causes
for their dissatisfaction. Job dissatisfaction among women
employees in colleges and hospitals may be eliminated by adopting
the following measures:

(a) Observation of special rules and regulations that are
applicable to women employees;

(b) Fixation of work loads based on job analysis; creation of
suitable work environment with adequate facilities;

(c) Sympathetic treatment by the superiors;

(d) Good co-operation from the subordinates;

(e) Implementation of latest pay scales for all;

(f) Appointment of adequate number of employees;

(g) Implementation of welfare programmes for women employees.

95 per cent of the women employees in hospitals and 75 per
cent of the women employees in colleges felt that there is need
for reservation of jobs for women in social sector to uplift the
economic and social status of educated women. Majority of the
women employees are ignorant of legal provisions relating to the
protection of women employees. Therefore women employees are to
be educated through development programmes with regard to legal
protection of women in India.