CHAPTER- V
CONCLUSION AND SUGGESTION

5.1 INTRODUCTION:

The present study is made by the researcher to find out the social and economical problems faced by the vegetable selling women’s. Researcher has studied the various aspects to assess the social and economical factors of the women’s life and its tries to develop its relation with vegetable selling women’s. Researcher ties his level best to find out the problems faced by the vegetable selling women’s in family and in market place along with this researcher has pointed out the various factors causes to women’s to enter in this business like marital status, education level and family economical status is highlighted. With the help of above mentioned problem researcher has drawn the conclusion and tries to provide practical suggestion for social and economical development of the vegetable selling women’s life.

5.2 CONCLUSION

1) The entry of the female population in this business is basically to earn the money. Because 62% married women’s are entered in this business to provide some financial assistance to their families to its development and 38% respondents containing divorced and widows entered in this business to satisfy the thrust of money to family. To earn money is the basic aim of this business.

2) Independent family status is the basic reason to come the women in this business. In rural area there is low wage rate and continuous increasing in the prices of necessities is the basic reason that the women’s are entered in this business. It was also found that the some independent families having their own farms and they produce vegetable which is more than sufficient for them. Hence they sell their surplus in the market and earn the money.

3) Majority of the women’s entered in this business due to their family problems like to financial need etc. But their family members are not agreeing to work in open market. It was also found that the majority of the agree respondents having their own farms and they entered in the market for selling their surplus.
4) In rural as well as urban area the concept of independent small family is rising and this will leads towards the better development of family. This will also provide good standard of life to the students for education and development of society.

5) Majority of the vegetable selling women has known the level of earning form this business and its usefulness for family development hence they agree to bring their spouse in this business. Because this business doesn’t require heavy capital and infrastructure investment.

6) There are two basic reasons found in the study that those who have their own property they entered in this business to earn more by selling their surplus for betterment of life. Another aspect is that those who have no owned property are entered in this business to reduce the financial burden on the family and for purchase of own property is basic motive to enter in this business.

7) Respondents having RCC house and ordinary house both have all facilities like light, water and hygienic facilities. It indicates that the women selling vegetable has also a good slandered of living with all basic facilities and this business is useful for development and maintenance of minimum standard of living of the society.

8) Vegetable selling business provides the good family standard to the female population engaged in this business. They can provide not only basic requirement like motor cycle and cycle but also the luxuries goods like cupboard and fan in their houses. That means life quality of vegetable selling women’s are improved from the earning received by them from this business.

9) Only 2% respondents are self sufficient in transport factor and 90% are dependent on auto rikshaw. Dependability of transport is a cause to increase the prices of the vegetable. And non availability of timely transport is basic cause of damages to the vegetable.

10) Majority of the vegetable selling women’s are selling green vegetable and they have no facility at market place and with their own to store the vegetable in cold storage to maintain its capacity for long time due to this they have to sell them at the price which they got in market hence prices of vegetable is unstable.
11) There is shortfall of mentality to join together for social betterment. So that there is few organizations are specifically available for vegetable selling women’s to solve their problem at market place. These organizations are very much important to provide the basic facilities to the vegetable selling women’s.

12) Majority i.e. 92% respondents are receiving more than Rs.10000/- average monthly income from vegetable selling business is the sign that this business having a capacity to change economic status of the respondents family. So the basic object of the study is proved here that economical status of the vegetable selling women’s are changed due to this business.

13) All respondents are aware about the saving of income and its importance for their life. Majority i.e. 50% respondents are using recurring deposits known as PIGMI schemes for saving their income. There is facility provided by the financial institute for collecting their daily installment at their own place and this is the basic reason to improve the saving. It was also found that there is less awareness about the different insurance schemes available specifically for the working women’s is the major hurdle in saving through insurance.

14) Majority i.e. 99% respondents were taken loan to satisfy their financial needs. That is the sign that those women’s who are entered in vegetable selling business only due to satisfy their financial needs of family. The present study is made for assessing socio economic factors affecting vegetable selling women’s and finance is the basic factor which can help to develop the socio-economic status of the vegetable selling women’s.

15) Vegetable selling business is one of alternative ways of earning the money for the women’s who are having low education. But this business has a capacity to reach the dependent at a minimum standard level of living and having ability to provide constant flow of income throughout the year.

16) Income earn by the vegetable selling women’s are earning the income which is sufficient to improve their status in the family. 74% respondents are expressing their view that their status is at satisfactory level. That means the vegetable selling business is became a main source of the family to satisfy the basic needs of the family.
There are various problems to be faced by the vegetable selling women’s like to made concentration on business as well to perform the duties towards the family along with this they have to take permission of male members of family while taking the decision regarding the business. Also there is problem of non availability of financial facilities from the financial institution and lake of hygienic facility and transport facilities in market place is the problems faced by the vegetable selling women’s.

Major 71% female respondents having primary and secondary education and 20% respondents having higher education. That means vegetable selling women’s having education but not sufficient to understand the future trends in business. It was prove that education is not the hurdle to enter into this business.

Hindu families are accepted the women’s participation in every business. And its result is 81% respondents are found from hindu families. In muslim community bagwan community is specially engaged in vegetable selling business but they are also not comforted to bring women’s in this business but some people are accepted dynamic thinking and trying to change tradition and hence 16% are found from muslim community.

Respondents from urban market are majoritily retailer of the vegetable selling they don’t have their own farms they are purchasing the vegetables from the farmers at market place and came to urban retail market to sell these vegetables. The percentage of these vegetable sellers is more than the percentage of rural vegetable selling respondents.

In rural area financial condition is the basic hurdle in the education of the student. Non availability of the text book and note book at economical prices is the major cause of the illiteracy. Distance between school and house is long and there is no financial condition to travel by paying daily to reach the school is also the basic reason for droop out of the student.

93% respondents have the knowledge about the adult education programme run by the government it means they are aware about the government scheme available regarding the small business. This is the vital factor in the economic development that awareness of the society regarding governments schemes.

Approximately 95% respondents having water, bathroom and toilet facility in their house and remaining respondents using these facilities from public place
that means these basic necessities are available at rural and urban level at all economical level families. Electricity is also important factor which is found that 48% respondents are having their own electricity connection but majority of the respondents having rented house and they receive electricity through owner hence no separate connection is in their name but they have electricity facility at their house.

24) Every respondents having sufficient financial facilities that they can purchase the entertainment facilities like radio, sound system and television it is the sign that the society has a gaining the importance of entertainment to reduce the mental tension and make the routine life happy.

25) The basic aim of women’s to enter in vegetable selling business is to earn the money to support financially to family. For independent family there is heavy needs of money for development of like to purchase of own house and some facilities like two wheeler vehicles and other household goods for routine life and hence money is key factor for that purpose women’s in these families are entered in this business. It is also found that women’s in farmer’s family are entered in this business as their family business.

26) The majority of the respondents states that the vegetable selling is permanent business that means it is able to provide some fix income to family which is a major support for the development of family. Respondents who have their own farms with good water facility are able to supply any kind of vegetable in any season and this will allow them to earn more profit by selling non seasonal vegetable.

27) The majority of the vegetable selling women’s are purchasing the vegetable from farmers who have no sufficient manpower to bring their product in the market. Due to this the women’s has to visit the farm and purchase the vegetable as a rate decided by these mediators and there is no choice for types of vegetable and price also. This is a major drawback that the farmers will not get expected returns from their product.

28) Majority of the vegetable selling women’s are purchasing vegetable on credit it indicates there is shortage of sufficient availability of the finance to those people. This will leads to loan and interest on the respondents and again they are in trouble. Cash purchases get some discount and low rate of vegetable this will affect the pricing of the vegetable in the market.
29) Transportation is the major problem found in the study for the vegetable selling women’s. Proper vehicle at right time at right price is the basic requirement of vegetable business to avoid the losses. Perishable natured vegetable required quick market and that time women’s has to pay more transportation price this leads to reduce the profit margin in this business and it affect on economic status of the vegetable selling women’s.

30) The majority of the respondents are dependent on the market committee that means the undereducated people are mostly depend on government authorities. Market committee is provided them recent information regarding trend in market.

31) People and specifically women’s in rural and urban areas are aware about their problems in vegetable selling business and they got the importance of collective power to find out solution for each problem. Hence there is number of workers organization providing various types of supports to the vegetable selling women’s for their routine problems.

32) Majority of respondents i.e. 89% are not registered their names with workers organization to receive common facilities at market place. Because they are selling their vegetable in residential area in daily and only seating at market in Sunday or weekly market organized at different days at different places. For that they charge only some amount fees by market organization and no any financial burden on them.

33) There is very small proportion of respondents is engaged in the support business. It is not possible for every respondent to enter in this business because every business requires different infrastructure facilities which needs financial support and this is major hurdle to enter in this business. But with the help of local authorities some respondents were get benefits of government schemes for successful running of these businesses.

34) Majority respondents are saving the money from current earning to repayment of loan taken for family needs. 36% respondents are express other than loan payment is reason for saving current earning. But overall conclusion that every respondents is saving their current earnings in some proportion.

35) Total of serial no. 2 and 3 i.e. 89% respondents are express that vegetable selling business is provided some and medium proportion support to their families for economic development. The basic reasons behind this are lake of
basic facilities for that business. That means non availability of transport facility, lack of storage facilities and non availability of hygienic facilities in the market place that’s why women’s are unable to provide their best in this business and this is the basic reason behind the backwardness of this business.

36) Considering serial no. 1 to 3 out of total respondents 91% respondents are receiving benefits of financial facilities provided by the government approved organizations like bank, credit societies and co-op credit societies. National development is dependent on the good economic structure and in this study it was found that financial facilities are available not only in urban area but also in rural and remote area also.

37) Women’s who are engaged in vegetable selling business are satisfying the financial needs of children at primary to higher secondary level. It was also found that they are satisfying some basic needs of family like routine food and stub. Also for medical purpose of the family members. It was also found that now a days vegetable selling business is moving towards basic earning source of some families. This study is based for development of socio economic status of the respondents and hence availability of sufficient finance is necessary.

38) Considering serial no. 3 to 5 it is found that 96% respondents having freedom to spend their earning as per need found by them. That means women’s those who are working in any sector has got a freedom at certain level to take the decision regarding the expenditure. It was also found that vegetable selling women’s are spend their earning mostly for satisfying family needs.

5.3 SUGGESTIONS:
1) 71% female respondent having primary and secondary education so government has to take and initiative to provide adult and continuation education programme for the up gradation of education status of vegetable selling women’s. Those having higher secondary education, government have to provide them a distance education facility at each taluka and village level.

2) To start the agricultural school and centre of agricultural university at each village level to provide the agricultural education regarding cultivation and marketing of agricultural product at different level. With the help of these centre farmers in rural area will get the particulars regarding the weather
condition and its effect on vegetable. Along with this with the help of this centre government has to provide seeds and fertilizers to the farmers in economical rate.

3) The basic aim of female respondents to enter in this business is to earn money for that they have to provide good atmosphere, travelling facility, hygienic facility at market level and monetary support in the form of short term loan to run day to day business is necessary. This is required to provide by the local authorities for development of this business.

4) Other than hindu families there is need to provide the proper education to the families like Muslim, Jain and Boudhh for the betterment of family there is need to work together by both male and female member of the family irrespective of nature of business. Vegetable selling business is suitable for those women’s who are less qualified and unable to do paper work.

5) The market committee or the government has to provide require facilities to the farmers who are willing to sell their product direct to the customer. It was found that in urban area there is sub-sellers who are purchase the vegetables from farmers and resale it to general public. So far increasing the earning of the farmers they have to provide proper facilities to the farmers to reach the urban market.

6) There is need to provide the sources of income to the independent families. For that government has to announce some other scheme like MANREGA to provide the employment of unskilled women’s for generation of income which will provide them a basic standard of living.

7) The there is need to change traditional thinking that women’s are doll in the hand of men and she has no separate existence. Now in every field there is great achievement made by women and hence women can enter in any business and it is moral responsibility of the society to provide them a good atmosphere for their development.

8) Every local body and government by way of zilla parishad has to take an initiative to open a primary and secondary level school at every village place. They have to provide the sufficient text books and the note books at economical prices to the student in the school. Government has to take due care that not to charge any kind of fees at primary and secondary level form the student. It is necessary to reduce the droop out rate of the student.
9) The government has to introduce the technical skill in this adult education programme. Because vegetable selling is the seasonal business and in summer there is shortage of water and its affect on the vegetable cultivation and there is shortage of availability of vegetable at that time these workers can get benefits from the other skill given in these institute.

10) There is need to provide required basic facilities in place of market that will encourage the more female population in this area. This is the support business having less capital investment. For that market committee has to provide some credit for purchase of vegetable for its resale.

11) The government has to announce some financial assistance scheme for these unorganized worker for purchase of house. Otherwise as like Maharashtra Housing Development Corporation they have to build economical houses and sell it to the unorganized sector worker on very low charges and for that purpose they have to allow them a housing loan also.

12) The basic facilities must be acquire by every house and it should made compulsory by the government and local body for that purpose government has provided basic financial support to the weaker section of the society. It is duty of the society that they have to receive benefit of these schemes at their level.

13) Now a days there is loan system is available for the weaker section of the society to purchase the electronic entertainment facilities. Entertainment facilities are much more important in this fast lifestyle to reduce the mental tension and this will also positively affect on the lifestyle of the human being.

14) There should be proper financial system to be developing for the overall development of vegetable selling women’s. That means these financial institutions not only provide the financial facilities for business purpose but also they have to provide financial support for purchase and up gradation of household necessities at low interest rate. This is necessary to develop the life quality of the vegetable selling women’s.

15) Every business has its own importance for society and vegetable is necessities of life and only 2% respondents are entered in this business with their own interest it indicate traditional thing of the society relating to this business. Now there is need to provide social education to society to change the views regarding vegetable selling business and to provide basic human facilities for
women’s working in this area to encourage the female population to enter in this business.

16) The local authorities like grampanchayat and other bodies have to announce scheme like co-operative farming. Under this scheme unutilized government land has to lent on rent the group of farmers for the cultivation of the vegetable and required facilities like water and fertilizers to be provided by this body by charging a few percent of return on total production. This will make vegetable selling women stronger not only to produce vegetable but also sell this as per market demand.

17) The market organization has to provide the facilities to these farmers to bring their production in the market and provide good market to their product by way of exporting their product to metropolitan cities also. Otherwise market organization has to provide the latest market rates of vegetable and demand trend of market to the farmer for their product. This is helpful for receiving better returns to the farmers.

18) The market committee or the government has to provide some short term loans for the day to day purchase of the vegetable because cash purchases will leads to discount and low rate this increases the margin to the vegetable selling women’s.

19) The market organization has to provide the central transport facilities to the vegetable selling women’s. They have to provide the transport facilities to the farmers to bring their production at market place and to provide the transport facilities to the vegetable selling women’s who purchase the vegetable in market and went at urban market for its resale.

20) In every rural area the local body has to make some arrangement for transport facilities to be provided for vegetable selling women. This will provide the earning source to the local bodies and provide some employment to needy people. Another way is the public transport like ST and City Buses has provide some extra bus at in early morning for providing transport facilities to small vegetable selling women’s who bring their own production in market for direct sales to public.

21) The prices of vegetable is affected for various reasons like damages in transport and lack of storage facilities etc. Hence it is suggested that the
Market organization has to provide the storage facilities for green vegetable selling women’s to maintain the price stability in the market.

22) Market committee has to publish weekly bulletin containing the future trend of weather and its affect on vegetable and also they have to provide demand trend in the next week for vegetable in the market. Market committee has to provide the financial support and information regarding sources of finance to the vegetable selling women’s.

23) In rural and urban areas there are various workers organization is established by various agencies. Now it is responsibilities of these organizations to work for the female workers those who are engaged in self employment and employed with employer. These organizations have try to provide them a better working conditions, minimum wages and hygienic facilities at work place.

24) Government has to take the initiative to form a formal organization specifically for vegetable selling women’s. Women employee has different needs at market place other than male employee. Local authorities like grampanchayat and municipal corporation has to take an initiative for establishment of these organization and some grade A level officers has to work as a member of these organization for the social development of vegetable selling women’s.

25) Government and local bodies has collectively from a workers organization. This organization has to satisfy not only infrastructural need of vegetable selling women’s in market place but also they have to provide different facilities like license for hookers, insurance facility and storage facilities at market place etc.

26) Local bodies and government has to announce several schemes for animal husbandry and poultry but they fails to reach at target audience so that they have to arrange seminar at market places to generalize these scheme. Land required for this business should be provided by the local authorities on rent basis from the land reserved with government.

27) 92% respondents are earning more than Rs.10000/- average per month. And the majority of respondents are not so qualified hence the market authorities have to provide them some basic education regarding the financial planning of their family. They have to aware about the various schemes of government for
saving of income to get better interest on these saving. They also want to
aware about the various medical schemes available for them to secure their
and their dependents life in small amount of annual premium by this way the
social and economical status of the respondents are easily improve.

28) Insurance companies has to provide proper guidelines to the vegetable selling
women’s regarding various schemes specially available for working women’s.
It is also necessary that to provide the information regarding the various
facilities covered in different schemes like medical expenses of family
members, accident claim and to protect business losses and damages etc. This
is best way to save the money to get better return and to provide the protection
to family and business.

29) Saving is important factor for the economical development of the family and
economical development develops social status of the family and hence saving
is necessary. For that financial institute has to announce small saving scheme
with better interest rate to induce people to save more.

30) In market place there is lack of various facilities like storage facilities, non
availability of proper transport facilities and lack of hygienic facility at market
place is the basic hurdle to develop this business and researcher has suggested
that to provide proper solution to these problems may impact vegetable selling
business to become a business which help their dependent to become
economical strong.

31) Vegetable selling business is small nature business having daily turnover for
that purpose financial institutions has to announce loan scheme for very short
duration like 45 days to 90 days. The rate of interest must be economical level.
These loans should be provided without taking any securities.

32) Every financial institution has to provide some special facilities to the
unorganized sector workers and especially for women workers like health
insurance and insurance for business. These institutes have to take efforts to
reach at the bottom level of society where there is need of finance for small
size business and requirement of finance is very small in nature.

33) Vegetable selling women’s have to provide some facilities like insurance for
life, health and education for their children and dependent at a small amount of
premium. They have to provide a housing facilities at economical rate for
maintain standard of living. The present study is made to check socio
economic status of vegetable selling women’s for that social as well as economical facilities are necessary for their betterment.

34) Freedom for expenditure is not a sign of full freedom for the women. In the vegetable selling business women’s have to change the decision regarding the purchase of vegetable as per the market trend and hence for that purpose freedom for expenditure is required. Also for maintaining the minimum standard of living there is need to spend some amount for unproductive purpose.

35) Every family where the female member of it is engaged in vegetable selling business has to take due care for providing required facilities to the women for maintaining the regularity of the business. It is also necessary to take care that to avoid the losses. This will leads to increase in business and increase in income.

36) There is need to provide proper education to the vegetable selling women’s for making financial planning of their family and business. It is possible only when these women’s are getting the correct trend in the vegetable market and these are the responsibility of market organization and government.

37) Vegetable selling business to become basic source of the family income members of families have to provide full freedom to the women’s engaged in this business. Also there is need to provide the a financial support along with proper transportation facilities and hygienic facilities in the market is necessary to support the vegetable selling women’s to became self dependent in this business.