CHAPTER VI
HOUSEHOLD ECONOMIC DEVELOPMENT
OF NON-SHG WOMEN OF NANDIVARAM-GUDUVANCHERI,
TAMIL NADU, INDIA

Introduction

This chapter has the purpose of discussing the household economic development of women who are not members of the SHGs, but are women who have more or less similar experiences in household economic development, being influenced and/or affected by the same resources and other livelihood characteristics of Nandivaram-Guduvancheri town panchayat. It is a suburban town, between Tambaram and Chengapattu, and is a hub for towns like the Aadhanur, Madambakkam, Kayarambedu, Perumattunallur, Pandur, Karanai Puducheri, Potheri, Nellikuppam, Thailavaram, Thiruporur, and Vallancheri and is thus a suburban development town.

The discussion in this chapter is on the results of a simple frequency and percentage analysis of data collected from 150 women of the town, on a custom-designed questionnaire to understand the characteristics and nuances of the household economic development of households where women are joint breadwinners with their men folk, and sometimes, even the sole bread-winners for the household. The respondents have been selected on a random basis, but using a sort of a snowball sampling in the sense that they have been chosen with the help of some contacts, particularly those of the SHGs in the suburban town. They have been chosen to make a comparative analysis of household economic development as revealed and perceived by them vis-à-vis their counterparts in SHGs in the town. However, a one-to-one comparison in terms of variables is not possible, for the women of the town panchayat vary in their characteristics from the women of the SHGs, which is why they are separately discussed.

This chapter also discusses an analysis of scaled data collected from interviewing the 300 women of the select SHGs (150 members) and also those who are not members of any SHGs (150 of the town). The analysis has been done using a
dataset of 300 cases x 20 scaled items in a common factor analysis that retained 4 factors. The rationale behind this analysis and extraction of 4 factors is as follows: ‘Manage your work, manage your life’ has become an axiom with the women of India, although balancing work and life is at best elusive. By making deliberate choices about which opportunities to take, and which to decline, women can and do engage meaningfully with work, family, and community. Managing work, life, and family requires a strong network of ‘behind the scene supporters’. In the absence of a primary care giver who stays at home, for example, there is paid help or assistance from extended family, women need support at home, and in the community when they are responsible for nutrition and health of the family and the general well-being of the community.

Community infrastructures / amenities such as water, electricity, essential services such as postal and police, even waste disposal facilities, newspapers, marketing and shopping services, or rather their ‘availability, accessibility, and affordability’, are a great help to balancing work and life and for carrying on life without much avoidable stress. However, the analysis and interpretation in the chapter has not differentiated between the women of the SHGs and those who are not, as all of them depend on the community infrastructure for their work and life, inside and outside of their home, equally.

**Socio-Demographics of Non-SHG Women of Nandivaram-Guduvancheri**

Most women interviewed, except for a few (3 individuals) are Hindus and just about 2 per cent of them are from other religious groups (Christian 2, Muslim 1). Among the interviewed, the age has a range of 22 years to 65 years, with a majority of 72 per cent belonging to the middle-aged group of 25-35 years of age, about 15 per cent of them are between 40 years and 60 years of age, and less than 1.0 per cent of them are senior citizens, that is, beyond 60 years of age. Everyone is economically active, the young ones are more so than the old ones. The middle-aged has the most hardships to face as they are responsible for the family’s food and nutritional security, health and sanitation, and all other basic needs.
Six per cent of the women have had no formal school education, and among the rest (94 per cent), 11.3 per cent have had only lower primary education, that is Class 1 to Class 5, 6.7 per cent upper primary education – Classes 6-8, 24 per cent high school education – Classes 9-10, 22.7 per cent higher secondary education – Classes 11-12, and 20.6 per cent degree education – liberal, technical as well as professional degrees. Only 8.7 per cent of them have accomplished higher education beyond the first degree.

Except for 4 per cent of the women, who are housewives and contribute from their homes, the rest are economically active and bring an income to the household. The households with 2 EAPs (economically active persons, women) account for 15.3 per cent, 3 EAPs for 17.3 per cent, 4 EAPs for 60 per cent, and 5 EAPs for 7.3 per cent. So, nearly 85 per cent of the households have more than 2 EAPs and thus a good number of the households are economically productive and fetch money for the household. In comparison, 98 per cent of the adult men of the households are economically active as well, with just about 2 per cent of them not engaged in any activity because of their inability to be active. Among the women EAPs, only 18 per cent of them would like to change their jobs for they are prepared to take risk and are hopeful of making a better income, while 82 per cent of them would like to hold and continue with the same job, and not disturb the routine and rhythm of life.

**Occupational Structure of Women of Nandivaram-Guduvancheri**

Except for a small percentage (4 per cent) of the women interviewed who are housewives, all others have been usefully employed in nearly 45 different occupations, most of them connected to non-agricultural employment (85.3 per cent), including businesses (11.3 per cent), industry (16.7 per cent), and services (42.3 per cent) and less than 1.0 per cent connected to agriculture and related activities. Wage employment accounts for 10 per cent and government employment for 15 per cent (Figure 6.1). The range of employment opportunities is such that the women’s occupations include small eateries and beverages shops, cloth merchants, Corporation employees, company managers, government employees including teachers, office goers, self-employed, vegetable vendors, masons, weavers, security staffs and so on.
Figure 6.1

It appears for maximizing their incomes, and also to balancing their annual human-days with productive work, the women of the panchayat are engaged in several other auxiliary occupations, which fetch them supplementary income. As shown in Figure 6.2, agriculture as a supplementary occupation for women accounts for a mere 0.7 per cent whereas businesses account for 53.5 per cent, industries for 14.7 per cent, and services for 29 per cent. While government employment accounts for 0.7 per cent, wage employment for 3.4 per cent. It is obvious from the data that some good segment of the women of the town is engaged in other employment besides the one indicated. There are 42 different types of employment which are supplementary for women for supplementing their income from the main occupations. A good number of them are engaged also in more than one supplementary occupations. Supplementary occupations include anganwadi services, petty shops, small eateries, beverage stalls, handicrafts, services of all kinds, businesses but mainly of part-time jobs, micro-finance and so on. Part time teaching accounts for 7.3 per cent of the women, flower sales for 11.4 per cent, and garments industry 14 per cent. Yet again, the town panchayat in the vicinity of Chennai metropolis offers various and numerous opportunities for earning a supplementary income.
There are any number of economically active adult males of different age groups, with most of them (78 per cent) falling in the age group of 25-50 years (78 per cent). There is a 2 per cent of economically active men below the age of 25 years and 19.5 per cent of economically active men of 50 plus years. Ten per cent of the economically active men are in the ages of 26-30 years, 22.6 per cent each of the economically active men from the households are in the age groups of 31-35 years and 41-45 years, 14.8 per cent from the age group of 51-55 years, and 9.3 per cent in the age group of 46-50 years (Figure 6.3). Nearly a third of the men EAPs from the women households are youth and 45 plus per cent of the men EAPs are the middle-aged. Economically active males do work even at the ripe age of 70 years and beyond.

In contrast, economically active women in the households account for 40 per cent among the youthful ages (26-35 years), another 40 per cent among the middle-aged (36-50 years), and 6 per cent among older women of 50 plus years. Young women below 25 years account for 12.6 per cent of the economically women of the households in Nandivaram-Guduvancheri township (Figure 6.4). Again women of ripe ages 60 plus years also work to make both the ends meet at the households. It is
therefore evident that both men and women are productively employed, even if their wages or incomes are not much. The data indicate to the fact that unless both men and women of the households work, it would be difficult to eke out a comfortable living in the town.

![Diagram](image.png)

**Figure 6.3**

As asked about the hours spent at work in their present occupation, main or supplementary, 17.4 per cent of the women interviewed have said that they work for nearly 5 hours a day whereas 69.4 per cent of them between 6 hours and 10 hours, and 13.3 per cent of the even longer, between 11 hours and 15 hours a day on their job. So, given the mandatory 8 hours of work by law, most people (about 83 per cent) work longer hours than the normal hours of work (Figure 6.5). Also for them it is often a compulsion to work for more than 8 hours to nearly double that period for only then they would get wages or salaries that would probably suffice to meet their needs. Those who work less than 5 hours a day are women who do a part time job than a regular, full time job.

Considering the financial needs of the households they hail from, 18 per cent of the women interviewed are willing to switch to other, well-paying jobs. They are
willing to switch to accountancy (1.3 per cent), animation (0.7 per cent), online teaching (2.1 per cent), computer and allied services like the DTP, software testing (7.3 per cent), tailoring (2.1 per cent), government and other jobs (the rest of the 18 per cent) in order to earn higher wages and salaries. Nearly 5 per cent of the women have computer knowledge and skills and could use them for better income generation in their new jobs. With opportunities in BPO and ITES services in the metropolitan city of Chennai, they are hopeful of getting jobs that would be well-paying and satisfying.

Figure 6.4

Further asked as to how long they have been working to make a living, through supplementing household income, 42 per cent of them have worked for less than 5 years, 34 per cent of them between 6 years and 10 years, 16 per cent of them between 11 years and 15 years, 5.4 per cent of them for 16-20 years, and the rest of them for 20 plus years (Figure 6.6). A smaller proportion of them have been working for close to 35 years (0.7 per cent) and a similar proportion close to 30 years. Half of them have thus worked for several years, anywhere between 5 and 15 years. The need to work for women has been a compelling reason for their long involvement in occupations that fetch money for their livelihoods.
Figure 6.5

Figure 6.6
Income of the Households from Main and Supplementary Occupations

Income of the households has a range of Rs. 1,000 to Rs. 60,000 a month per person. Nearly 15 per cent of the women report an income less than or equal to Rs. 4,500 a month whereas 43.6 per cent of them report of Rs. 4,501 to Rs. 9,000; 14.7 per cent of them of Rs. 9,001 to Rs. 13,500; 18.7 per cent of them of Rs. 13,501 to Rs. 18,000; and the rest of them (8.2 per cent) of Rs. 18,000 plus (Figure 6.7). On enquiry, the women of the households have indicated to Rs. 20,000 per month is a reasonable income for a small (4 members) or medium (5-6 members) family, based primarily on the needs of the households and the prevailing prices of essential goods. Going by this norm, 97 per cent of the households in Nandivaram-Guduvancheri have less than the required income per month.

All women have indicated in their interviews that the income from their main occupations is much less than their monthly household incomes and it has a range of less than Rs. 1,000 to more than Rs. 45,000. Thirty eight per cent of them report of an income less than Rs. 2,500 per month from their main occupations. Whereas 41.4 per cent of the women report of Rs. 2,501 to Rs. 5,000, 13.4 per cent of them Rs. 5,001 to Rs. 7,500, and 4 per cent of them of Rs. 7,501 to Rs. 9,000 per month. And the rest of them (3.2 per cent) report of incomes more than Rs. 9,000 (Figure 6.8). Asked further as to the adequacy of the income from their main occupations, most people (84 per cent) have indicated a monthly income of Rs. 9,000 could be just about enough, even as it would be difficult for a majority of the medium and large families to meet their expenditures. Comparing the two incomes, that is, of households and from the main occupations, individually, the bottom 10 per cent are the most sufferers and the top 20 per cent are somewhat better, living within the comfort zone. There is nothing like extremely good or excellent income, from the main as well as supplementary occupations for the majority. And so, life is entirely hard for several women, who have the responsibility for food and nutritional security of the households as the top most priority.
Income from the secondary occupations is less than Rs. 2,000 for 80.7 per cent of the women interviewed, between Rs. 2,001 and Rs. 4,000 for 10.0 per cent of them, between Rs. 4,001 and Rs. 8,000 for 8 per cent, and more than Rs. 8,000 for 1.3 per cent of them. While the lowest reported income from secondary occupations is a few hundred rupees, the highest is Rs. 15,000 per month.

Figure 6.7

Figure 6.8
When asked to indicate their preferred monthly income, 82 per cent of the women have quoted a small amount of less than or equal to Rs. 5,000 per month as additional income, 7.8 per cent between Rs. 5,001 and Rs. 10,000, and just about 5 per cent between Rs. 10,001 and Rs. 15,000 a month as additional income. About 2.5 per cent of them have preference for more than Rs. 15,000 per month (Figure 6.9). This indicates that a majority of the households could do well with a small increase in take home wages or salaries from their jobs to ease the economic situations at home. There are some women who would prefer an additional income of more than Rs. 20,000 a month (about 2 per cent) because that would make the income suffice for whatever the households need, both individually and collectively.

The additional income preferred from their supplementary occupations is much less but they would like additional income being generated in all jobs they are engaged in, both main and supplementary. Nearly 96 per cent of the women in employment prefer an increase in income between Rs. 501 and Rs. 1,000 (46.2 per cent), Rs. 1,001 and Rs. 1,500 (42.7 per cent), and between Rs. 1,501 and Rs. 2,000 (7.4 per cent). A small proportion of them (3.4 per cent) asks for an increase of less than Rs. 500 and less than 1 per cent for more than Rs. 2,000.
As for the adequacy of the incomes of the households, about 53 per cent of the women answer in the affirmative and the rest of 47 per cent in the negative, that is, it is not enough. As much as 45 per cent of the womenfolk borrow money from friends, relatives and money lenders to meet the expenses of their households, and the burden of debt is rather heavy on them until they could repay the loans taken.

**Expenditures on Essentials and Consumer Goods and Produce**

All expenditures of the women households of Nandivaram-Guduvancherit ownership are accounted for using the survey in order to understand the income-expenditure relationships. In the final analysis, expenditures are larger than the incomes, putting women of the households into several social and economic difficulties. Expenditures on food, shelter (housing), and clothing are the most essential and hence they are covered here in the discussion. And so are expenditures on several other consumer produces and such things as recreation, social occasions, and savings.

Figure 6.10 shows the pattern of expenditure on food in the women households of Nandivaram-Guduvancheri town. It is evident that different households spend differently, according to their needs and affordability. There is small proportion of households who spend less than or equal to Rs. 500 per month on food. Forty-six per cent of women households spend between Rs. 500 and Rs. 1,000 per month whereas 42.7 per cent of the women households spend between Rs. 1,000 and Rs. 1,500. About 7 per cent of the households spend between Rs. 1,500 and Rs. 2,000 while only a negligible proportion spend more than Rs. 2,000. The minimum spent on food is Rs. 100 and the maximum spent on it is Rs. 2,500.
The nearly 40 per cent of the households reporting less than Rs. 1,000 for food in a month are probably under-report their expenditures on food, as food has become expensive because of spiralling price rise of essential commodities, especially food in the city and the vicinity, including the town under study. But the households, because they cannot afford several nourishing food products, may actually spend on such items as they could afford and on a daily basis, keeping the expenditures low. Rarely the households spend money on monthly provisions when they are poor and marginal households. The households that spend money on a regular monthly basis are those which have a salary income. Wage incomes do not allow monthly spending on anything, as people have to provide for themselves on a daily, available basis only.

More than 63 per cent of the households under study own their houses and as such they do not pay a rent for their housing. But those who live in rented premises do not often pay heavy rent as they live in houses which are often low rent housing; besides, the people cannot afford high rent because of their low household income. Information gathered from the questionnaire survey indicates to a range of Rs. 100
to Rs. 2,500 per month as rent for housing in the town. Nearly a fourth of the households pay a monthly rent of Rs. 1,000 to Rs. 2,000, 7.3 per cent a rent of Rs. 2,000 plus, and 5.4 per cent a small rent of less than or equal to Rs. 1,000 (Figure 6.11). The going rate for a single room flat or an independent house is somewhere close to Rs. 6,000 and it appears therefore that most households could afford only low-rent, low-comfort housing in the town. The rent paid by the households is also an indicator of their socio-economic status as well. The highest rent paid for by a few households is Rs. 2,500. Most households also economize on the rent for some of the money paid for rent may be used on other very essentials such as health / medical care for children of the households. Considering the fact that most people spend a sixth of their incomes on housing, as rent, these households are likely to have a monthly income of about Rs. 15,000 to Rs. 20,000.

![Figure 6.11](image)

The culture of the people of the town demands that the individuals, men and boys, and women and girls wear appropriate attire and that they buy themselves clothes on a regular and periodic basis. Social occasions, festivals and birthdays normally call for new clothes and thus most people buy clothing once or twice a year, at the least. However, 80.7 per cent of the women do not report of buying
clothing ever (Figure 6.12). Data indicate that 16 per cent of the women spend less than or equal to Rs. 500 on clothes, and 2.6 per cent of them buy clothes for Rs. 500 to Rs. 1,000, which really means that they could only buy cheap clothes or second hand products. Less than 1 per cent of the women have reported of buying clothes for a sum of Rs. 4,000 a year. In a situation such as the one existing in Nandivaram-Guduvancheri, the middle class households are often altruistic and help the poor and the marginal with clothes for children and also adults most of the time. Or, alternatively, they prefer to buy clothes in the second hand markets around the town.

![Expenditure on Clothes in Women's Households of Nandivaram-Guduvancheri 2013](image)

**Figure 6.12**

Expenditures on health / medical care are an important component of human living and hence households incur some expenses on a regular, monthly basis. It is often likely that the older people of the households or the chronically afflicted require care and medication on a regular basis, there is always some spending on health. Figure 6.13 shows the distribution of expenditures on health / medical care and that a large majority of 74.7 per cent spend small sums of money, less than or equal to Rs. 500. About 11 per cent of the households spend between Rs. 500 and Rs. 1,000 on health care and only a small proportion (1.4 per cent) of them spend a higher sum of Rs. 1,000 plus.
One per cent each of the households have reported spending Rs. 1,200 and Rs. 2,000 a month, respectively. In such cases, it is almost certain there are some long term illnesses or the elderly requiring medical attention on a continuous basis. There are yet some households (12.7 per cent) who have not reported spending any money on health / medical care in the last year, for which the data on expenditures have been sought.

Education of children is an important component of household economic development in that it is often an investment in the future of the households. While the education for the poor and the marginalized households, particularly for the households below poverty line (income less than or equal to Rs. 12,000 a year, which is not however an appropriate measure of poverty), is either free or with scholarships and fee waivers of some sort, at the government schools. But for reasons of quality of education, which is rather poor in government institutions, there is preference among the people for private sector education, which can be obtained only at a cost, often relatively high. There is however a preference for private education, and for instructions in English medium, in the city and suburban residential precincts. From the information shown in Figure 6.14, it is apparent that...
more than a fourth of the households (25.3 per cent) do not spend any money on education, which obviously means that the children of these households study at the government schools where they receive free education. Three-fourths of the households do spend on education, anywhere between Rs. 100 to as much as Rs. 4,000.

As much as 61 per cent of the households spend between Rs. 500 and Rs. 1,000 and the rest (about 14 per cent) spend relatively large amount of money for education. Collegiate and University education is quite expensive and could be in the range of Rs. 2,000 to Rs. 4,000 a year, but such higher education at the private institutions could be very much higher, even 50 to 100 times larger than the government education. There is a slightly higher preference for private education because of its quality and also the quality of instruction than for public education. Only about 3 per cent of the households under study seem to spend a good amount of money on education of their children, which probably means that their children are engaged in higher education, either collegiate or university specializing in undergraduate or post-graduation.

**Figure 6.14**

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**Expenditure on Education in Women Households of Nandivaram-Guduvancheri 2013**

- Rs. 2,000 Plus: 3.3%
- Rs. 1,000-Rs. 2,000: 14.7%
- Rs. 750-Rs. 1,000: 14%
- Rs. 500-Rs. 750: 10.7%
- Rs. 250-Rs.500: 28.7%
- <= Rs. 250: 25.3%

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Social and cultural occasions, and also personal needs of the people of the households, demand that some money is spent on recreation, social and religious functions. More than a fifth of the households (21.3 per cent) spend Rs. 100 a month on recreation, and almost a similar proportion spends Rs. 150 per month and progressively smaller proportions of households spend more and more money on recreation. While 30 per cent of the households do not report spending on recreation, 70 per cent of them do and anywhere between Rs. 100 and Rs. 400 a month. One-fifth of the households spend between Rs. 200 and Rs. 400 a month. Recreation nowadays is available at home, from television and occasionally from radios, and hence the preference for outdoor recreation is for cinema at the theatres or outing to recreational spots such as the beaches and the zoo, and sometimes on recreational travels.

Social occasions are essentially weddings and related festivities. Nearly 60 per cent of the households do not report of spending on social occasions while the others do and between Rs. 100 (30.7 per cent) and Rs. 500 (1.3 per cent). Nearly 9 per cent of the households report of spending between Rs. 120 and Rs. 200. This is perhaps the gifts given at the weddings to the bride and groom, in return for such gifts received earlier or for receiving such gifts in the future.

The people of the town is deeply religious for two reasons: one they are believers and hence offer prayers and thanks at popular shrines, and often travel long distances to propitiate favourite gods and goddesses. Generally, however, there are certain religious practices which are performed at home or about the place of residence which also incur expenditures. About 45 per cent of the households have not reported of any such expenditures on religious occasions whereas 55 per cent of them have and between Rs. 100 (27.3 per cent) and Rs. 500 (0.7 per cent): 3.3 per cent of them have spent Rs. 150, 18 per cent of them Rs. 200, and 5.3 per cent of them Rs. 250 on religious rituals and occasions.

The women of the households of Nandivaram-Guduvancheri town have reported of investments ranging from as small an amount as Rs. 50 to as big an amount as Rs. 12,000: while 17.3 per cent of them have invested Rs. 1,000, 7.3 per cent of them have invested Rs. 1,500, nearly 3 per cent of them invested more than
Rs. 2,000 (Figure 6.15), and nearly 20 per cent of them have invested various but small amounts. A majority of 57.3 per cent of the households have not made any investment at all.

Such investment as those invested by the 43 per cent of the households could be on anything but mostly on the small businesses and activities they are presently involved. For example, vegetable, fish, and flower vendors among them invest on a regular and daily basis small amounts on the purchase of their products. Similarly petty shop owners, tea and coffee stall owners, people having small eateries also spend money on their businesses daily. Bigger amounts are often spent on micro and small industrial establishments and on machineries and equipment. Women are however likely to invest on small scale / micro-scale establishments rather than on medium or large industrial ventures.

![Figure 6.15](image-url)
Information has it that the women of the town have borrowed money for various purposes including investments and that they repay on a monthly basis. Only 44 per cent of them have borrowed money and that they all pay their dues in the sum of Rs. 100 to Rs. 5,000. However, a majority of those who have borrowed (about 40 per cent) repay a sum of Rs. 100 to Rs. 500 while 2 per cent of them repay between Rs. 500 and Rs. 1,000, 2 per cent of them between Rs. 1,000 and Rs. 1,500, and the rest (0.7 per cent) repay in the sum of Rs. 5,000. There are no defaulters by their own admission and the regular EMIs are repaid promptly, leaving no problem for anyone.

Women of the households of Nandivaram-Guduvancheri are in the habit of saving money for the future of the households. Most women (nearly 93 per cent) save money and in the amounts of Rs.50 to Rs. 2,500. As much as 20.7 per cent of the women save from Rs. 50 to Rs. 200; 26.3 per cent between Rs. 200 and Rs. 400; 15.4 per cent between Rs. 400 and Rs. 800; a similar percentage of women save between Rs. 800 and Rs. 1,200; and about 14 per cent of the save upwards of Rs. 1,200 (Figure 6.16). A good 4 per cent of them are saving Rs. 2,500 a month, which is quite commendable.

There are other methods by which the women of the households save money and one of them is by chit funding, which is however illegal. Nearly 80 per cent of the women save through chit funds and the savings ranges from Rs. 50 to Rs. 5,000. About 72 per cent of them are in chit funds of less than or equal to Rs. 500; and the rest of them upwards of Rs. 500: 3.3 per cent between Rs. 500 and Rs. 1,000; 0.7 per cent each between Rs. 1,000 and Rs. 1,500, and Rs. 1,500 and Rs. 2,000; and about 2 per cent of them more than Rs. 2,000. Among them less than 1 per cent of them each invest in chit funds to the tune of Rs. 2,500, Rs. 3,000 and Rs. 5,000. Chit funds are a risky affair for there is no guarantee of the money returning to the investor. But people hold chit funds on trust just as they invest in it on trust as well.
Among the assets owned by the households are immoveable and moveable, and the immoveable assets like the house and lands are often high in monetary value than the moveable assets, which often include personal transport modes such as the bicycles, two wheelers, three wheelers and four wheelers and the household appliances such as the television, radio, mixie, grinder, micro-oven, washing machine, refrigerators which are all modern day appliances which help keep life comfortable and reduce drudgery for both men and women of the households.

Nearly 35 percent of the women interviewed have not indicated to housing as an immoveable asset owned by them whereas others have houses owned by them and their values have a larger range, because of the nature, type and size of the housing lived in by them. As of 2013, the average price of a single bedroom, kitchen and hall kind of house is about Rs. 4.5 million to Rs. 6.0 million. But none of the women households has such a house and as such the houses owned are valued at Rs. 1.0 million or less by 9.4 per cent, between Rs. 1.0 million and Rs. 2.0 million by 37.3 per cent, between Rs. 2.0 million and Rs. 4.0 million by 15.3 per cent and Rs. 4.0 million plus by just about 1.3 per cent of the households (Figure 6.17). All of the

**Assets Owned by Women: Immoveable and Moveable**

![Figure 6.16](image-url)
housing owned by the women households is either very small or of medium sizes that they are not more than Rs. 4.0 million. The value of housing categorizes the owners either into the poor and marginalized or into the lower middle class group of people who have managed to get hold of housing for themselves. It is also probable that the households have put in all of their savings into housing so that they have shelters they need not pay for on a regular, monthly basis.

![Housing as Immovable Assets: Monetary Value 2013](image)

**Figure 6.17**

Nearly everyone has indicated that there is no land owned at the moment by any of them except just one household and the land owned is valued at Rs. 45,000 which means it is just an undeveloped plot of land. On the other hand, about 5 per cent of the households own goats and sheep valued between Rs. 4,000 and Rs. 11,000, which really means one goat or sheep each. About 9 per cent of the households own cattle, milch or otherwise, and they are worth anywhere between Rs. 6,000 and Rs. 110,000, which again means that the few households with cattle own one or two heads of cattle, which provide some income for the households. Poultry birds owned by 4.0 per cent of the households are also valued at Rs. 3,000 to Rs. 15,000 and which again means that there are fewer birds to a household, not any amounting to a farm of any size.
However, a majority of 87 per cent of the households owns gold worth between Rs. 10,000 and Rs. 165,000 which means that each one of the households has had a few grams of gold to a few tens of grams of gold. In Indian households, gold has a special place and women are known to have a liking for the yellow metal and use it to make ornaments of different kinds. Often, gold is also a security in the sense that at the time of need the households could raise money from mortgaging the jewels at the bank or at the local pawn brokers. It is thus an economic support and security for the households and hence they invest in gold. By the going prices in 2013, the households have owned just about a gram of gold to 65 grams of gold. Two per cent of the households are reportedly owning gold worth less than or equal to Rs. 10,000; 20 per cent worth at Rs. 10,000 to Rs. 20,000; 23.4 per cent at Rs. 20,000 to Rs. 40,000; 16.6 per cent at Rs. 40,000 to Rs. 60,000; a similar proportion of them at Rs. 60,000 to Rs. 80,000; and the rest of them (about 9 per cent) at Rs. 80,000 plus (Figure 6.18). Just a few households own gold worth at Rs. 100 to Rs. 165 thousands (7 per cent).

Figure 6.18
The town households own two wheelers (mopeds, scooters, and motorbikes of different descriptions) primarily because men and womenfolk use them to get to work and to get back home. While most own second hand (that is, used) 2 wheelers, their value is low between Rs. 10,000 and Rs. 40,000 (44 per cent), 32 per cent of them use 2 wheelers worth Rs. 40,000 to Rs.80,000 (probably new ones, when they first bought them). Nearly 23 per cent of them do not own any 2 wheelers (Figure 6.19). Two wheelers are a lot of savings, in terms of money and time because they help people to be greatly mobile. For suburban people working in the metropolitan city of Chennai they offer easy access. People, including women, prefer two wheelers which they can handle well enough.

Almost every household, with the exception of 2 per cent of them, own television as it is an ubiquitous visual medium, without which womenfolk cannot pass their leisure time of the day at home. Most poor households own the television sets provided by the Government as part of a political freebie and the value of television is anywhere between Rs. 2,000 and Rs. 75,000. While 90.7 per cent of them use cheaper televisions (Rs. 2,000 to Rs. 7,500), just about 7 per cent of them own televisions of some good value (Rs. 10,000 to Rs. 21,000) and only one of the later owns an expensive television.

Figure 6.19
While a majority of 53.3 per cent does not use refrigerators at home, the rest (46.7 per cent) own them and use them for preserving vegetable, milk, meat and cooked food. For working women, a refrigerator at home is like godsend because it eases much of her work at the kitchen, for they could cook once a day and pack the next meal into the refrigerators for use later. About 40 per cent of the households have refrigerators worth between Rs. 3,000 and Rs. 10,000 and the rest refrigerators of reasonable value: from Rs. 10,000 to Rs. 21,000. There are exceptions in that some use refrigerators of high value.

Mixie is another appliance that is used in about 91 per cent of the households and the value is between Rs. 200 (local makes) and Rs. 7,000 (branded). About 6 per cent of the households own mixies of higher monetary value. It must be pointed out that most home appliances could be hire-purchased, by agreeing to, and paying, a monthly instalment for several months according to certain plans. People have preferences for appliances that provide recreation and leisure (television and VCR/VCD) and relief from drudgery of work (mixie, grinder, washing machine).

Total moveable assets, according to the survey conducted by the scholar, are worth a few thousands to a few hundred thousands of rupees. Nearly a third of them own moveable assets worth Rs. 5,000 to Rs. 50,000; a little more than another third of the households own moveable assets worth Rs. 50,000 to Rs. 100,000. And another third or almost third owns assets worth Rs. 0.1 million to Rs. 2.7 million. Among these, only just about 2 per cent of the households have moveable assets worth more than Rs. 1.0 million. Only about 1 per cent of the households do not have any moveable assets at all.

**Problems, Constraints and Difficulties in day-to-day Life**

There are several problems, constraints and difficulties in the everyday life of women of Nandivaram-Guduvancheri people. They do affect their socio-economic and household economic development in myriad ways. Forty per cent of the households, and especially women of the households, face problems of transport while the rest do not. It is because most women, except for a fourth of them who work in the local areas, have to depend on the public transport (trains, buses,
sometimes 3 wheelers) which is mostly crowded and people hang out of the entrances and exits. Except for some who travel by their own modes (two wheelers for example), others find the access to work places an everyday ordeal. Distant work places in the city or outside of it are always a problem because home-work journey is cumbersome and return journey is much tiring. Thirty eight per cent of the working women travel less than a kilometre both ways, from home to work and work to home. A third of them travel distances of 1 km to 10 km to get to work and also return over that distance. A fifth of them travel, back and forth, a distance of 20 km. About 9 per cent of them travel beyond 20 km and the effective distance travelled for about 1 per cent of them is 40 km, both ways, which is about 2 hours 20 minutes of travel every day (Figure 6.20).

![Home-Work Journey for the Women Households of Nandivaram-Guduvancheri 2013](chart.png)

**Figure 6.20**

With increasing distances to workplaces, there is a decline in the proportions of women travelling to work and the distance decay is not very steep however. While the plot indicates a negative trend, the trend line indicates an exponential decline of proportion of women travelling over increasing distances in kilometres.

While 73 per cent of them use travel modes of different descriptions, others do not. About 37 per cent of them walk, another 37 per cent take bus, 3.3 per cent of
them bicycles, 4 per cent of them trains and just about 1 per cent both bus and train (Figure 6.21). About a fourth of the women of Nandivaram-Guduvancheri town do not travel at all to their workplaces. Seventy one per cent of them travel everyday, 2 per cent of them frequently, and 2 per cent of them once a week only.

Figure 6.21

Among those who travel to work, the travel costs vary according to the modes used. Walk as a mode does not involve any cost for getting to work. Bicycles also do not cost at all except for repairs and for inflating the tyres once a week. School bus (for teachers, 2 per cent), staff and company buses (for workers, 12.7 per cent) do not cost either. Some of those who travel by train use season passes (1.3 per cent), which greatly subsidizes the fares for travel. Buses and trains incur expenses and the expenses have a range of Rs. 4 to Rs. 30. About 10 per cent of the women travelling to work spend less than Rs. 10 on their travel per day; 6.7 per cent of them spend Rs. 10 to Rs. 20 per day; and 4 per cent spend between Rs. 20 and Rs. 30 per day. However, only 27 per cent of the women report on their monthly travel expenses, which is anywhere between Rs. 30 and Rs. 900. About 9 per cent of them spend less than or equal to Rs. 200 a month; 8 per cent between Rs. 200 and Rs. 400
a month; 5.4 per cent between Rs. 400 and Rs. 600 a month; and 3.4 per cent Rs. 600 plus a month (Figure 6.22). Of course, the travel costs vary with distances, frequencies and modes of travel. Urban travel, because most working women travel into the city north of the town, is, by any mode, expensive and accounts for a good proportion of their income / wages, 10 per cent to 20 per cent.

![Travel Costs for Women of Nandivaram- Guduvancheri in Rupees per month (per cent)](image)

**Figure 6.22**

Travel to workplaces is crowded (20 per cent), noisy (30.7 per cent), uncomfortable (26 per cent), hot (11.3 per cent), risky (11.3 per cent), and unsafe (4 per cent). It is in fact an ordeal for women employees, wherever they work and whichever category they belong to. But then without hardships, no women could make a living: the hardships become multiplied when men of the houses do not go to work or shirk work and responsibility of bringing up a home for themselves and families. A sad commentary is that nearly half the households suffer because of their men-folk given to vices, particularly alcohol.
Asked to rate their technical knowledge, 31.3 per cent of them have rated it low, 18 per cent as moderate, and 2.7 per cent as high. Similarly, 13.3 per cent of them have rated their professional knowledge as low, 30.7 per cent of them as moderate, and 7.3 per cent of them as high. As for competency or skill, nearly 25 per cent of them have rated it as low, 22.7 per cent of them as moderate, and 4.7 per cent as high (Figure 6.23). In all of these, only 52 per cent of the women interviewed have been able to rate their technical knowledge, professional knowledge and skills. All others (48 per cent) are not women with technical and professional knowledge and skills that would count in their socio-economics. Most women however underrate their technical and professional knowledge as well as their skills. It is because they are not much educated and do not often think of their life and work as either technical or professional. For them, what they do is a job and it is primarily for providing themselves with a livelihood option among the many available.

![Technical and Professional Knowledge and Skills of Women in Nandivaram-Guduvancheri (in %)](chart)

**Figure 6.23**
Asked then about the difficulties they face in regard to factors of production and exchange (raw materials, land/space/accommodation, capital, and market), they have rated the difficulties in them as follows: as for difficulties in acquiring raw materials for the industrial production they are involved in, there is moderate difficulty for 30.7 per cent of them, low level of difficulty for 4.7 per cent of them, and high level of difficulty for 14.7 per cent of them (Figure 6.24). In acquiring land or space or accommodation for the industry, 16.7 of them have shown low difficulty, 28 per cent of them moderate levels of difficulty, and only 5.3 per cent high level of difficulty. Capital availability is another problem and in procuring it 16 per cent of them experience low difficulty, 30 per cent moderate difficulty, and 4 per cent high difficulty. Marketing the products is also equally difficult for the women: 8 per cent rate the difficulty as low, 32 per cent as moderate, and 10 per cent as high. Only half the women interviewed have been concerned with production and marketing difficulties they face in their day-to-day life. Industrial and other production as a prospect is seen wrought with difficulties in all its factors and that a majority among those involved in them rate factors of production and marketing as those with moderate difficulty in procuring or securing them.

Asked about their livelihoods as to their nature and experience, a large majority of 60 per cent considers them as being very hard, 34 per cent as hard and only 6 per cent of them as being a happy one (Figure 6.25). The livelihood activities the women are engaged in, in the town of Nandivaram-Guduvancheri, are essentially micro or small scale enterprises, except for companies and government jobs. Wage labour as a livelihood activity is both hard to come by and a difficult one to be engaged in because of the bodily and mental exhaustion women have to go through.
Figure 6.24

Production and Marketing Difficulties for Women of Nandivaram-Guduvancheri 2013

<table>
<thead>
<tr>
<th>Raw materials</th>
<th>Land/space/accommodation</th>
<th>Capital</th>
<th>Market</th>
</tr>
</thead>
<tbody>
<tr>
<td>High</td>
<td>14.7</td>
<td>5.3</td>
<td>4</td>
</tr>
<tr>
<td>Moderate</td>
<td>30.7</td>
<td>28</td>
<td>30</td>
</tr>
</tbody>
</table>

Figure 6.25

Revealed perceptions of Livelihoods of Women of Nandivaram-Guduvancheri 2013 (in %)

- Very hard, 60
- Happy, 6
- Hard, 32