

**GROUP ACTION BY WOMEN FOR AUGMENTING FAMILY INCOME**

**By**

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## LIST OF CONTENTS

CHAPTER	PAGE NO :
LIST OF TABLES	
LIST OF FIGURES	
LIST OF APPENDICES.	
I. INTRODUCTION	1
II. REVIEW OF LITERATURE	7
A. ROLE OF WOMEN IN NATIONAL ECONOMY	7
B. GROUP ACTION BY WOMEN FOR AUGMENTING FAMILY INCOME.	14
III. PROCEDURE	29
A. SELECTING THE SAMPLES	29
B. SELECTING THE METHOD OF STUDY	30
C. CONDUCTING THE STUDY AND	30
D. ANALYSING THE DATA.	30
IV. RESULTS AND DISCUSSION	32
A. DETAILS OF THE GROUP EMPLOYMENT.	32
B. PARTICIPATION OF WOMEN IN GROUP EMPLOYMENT	34
V. SUMMARY AND CONCLUSION	50
BIBLIOGRAPHY	55
APPENDICES.	60

## LIST OF TABLES

TABLE	PAGE NO:
I. DETAILS ABOUT THE GROUP EMPLOYMENT	33
II. AGE DISTRIBUTION OF THE BENEFICIARIES	35
III. EDUCATIONAL QUALIFICATION OF THE BENEFICIARIES.	36
IV. EXPERIENCE OF THE MEMBERS	38
V. REASONS FOR TAKING UP THE JOB.	38
VI. SOURCES OF INFORMATION ABOUT THE JOB.	39
VII. INVOLVEMENT IN WORK	41
VIII. INCOME RECEIVED BY THE BENEFICIARIES.	42
IX. BENEFITS DUE TO GROUP ACTION.	45
X. SUGGESTIONS GIVEN BY THE BENEFICIARIES.	48

## LIST OF FIGURES

FIGURE	PAGE NO:
1. PROFILE OF THE PROJECT.	31
2. WOMEN INVOLVED IN CYCLE CHAIN ASSEMBLING	33 A
3. WOMEN IN ACTION GARMENT MAKING	33 B
4. A GROUP OF BENEFICIARIES ENGAGED IN SPINNING	33 C
5. WOMEN ENGAGED IN GENERAL SEED PACKING	33 D
6. WOMEN REGRESSED IN BOOK BINDING	33 E
7. SAMPLES BUSY IN COIR MAKING	33 F
8. COMPOSING - A SCENE IN THE PRINTING PRESS.	33 G
9. EDUCATIONAL QUALIFICATION OF THE BENEFICIARIES	37
10. SOURCES OF INFORMATION	39 <del>EX</del>
11. MONTHLY INCOME	44
12. BENEFITS DERIVED DUE TO GROUP ACTION.	47

**LIST OF APPENDICES**

**APPENDIX NO**

**PAGE NO:**

**I. INTERVIEW SCHEDULE TO ELICIT  
INFORMATION REGARDING GROUP  
ACTION BY WOMEN FOR AUGMENTING  
FAMILY INCOME**

**61**

**II. QUESTIONNAIRE TO ELICIT  
INFORMATION REGARDING THE  
ROLE OF EMPLOYERS OF  
WOMEN'S GROUP.**

**67.**

## I N T R O D U C T I O N

The position of women in a society is an index of its civilisation. Women constitute one half of the population, that is one half of the country's human resources. As citizens, workers and mothers, the contribution of women to economic and social development is vast. Hence emancipation of women should be considered as one of the generators of economic development and social progress (Devadas, 1976). Women must be recognised as power in development and involved more actively and productively in the developmental process for the eradication of poverty and for economic and social success of the nation.

According to the International Labour Organisation, there are about 562 million women in the world's labour force of 1637 million, and 65 percent of them are in developing countries. This reflects the significant role of women in the national economy. Equal opportunities must be given to women for participation in all areas of human activity and expression, as potential generators of social change (Report, 1971).

The growing contribution of women to the economic life of our country is a direct reflection of the raising number of women workers, their expanding job opportunities and their effective job performance.

Scientific and technological improvements not only simplify many home duties and reduce the time required for the physical tasks of homemaking, but also mean more job specialisation and new employment opportunities in offices and factories. Larger business organisations, expanded activities of commerce and communications and new systems of distribution and advertising require the use of new resource of labour and help to change traditional attitudes concerning women's status in the labour forces. The increased demand for women's services has been accompanied by broadened opportunities for their education and training which encouraged women to prepare for and seek gainful employment.

According to the Labour Bureau's Report (1971) there are four basic factors which have been responsible for women's employment. They are: (i) permanent and growing inadequacy of the income of the principal bread winner; (ii) temporary fall in the family's income due to exceptional or accidental circumstances such as

the sickness and premature incapacity of the principal earning member; (iii) the death of bread winner; (iv) a woman's desire for economic independence or for securing a higher standard of living for the family.

As working women have actively participated in the production of goods and services and helped to raise and maintain living standards. Indian Industry has come to recognise women's abilities and has facilitated women's integration into the working world. Over the years, more responsible jobs with higher wages and better working conditions, have been opened to women, and these in turn have stimulated more of them to seek paid employment (Nayak & Costa, 1979).

According to Chandrakala (1969) modern woman has to face a complex life and plays various roles. Her primary biological function of motherhood is slowly receding and its place is being taken by manifold activities. She is assuming the status of a multifacet human being, an equal partner of man in all respects, not individually but socially. Thus she is striving to bridge the centuries old gap between the man's and the so-called women's sphere of work. The vast majority of women work in group in the traditional agricultural sector where skills have been imparted more through experience and observation than on scientific training.

Next to agriculture, handlooms, handicrafts and rural industries, play a pivotal role in providing work opportunities to women and in using their skill. The rationale of rural industries is their light operation, feasibility of being plied during the leisure hours, possibility for operating in their homes and need for artistic touch in their production. Rural industries require less capital, utilise locally available raw materials, labour intensive and utilise labour capacity to the fullest extent (Womens Point of view, 1978-79).

Women need to be given adequate training to increase their productivity in terms of economically meaningful commodities, with standard and easily marketable qualities. The major components necessary for starting rural industries are raw materials, skills, inputs such as credit and the availability of markets. But the most important for a healthy economy is the existence of entrepreneurial ability. Rural cottage industries could be started either by the more enterprising among the women in the rural areas or by small organised groups of women who will be able to get the necessary guidance and advice regarding organisation,

technology, finance and marketing from voluntary organisations or governmental agencies (Rastogi, 1980).

Organised group projects appear to be more favourable for women, when compared to selfemployment, since individual woman finds it difficult to acquire the skill to initiate programmes, obtain raw materials and compete in the market with professionals. To avoid the struggle, the women are grouped together under one organisation with support of donors and agencies which help to obtain grants or loans on short terms, train women for suitable jobs and arrange for marketing.

Realising the great need for organising women's groups, efforts had constantly been made to set up national level organisations for women. The Bharathiya Grameen Mahila Sangh (BGMS) and Central Social Welfare Board (CSWB) are such organisation set up for the upliftment of the rural women in India.

These organisations (government or voluntary) enable women not only to generate income, but also encourage qualities of self-reliance and leadership. The social and commercial practices, as for example obtaining loans, operating bank accounts and marketing are done by the organisers with a wide experience. Some organisations

function by forming the workers into a co-operative, where in they are made to understand fully the processes involved and make group decisions. These activities seek to build up will power and self-confidence in women and make them realise that the best returns can be accomplished through unity and co-operation (Asthana, 1974).

The present study was undertaken to explore the existence of group ventures of women to raise their economic and social status, as available in Coimbatore City and the nearby villages and assess the impact they had made on the participants.

## II REVIEW OF LITERATURE

The literature relating to the study "Group action by women for augmenting family income" is discussed under the following heads:

- A. Role of women in National Economy.
- and B. Group action by Women for Augmenting Family Income.
- A. Role of Women in National Economy:

Rural women play a key role in food processing, home crafts, market trade and several other facets of economic activity besides household work. There is scope for improving the family income through developing better skills. Women's role in national economy is significant because they are the first educators of children in self help and self confidence, shouldering important responsibilities in the family, farm and community. They are indispensable agents of social change and development (Devadas, 1977).

Balraj (1982) points out that half of the world's population is women. According to the latest statistics available 49.45% of the Tamil Nadu population are women. India is a country where around 75% live in rural areas.

The figure given for Tamil Nadu is 70.73%, of these 73.14% are illiterate. Hardly half of them find any employment. Normally they receive only *half* of the wages than men for the various agricultural operations they are engaged in.

Ramachandran (1970) pointed out that apart from the fact that they constitute one half of the country's man power, women play an important role in shaping the personalities of the nation's young human resources. Women's role in national economy has become significant through a combination of factors such as education, self image and family responsibilities. The demands of women for more equal opportunities for participation in all areas of human activity and expression have generated potent pressure for social change. The adjustments required will affect a whole range of social activities, organisation and planning.

The place of women in the economic life of a country is undergoing far reaching changes everywhere. These changes in terms of their diversity appear to be more marked in developing economies which generally happen to be tradition bound. In recent years in international gatherings and the questions of Women's employment has come into prominence as a result of changes which have

taken place in the scope and character of the economic life of the society. When there is a change towards a more developed occupational structure, opportunities which women have for work in traditional sectors like agriculture, animal husbandary, village industries etc, are declining (Datar, 1970).

According to Bhagoliwal (1976), participation of women in economic activity is common in all countries, developed as well as developing. Family income can best be supplemented by a draft on female population in the working age group.

During the first half of the twentieth century, there has been an increase in women's employment in India in coal mining, tobacco, iron and steel and non-ferrous metal industries, educational services and research. Their employment recorded a decline in miscellaneous food industries, grains and pulses, non-metallic products, retail trade in fuel, sanitary work and services and laundry services. In the agricultural sector the proportion of women employed has shown a decline. Household and small scale industries employed a large number of women than the factories.

According to the study of Khanna and Varghese (1975)

that the lower strata women seek employment purely for economic reasons. Middle class women are expected to do all the house work and this save money to provide for other necessities. The upper class women are more free in their choice to take up work than the middle class women and perhaps one better qualified also. Considering the statistics on working women, they find that in the upper and middle category in which women are better educated, the rate of employment is also proportionately higher. Education makes them more employable and hence they get more job opportunities. But in the lower strata job opportunities are fixed and educational qualification becomes quite redundant.

A study conducted by Wadhwa (1976) revealed that most respondents worked mainly out of economic necessity (38%) and to supplement their family income (20%). The distinction between the two economic factors was that while for those working for economic necessity it was a question of sheer sustenance, for supplementers it was to raise their standard of living. There were others working mainly to pass the time, mainly to meet their professional obligations and to achieve economic independence. Only a negligible number were working mainly to develop their personalities. However, economic

factors played a dominant role in making a large majority of respondents work.

The study undertaken by Ramachandran (1970) in Bombay on "Women and Employment" revealed some interesting factors in it. More of the women in the labour force and fewer of those who were outside the labour force were from the low capita income group. Majority of women, irrespective of labour force status opined that women should work if there was an economic necessity, that is to supplement the household income and to earn and raise the standard of living.

Rande (1970) also undertook a study on the same topics in Delhi. The study revealed that among the respondents a large number of women who were employed or seeking employment came from families with relatively low incomes. The data showed that reasons other than economic necessity such as interest in working, utilisation of leisure time, utilisation of vocational training or the desire to serve others were usually confined to women from higher income group.

Chadha (1981) study in Haryana revealed that majority of women were in the field of agriculture, health, teaching, clerical and occupation requiring semi-skilled and unskilled labour.

According to Pere (1975) one third of the total agricultural force in the India-economy is being provided by women and more than 50% of the total working women in India work as agricultural labourers. Their participation in the secondary sector is minimal and only 7% of female workers are engaged in secondary activity. It is to be noted that about 92% of the female workers in the rural area and 66% in the urban area were illiterate. Women with technical training in both rural and urban areas were found to be working in much larger proportions than those with non-technical training.

Small scale, village and cottage industries make less demand on scarce capital in source and also create much larger opportunities for employment including self employment. The employment opportunities include wood based industries, bamboo based industries, tanning industry etc. The beedi industry has employed more than, 3,00,000 people in Madhya Pradesh. A mass of women folk in rural and urban areas are engaged in this industry. The other fields for employment includes soap industry, dairy products industries, oil industry etc. (Rastogi, 1980).

According to Rai (1975), the three main sources of employment in organised industry in which women have been engaged are factories, mines and plantations. Out of the

94% women workers 84.4% are engaged in agriculture and allied occupation. Out of 45,000 workers engaged in chicken embroidery in Lucknow 97% are women. Their earning ranged from Rs. 15-22 a month. In the beedi industries women were engaged in operations of feeding the larger factories. But their work was unit based. For rolling thousand beedies which take 12-16 hours they were paid Rs. 4/-.

<u>Employment status</u>	<u>Rural male</u>	<u>Rural female</u>
Bonded labourer	0.3%	0.1%
Self employed in agriculture	51.6%	51.1%
Self employed in non-agriculture	11.4%	9.3%
Co-operative societies for clearance of foods	5%	6.3%
Subsidised employment scheme	-	12.19
Employment of educated Unemployed as managers of Industrial co-operative		12

On behalf of the International Labour Organisation Brison (1980) revealed that the ILO had constituted nine consultancy groups in India for the employment of rural women. The organisation had also launched vocational training for women in 1975 and had spend as much as

2.8 million dollars for promoting women's employment in such spheres as electronics, ceramics, block printing, handicrafts etc. The ILO sponsored self-employment projects initiated in Bangalore, Bombay and New Delhi.

**B. Group action by Women for Augmenting Family Income:**

Srivastava (1982) gives the economic projects which helps in augmenting family income through group action activities. Improved cottage and small scale industries, match box and match sticks making, cultivation and processing of spice, handicrafts design and development techniques, improved techniques for processing of leather and preparation of leather goods, book binding, soap making, preparation of bangles and beaded ornaments, sericulture, apiculture and aquaculture animal husbandary including milk, egg and meat production and primary preservation minirice miller and paddy dehusker, tailoring and garment making, preparation of breakfast ingredients for self-consumption and sale, organisation of collection of non-edible oil seeds, its primary processing for possible value adding and gradings collection kernels of mango, deseeding of tamarind all give chances for employment of women.

Nayak (1979) says in the existing socio-economic environment income generation programmes assumes a particular significance for women especially poor and rural women primary because of their economic benefits. These women are either the sole bread winners or vital financial supports of families struggling to subsist. Secondly these programmes provide opportunities for growth and development of self-reliance and leadership qualities among women workers. Most of these women will have to continue to earn as long as they are physically able and such programmes might be their only chance for this type of development.

Jain (1981) pointed out voluntary agencies have an important role in informing and motivating people and carrying out supplemental action for improving incomes through raising employment organising them for group action informing them about schemes and official procedures preparing applications follow-up and liaison services etc.

Chopra (1978) describes the socio-economic programme for the needy women. For the first time in the annuals of social welfare the CSWB pioneered a specific programme for the economic rehabilitation of the weaker sections of the community, particularly of the women. In 1958, different categories of schemes of small scale Industries ancillary

units, handloom units and khadi craft units etc., were initiated. The main categories of schemes under this programme are:

1. Production units of small industries.
2. Units as ancillary to large industry.
3. Handloom training-cum-production units.
4. Handicraft procurement unit.
5. Industrial co-operative societies.

List of items of small industries, hand loom, handicrafts, etc., taken up by the voluntary organisations under the socio-economic programme of the C. S. W. B.

1. Small Industrial Items:

A. Food Products.

- 1) Bakery and confectionary items.
- 2) Pappad, Khakra, vadi.
- 3) Potato wafers.
- 4) Snack packets.
- 5) Packed lunch
- 6) Chira.
- 7) Flour mill and masala grinding.
- 8) Pickles.
- 9) Fruit preservation.
- 10) Canteen.

**B. Chemical Industries:**

- 1) Rubber bands
- 2) Laundry soaps and clips
- 3) Detergent
- 4) Nylon buttons
- 5) Chalk sticks
- 6) Candles
- 7) Pottery works
- 8) Safety matches

**C. Printing and Book Binding:**

- 1) Exercise books and cardboard boxes
- 2) Printing press

**D. Leather and canvas articles:**

- 1) Leather hand gloves
- 2) Chappel making
- 3) Canvas hold alls.

**E. Machine knitting:**

- 1) Woollen socks
- 2) Woollen knitting

**Other items:**

- 1) Wooden toys
- 2) Optical frames
- 3) Coir corridor and sinuer mats
- 4) Fish nets
- 5) Agarbathis
- 6) Beedi rolling.

**II Ancillary Units:**

1. Radio assembly
2. Printed circuit boards and electrical cable forming.
3. Earthing strips and electrical cable sets
4. Auto control cable
5. Assembly and rivetting works
6. Cloth bags for automobile tubes.
7. Seat covers
8. Hosiery goods.

**III Hand loom weaving, garments and cloth products:**

1. Handloom fabrics
2. Pure silk fabrics
3. Handloom bags
4. Readymade garments, skirts and sari, and embroidery works.
5. Dusters and mouth covers, head covers and uniforms
6. Surgical bandages
7. Brassiers
8. Sanitary pads.

**IV Handicrafts items:**

1. Zari work
2. Bleaching, dying and printing work
3. Batik and Kalamkari printing work.
4. Cane and bamboo work
5. Fibre, bamboo, straw fancy articles
6. Banana fibre articles

7. Kora grass and palmyral leaf products
8. Decorative articles in wood, brass and coconut shell
- and 9. Jute carpet making.

A nation is built brick by brick on solid industrial and agricultural base. In this task too there is the invisible helping hand of the needy women that keeps the wheels of progress moving. Since 1958 six ancillary units have been set up under the socio-economic programme giving employment potential to 217 women. During the fifth plan, it is proposed to set up at least 100 units on a phased basis so as to give employment to 4000 women. A little organised effort by voluntary organisations can lead a new meaning to lives of thousands of women who need just the right direction. Till march last 7,500 women had been provided employment in different units under this dynamic programme. Starting with the pilot project in 1973-74 to rehabilitate war widows and subsequently extended to destitute and needy women, the dairy scheme has made rapid strides.

By 1974-75 Rs. 6.73 lakhs had been sanctioned for twenty-nine units providing self employment 310 needy women/war widows. During 1975-76 a total number of 203 grants for an aggregate amount of Rs. 44.67 lakhs was sanctioned to registered institutions for setting up of

dairy units. The number of women expected to benefit from the dairy scheme is estimated at 1755.

Dwivedi (1973) pointed out that some of the important production activities which could be organised on co-operative basis for generating employment may be dairy, poultry, sheep and cattle breeding, processing of agricultural produce like paddy, oil seeds, fruits, vegetables etc. Several of these activities can be co-operatively organised in each village and also at the block level, keeping in view of the surplus manpower in a given area or village extent of infrastructure available local resources and demand. Printing and book binding and stationery articles, industrial gloves, chalks and crayons, electroplating work, fruit preservation, readymade garments etc.

To provide full time job to agricultural labour and to increase the income of rural population it is necessary to establish small scale industries in the rural areas. They should be directed firstly to produce inputs needed for agriculture and industries and secondly to produce consumer goods. In this connection it can be said that some such goods for export. The main items for this point of view are oil cakers, oil fruits and vegetable food preparations (Sharma, 1971).

Mazumdar (1975) pointed out about the Co-operative for the weaker sections of the society provide increased employment and income opportunities to different sections of the community like small and marginal farmers and like dairy, fishery and poultry, mainly relate to the service of weaker section's women.

Attempts have been made to start number of co-operatives but not all have thrived and some are not yet fully established. The most outstanding enterprise has been a branch of the Bombay based Shri Mahila Griha Udyog Lijjat Pappad Co-operative which has 14 branches in India. The co-operative was started in Hyderabad in January 1974. Women in the Mahila Mandal groups in the project wanted part time work to supplement their incomes and this seemed to be an ideal opportunity for them to share in the running enterprising venture. First training was given to the women make papad. The 80 women are now rolling about 300 packets worth of papads a day. The whole out put is managed by a woman. The experience of the lijjat papad co-operative seems to indicate that such an enterprise needs to be organised on sound business lines with sufficient capital investment initially, an adequate staff, quality control and good marketing facilities. In addition it allows to fit the work in to their daily schedule at home.

Next women's organisation has build up a small co-operative preparing unadulterated species. The scheme started without a loan and the 25 women members built up a capital sum of Rs. 700 - 1,000 in the bank which was collected during made turmeric, chillipowder and cum-cum. A profit of Rs. One is made per packet of cum-cum and 50 paise for the other preparations. Each member makes about 10 kg. of goods a month which are packaged in polythene bags and marketed through the super bazar.

It was found that a loan had been sanctioned by the Khadi Board to start a Co-operative for the type cutters but that nothing had been done about it. Rs. 750 was then made available to each of 30 members from the Khadi Board and a sangham bank account was opened with share capital contributed by each member. A sangham shop was then opened in the slum to sell finished products to the retailers.

There is another co-operative started in Mushurbad where there were 300 basket makers. About 15 of these families are artisans and prepare the bamboo and wooden frame for the baskets. For weaving one dozen baskets, the women were paid Rs. 2 for 12 hours of work. The baskets are then sold by the artisans for Rs. 65 and Rs. 75/- dozen. The expenditure on labour and materials comes to about Rs. 40 per

dozen so most of the profit is going to the 15 artisan families.

Dairy schemes is the next scheme under taken by the agencies, the dairy scheme is essentially an agro based scheme and provides self employment of the war widows, and needy and destitute women in the rural areas. Women seldom venture out of their villages in search of employment.

On 31 December 1975 out of total of dairy plants in operation in India, 41 are in the co-operative sector. On 30 June 1976 there were 21,106 primary milk supply co-operative handled products valued at Rs. 87 crores. Multi-purpose Tribal co-operatives; As part of the programme of economic development of tribals primary co-operatives in tribal areas are being reorganised to enable them to function as multi-purpose societies providing short, medium, long term credit to the tribal women undertaking collecting and marketing of agricultural and minor forest products and consumer goods.

Bhatt (1979) pointed out in his study about women agarbathi workers in Gujarat State. As many as 240 families have been interviewed to collect data relating to age, education level, marital status, number of children, the level of income and the rate of labour cost.

The data reveal that 75% of women belong to the age group 26 to 45 years. Which is the highest followed by 15% women workers in the age group 16 to 25 years. The proportion of women in the highest age group that is above 45 years is very negligible while 8.3% of the girls having less than 15 years are engaged in preparing agarbathi. A majority of 60% women are illiterate and only 1/3 of them have gone up to the primary or the secondary and higher education level. The data reveal that 93% of the women have more than 3 children and amongst this group 12% of the women gave birth more than 6 children.

The rates of earnings of the agarbathi women workers are given below:

Daily labour charges (in paise)

0-75	76-80	81-90
63.7	2.5	33.8

The data reveal that the women earn on an average 75 paise per day, which is very low compared to their basic requirements, while 1/3 of workers do not earn more than 90 paise per day. The data show that 86% of the women workers earn less than Rs. 50 per month.

What is required is a systematic campaign to raise the wage structure of this poorly paid agarbathi women workers and the formation of co-operative centre where

whole sale purchase of raw materials and sale of finished goods could be carried out. Steps also have to be taken to impart proper training to them. The state government on its part should incorporate this occupation the incense making work-under the minimum wages. Act and steps should be taken for its speedy and effective implementation in this particular field.

Sarala (1980) reveals her study about the household industry. The major sector of industry in this category from in the point of view of employment is coir. According to the "Report on the Survey of Unregistered Industrial Establishments (Rural) 1972-73 the employment in the sector is 5.5 lakhs persons, separate data on women is not available, tobacco and beedi, cane and bamboo, handicrafts, would come under the category that employ women substantially.

An indication of participation of women in registered factories:

1)	Chastern, coffee, matches, fruit canning and coir	50% and above
2)	Electronic Instruments, fish canning, plywood and veneer, cotton mills	40 - 50%
3)	Manufacture of allopathic medicine	30 - 40%
4)	Weaving, book binding, flour mills, polythene bags, embroidery, tiles	20 - 30%
5)	Ceramics, paper, pencil, rubber sheets, children play equipments	40 - 20%

The coir industry is estimated to employ 1,58,091 women in the spinning sector that is 76.05% of the total employment in the sector while in the weaving sector only 25% are women. The extractions of fibre by beating the husk is performed by women and it is estimated that about 50,000 or more persons are employed in this sector. This is the most strenuous process in the manufacture of coir. The prescribed minimum wages do not reach the workers and there is no way of checking it. Hence to work is available for less than 200 days in a year and the income levels are low.

Handloom weaving is the other household industry which employs a good number of women that is around 30,000 against a total employment of 71,000 workers, here men get an average wage of Rs. 9.31 while women get only Rs. 6.54.

Rope-knotting project ran for 2 1/2 years before it was abandoned chiefly because marketing became an insurmountable problem. Other cases could have been the choice of macrame, a fad that faded, as the income generating activity and the frustrating stabs at setting that were made instead of setting up a sound scales lot work. The project was started by ten women (Mayak, 1978).

Lal (1978) studied the mirror work project. This is a one women effort emphasizing certain aspects of income

generation. Firstly the women are not forced to neglect their families as the organiser has brought the project to their door steps and the work can be done at home. Secondly income generating, through voluntary work for many organisers in facts a full-time job with all the expected strains and responsibilities.

Zakir Hussain memorial Welfare Society was started, in 1972 to save the villages around Okhla, a rapidly urbanising area of New Delhi. The earnings from the unit area utilised to return the loan and finance other welfare activities conducted by the society. Yet it is a remarkable achievement as the project is not only self-supporting but it also supplement the income of at least 25 very poor families in the neighbour. (Mohsini, 1978).

In Muthukallur Harijan Colony rural women are given employment opportunities with the co-operation of Annam Sarvodaya Sangh. A Khadi Spinning centre has been started with three lady trainees which include 10 scheduled caste women. The ladies get themselves trained in Ambar Charka and after the training period they will be able to earn sufficient income by adopting it as a family profession. (Srinivasan 1981).

Ramoth Burkhalter (1979) studied the garment making in the small village of Chattisgarh Judgeeshpur about 100 miles from Raajput, Madhya Pradesh. This project has made a beginning through organising 27 girls in a small, poor and isolated villages of Chattisgarh, Madhya Pradesh with an initial investment of Rs. 15,000. Though it is still to break even it has managed to overcome many odds including the <sup>absence of</sup> even the basic concept of sewing among the tribal workers. Attempts to review and organise the local weavers to have produce consistent designs and standardised sizes not proved very successful but the effort goes on.

### III P R O C E D U R E

The procedure for the study consisted of the following steps:

- A. Selecting the samples.
- B. Selecting the method of study.
- C. Conducting the study
- and D. Analysing the data.

A. Selecting the samples:

As a first step, the various efforts to provide employment to groups of women in and around Coimbatore were explored. These included governmental, quasi-governmental and private efforts. The following were identified:

1. Women's Welfare Society
2. Coimbatore Ladies Garment Making Cottage Industries Society
3. Koval Seeds Consortium
4. Tailoring Unit
5. Khadi Gramia Noorpu Nilayam
6. Coimbatore Co-operative Marketing Society
7. Mahalir Manram
8. Women's stationary goods and Manufacture Industrial Co-operative Society.
9. Ladies coir making Co-operative Society
10. Saradhalaya Press.

Ten members from each of the above organisation were randomly selected to constitute the sample.

B. Selecting the method of study:

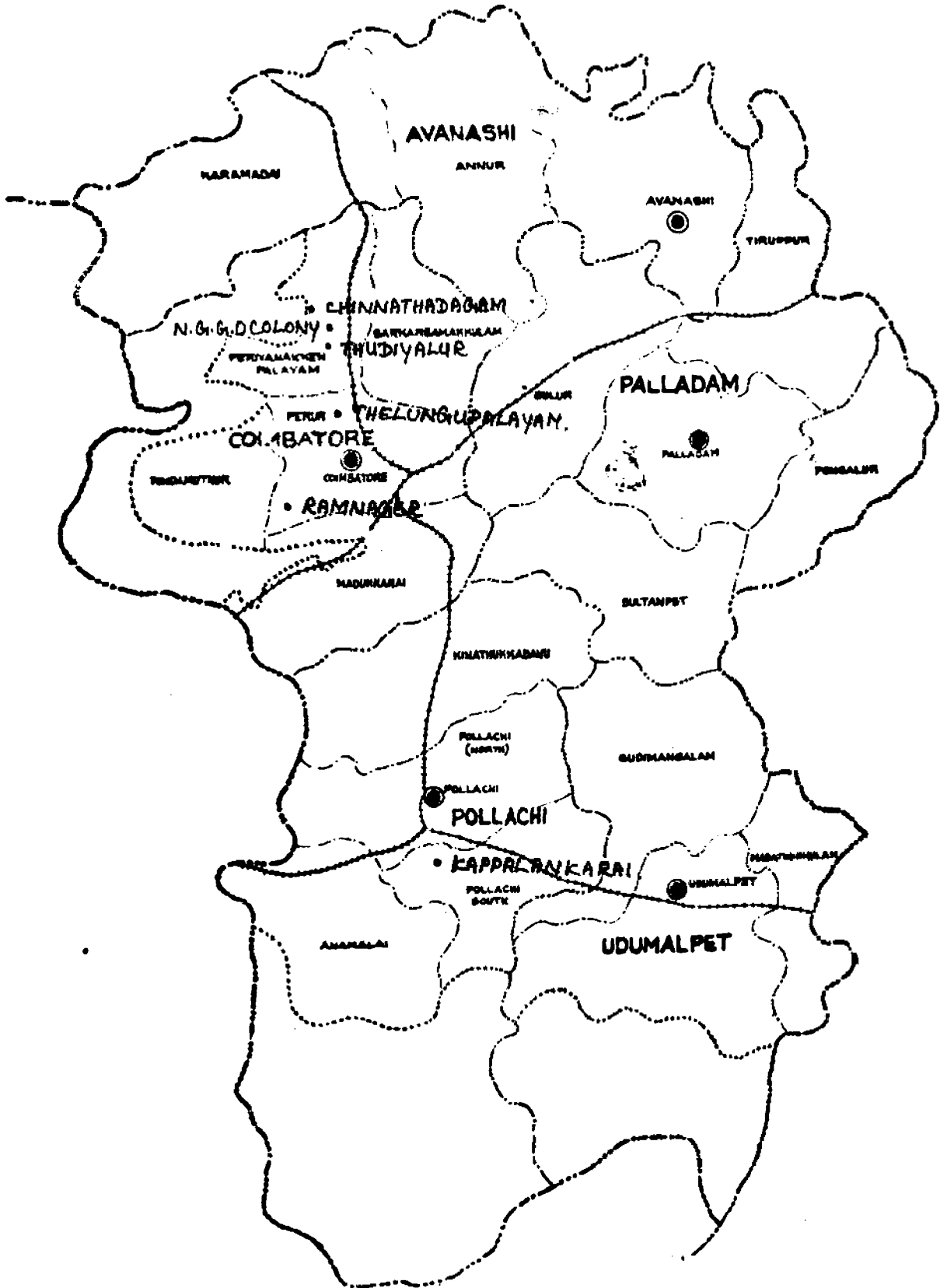
Interview method was selected for the investigation, since as Aggarwal (1975) defined, Interview is a two-way method which permits an exchange of ideas and information. An interview schedule was prepared, calling for information on "Group action by women for augmenting family income".

C. Conducting the study:

Permission was obtained from the concerned officials in charge of the various units. Then the purpose of the study was explained to the sample selected after which they were approached individually for data collection.

D. Analysing the data:

The recorded responses of the women and their concerns were analysed carefully and systematically and the results are given in detail in the next chapter.



**LOCALE OF THE PROJECT**

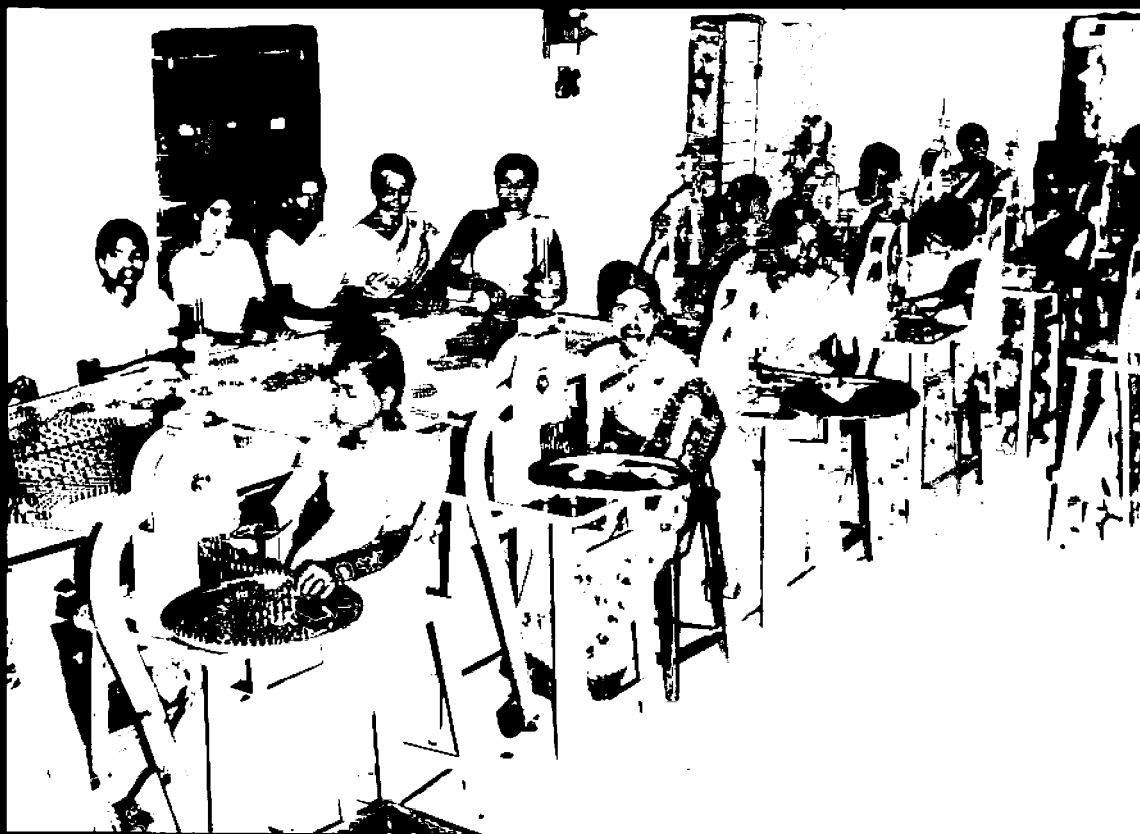
#### IV RESULTS AND DISCUSSION

The result of the study on "Group action by Women for augmenting family income" is discussed under the following headings.

- A. Details about the Group employment.
- B. Participation of Women in Group employment.

A. Details about the Group Employment:

The details about the Group Employment is given in Table I.



*Women involved in cycle chain assembling*

Figure. 2



*Women in action - garment making*

Figure. 3



*A group of beneficiaries enjoyed in spinning*

*Figure. 4*



*Women engaged in Cereal seed packing*

Figure. 5



*Women engrossed in book binding*

Figure.6



*Samples busy in Coir making*

*Figure. 7*



*Composing - a scene in the printing press*

Figure. 8

The various organisations offering employment opportunities and other benefits reveal the potentialities of employment for women. It is encouraging to note the novel activities undertaken by the groups. Among the ten units, six units were marketing the finished products through co-operative societies. The rest of them were marketing the products on their own.

**B. Participation of Women in Group Employment:**

Participation of women in Group Employment comprised of the following:

1. Background information about the women
2. Details of group employment by women
3. Impact of the group employment on the beneficiaries.

**1. Background information about the women:**

The background information comprised of the following:

- (i) Family details
- (ii) Age range and
- (iii) Educational level

**1. Family details:**

Majority (98 percent) of the respondents belonged to the nuclear family and 72 percent had more than three members in their families.

**(ii) Age range:**

Table II gives the age distribution of the selected beneficiaries.

**TABLE II**  
**AGE DISTRIBUTION OF THE BENEFICIARIES**

S.No.	Age range in years	Percentage (No. of respondents 100)
1	Upto 20	30
2	21 - 30	40
3	31 - 40	15
4	41 - 50	10
5	51 - 60	5

A majority of 70 percent belonged to the age range within 30 years, five percent belonged to the age range 51 - 60 years. It is also found out that 41-60 age range respondents were involved in seed packing/processing activities.

**(iii) Educational level:**

The educational qualification of the beneficiaries is as showing in Table III.

**TABLE III**  
**EDUCATIONAL QUALIFICATION OF THE BENEFICIARIES**

S.No.	Educational level	Percentage
1	Elementary School	23
2	Middle School	27
3	High School	38
4	Degree	1
5	Illiterate	11

Out of 100 samples, 11 were illiterates, 27 percent were educated upto middle school, 38 percent studied upto high school and only one was a degree holder (Fig.9)

**2. Details of the group employment by women:**

The details of the group action by women are given under the following headings:

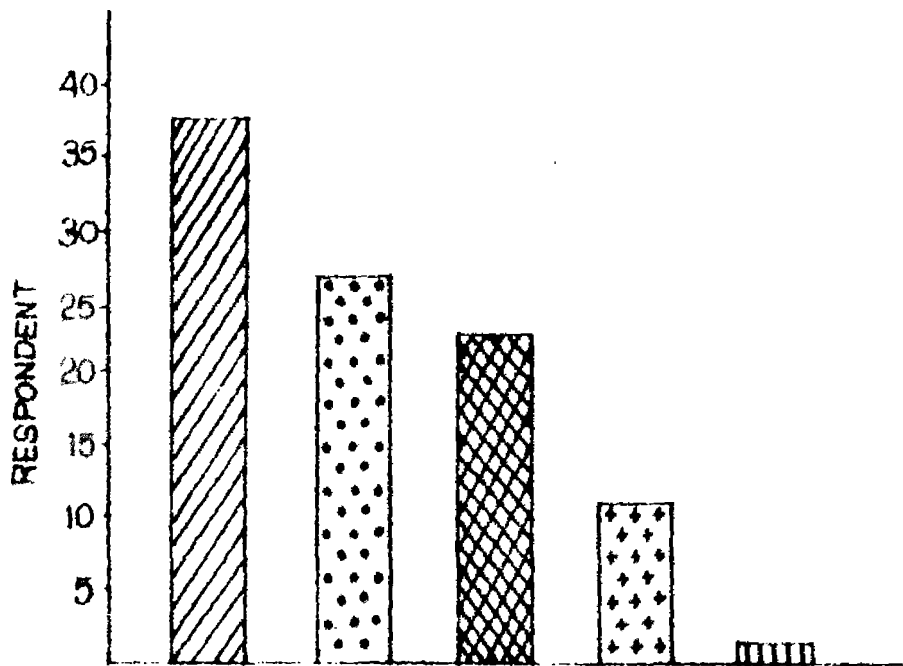
- (i) Experience of the members
- (ii) Reasons for joining
- (iii) Sources of information about the job
- (iv) Training received
- (v) Hours of work.

**(i) Experience of the members:**

The table IV gives the details of the experience of the members.

### EDUCATIONAL QUALIFICATION OF THE BENEFICIARIES

Scale: 1000 member








-  HIGH SCHOOL
-  MIDDLE SCHOOL
-  ELEMENTARY EDUCATION
-  ILLITERATE
-  DEGREE

Fig:9.

**TABLE IV**  
**EXPERIENCE OF THE MEMBERS**

S.No.	Years of experience	Percentage
1	Below Two	68
2	2 - 5	27
3	6 - 9	2
4	10 and above	3

A majority of 68 percent had the experience below two years, 27 percent had 2-5 years of experience and 3 percent about ten years experience in their work.

**(ii) Reasons for joining:**

Table V shows the reasons for taking up the particular job.

**TABLE V**  
**REASONS FOR TAKING UP THE JOB**

S.No.	Reasons	Percentage
1	Self interest	55
2	Not getting any other job	22
3	Economic necessity	14
4	Unfit for other jobs	9

While self interest was the motivating factor for 55 percent of the samples, 22 percent did not get any other job and 14 percent had given the reason that they were unfit for other jobs.

(iii) Sources of information about the job:

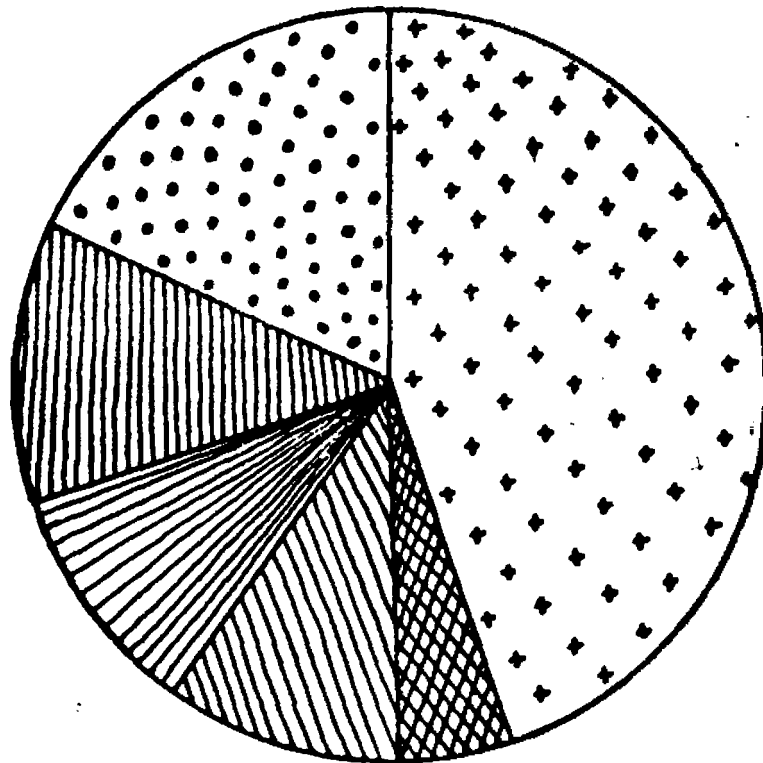
Table VI gives the details about the information about the jobs.

TABLE VI  
SOURCES OF INFORMATION ABOUT THE JOB

S.No.	Sources	Percentage
1	Friends	45
2	Mahalir manram members	18
3	Village leaders	12
4	Field Officials	10
5	Relatives	10
6	Parents	5

Sixty percent obtained information about the job availability from friends, relatives and parents. Community organisations (Mahalir Manrams) and village leaders served as sources of information to 30 percent respondents while only 10 percent received information from official sources (Fig. 10).

SOURCES OF INFORMATION  
ABOUT THE JOB



-  FRIENDS
-  MAHALIA MANRAM MEMBERS
-  VILLAGE LEADERS
-  FIELD OFFICIALS
-  RELATIVES
-  PARENTS

Fig:10

(iv) Training received:

Out of 100 respondents, 44 were trained and the duration was between 4-15 months, among the trained, 43 samples were satisfied about their training which was helpful for their better performance in the present occupation.

During the training 30 respondents received an amount of rupees 50-100 as stipend.

(v) Involvement in work:

Table VII shows the details of the hours of working.

TABLE VII  
INVOLVEMENT IN WORK

S.No.	Hours of work	Percentage
1	Upto three hours/day	4
2	Four to five hours/day	5
3	Six to eight hours/day	91

A majority of 91 percent were working on an average of 6 to 8 hours per day. For the rest, the job was only part time.

Only 60 per cent mentioned of overtime work which was mainly seasonal in nature. The hours ranged from one to four per day according to the work. The wages ranged from Rs. one to five per day. The members involved in

cyclechain assembling, spinning, coirmaking, had overtime work and hence an increase in income. The units like handicrafts, cereal seed processing and cotton seed packing did not provide chance for over time work.

3. Impact of the group employment on the beneficiaries:

The impact of the group employment was studied in terms of:

- (i) Income received
- (ii) Saving
- (iii) Benefits derived due to group employment
- (iv) Suggestions given by the beneficiaries about their job.
- and (v) Opinions and suggestions of the employers about their employees.

(1) Income received:

Table VIII shows the monthly income obtained by the selected beneficiaries from the group employment.

TABLE VIII

INCOME RECEIVED BY THE BENEFICIARIES

S.No.	Income range	Percentage
1	Below 100	33
2	101 - 150	41
3	151 - 200	8
4	201 - 250	10
5	251 - 300	8

A majority of 74 percent were getting an income below Rs. 150/-. Eight percent were getting an income of 251-300. Only 88 percent of the respondents reported of getting regular income, weekly or monthly and the remaining 12 percent were getting only seasonal jobs as in the case of seed packing/processing units studied (Fig:11)

### INCOME RECEIVED BY THE BENEFICIARIES

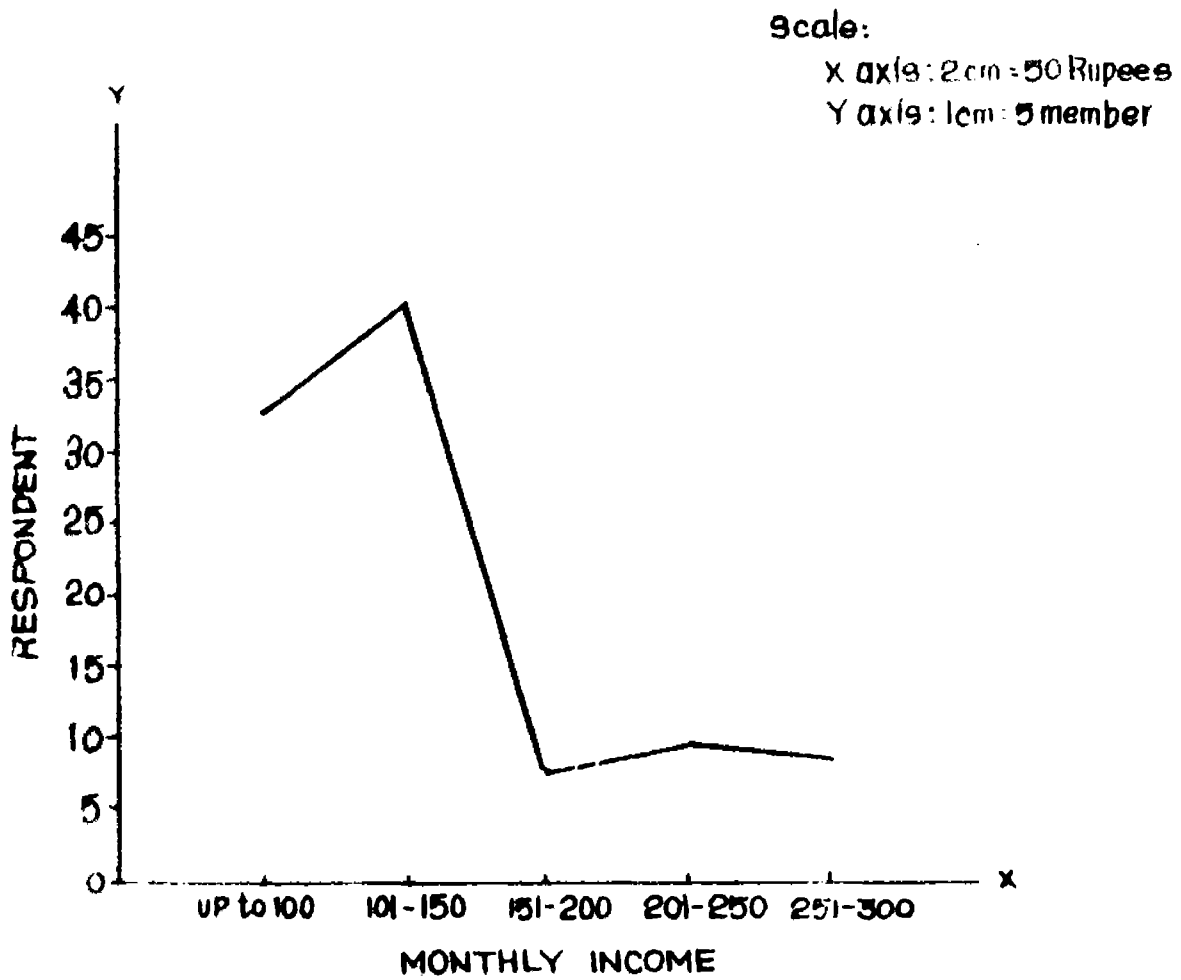


Fig: II

While 68 percent were satisfied with their income. 32 percent were not happy about the income due to irregular or low wages received. In the case of activities where the skill of the members were involved for eg. tailoring and garment making, the returns were highly remunerative. Whereas in activities like handicrafts, book binding, cereal seed processing, cotton seed baking and coir making the income was fixed.

(ii) Savings:

Among 42 respondents who were in the habit of saving the money, 13 samples were saving through the bank, 14 samples through chitfund and 10 samples through the unit itself.

(iii) Benefits derived due to group employment:

Table IX gives the benefits due to group action.

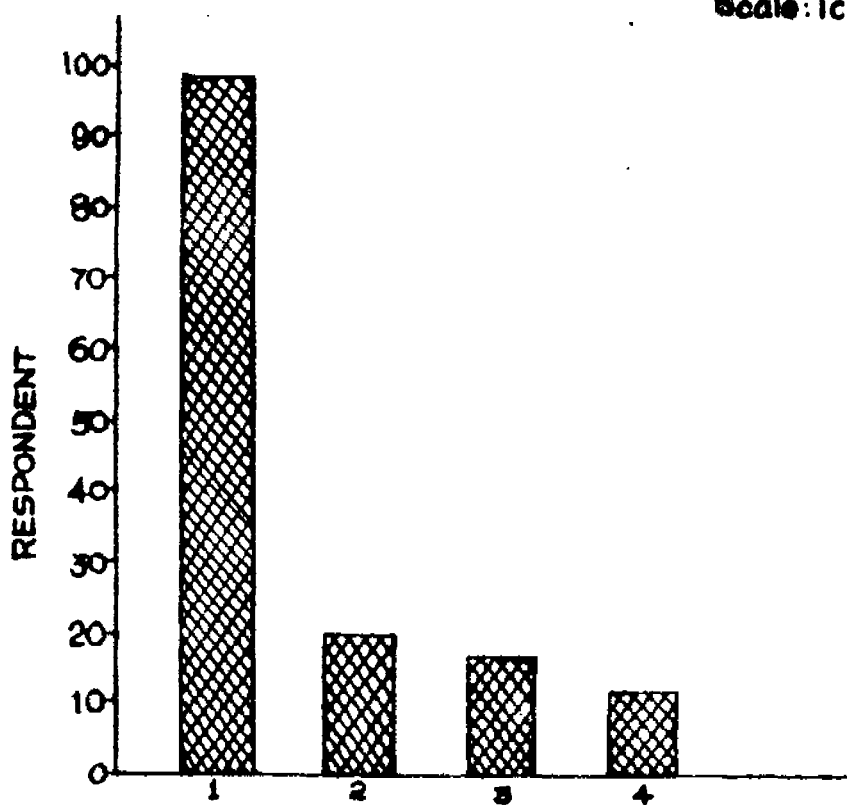
TABLE IX  
BENEFITS DUE TO GROUP ACTION

S.No.	Benefits	Members
1	Generating income	99
2	Getting job regularly	20
3	Learning skills from others	17
4	Spending leisure time usefully	12

A majority of 99 samples opined that they were getting income to support their family. Twenty percent were happy to have received the regular job. While 17 percent opined that they could learn skills from others and 12 percent utilised their leisure time profitably. A majority of 99 percent opined that their occupation was suitable for ladies. (Fig: 12)

**BENEFITS DERIVED DUE TO GROUP ACTION**

Scale: 1cm : 10 member

**1. GENERATING INCOME****2. GETTING JOB REGULARLY****3. LEARNING SKILLS FROM OTHERS****4. SPENDING LEISURE TIME USEFULLY****Fig: 12**

A large majority of 91 per cent were interested to work in groups because of the enjoyment in group working, peacefulness and less working load. On the other hand nine per cent found it difficult to work in groups due to the problems of lack of understanding among the members employed.

(iv) Suggestions given by the beneficiaries:

The suggestions as given by 78 percent of the beneficiaries are enlisted in Table X.

TABLE X  
SUGGESTIONS GIVEN BY THE BENEFICIARIES

S.No.	Suggestions	Numbers
1	Increase in wages	30
2	Regular work	13
3	Better working environment	10
4	Change of machines	10
5	Loan for raw materials	7
6	Medical facilities	5
7	Bonus	3

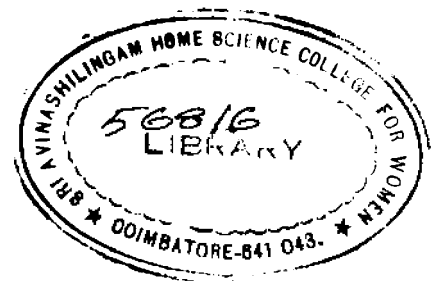
A majority desired better wages and regular work. The BGMS units (handicrafts) wanted bank loans for purchase of raw materials. Better working environment

and change from 6 spindle charkas to 12 spindle charkas were the suggestions given by the spinners. Medical facilities and bonus were also mentioned by a few.

(v) Opinion and suggestions of the employers about the employees:

When the employers and the leaders of the societies were questioned, they expressed that women were suited better to do their job in group. This opinion was due to less labour cost and regularity and sincerity in their work. To ensure regularity in work, the employers are empowered to cut the wages of the women for absence. It is discouraging to note that none of the organisation is implementing the nonformal education for the all round development of the employees.

The person incharge of the press suggested that the information about women's welfare programmes should be communicated to the needy through proper publicity.



## V SUMMARY AND CONCLUSION

Mahatma Gandhi exhorted that woman is the mother of humanity. The economic and moral salvation of India rests mainly with women. When a woman does a thing in the right spirit, she moves mountains. The woman as the mother, the sister, the daughter and the wife has a specific role to play as an individual whether she is a career woman or just a house wife (Gandhi, 1975).

A few infrastructure are built in the very early Community Development and Panchayati Raj set up such as Panchayat, Co-operatives, Primary Health Centre, Mahila Mandal, Balwadi etc., and there are other specific independently functioning units such as Khadi and Village Industries, Commercial Banks, Central Social Welfare Board, National Adult Education Programme. Whatever may be the pattern of administration these infrastructure are meant for the development of women and their families in the various spheres such as socio-economic improvement, nutrition, health and child care, education and participation in developmental activities.

The results of the study on "Group action by women for augmenting family income" are discussed as follows:

Coimbatore Ladies Garment Making Co-operative Cottage Industries Society, Rannagar; Coimbatore Co-operative Marketing Society, Telungupalayam; Khadi Gramia Aorpu Nilayam; Chinnathadagam; Koval Seeds Consortium, Thudialur; Ladies Coir Making Co-operative Society, Pollashi; Mahalir Nanram, Asokapuram; Saradhalaya Printing Press, Coimbatore; Tailoring Unit at Sri Avinashilingam Trust, Coimbatore; Women's Stationary Goods and Manufacture Industrial Co-operative Society, Palladam and Women Welfare Society, Ganapathy were the infrastructure contacted for obtaining information for the study. Among these ten units, six units were marketing their products through co-operative societies. The rest of them were marketing the products on their own.

2. Out of 100 respondents, 98 percent of them belonged to the nuclear family and 72 per cent had more than three members in their families.

3. It was revealed that 70 per cent of the respondents were below 30 years, highly energetic and rewarding age.

4. Out of 100 samples, 89 percent were educated which is a quite encouraging and soothing scene.

5. It was noted that a majority (68 percent) of them have had only two years of experience in their work and hence

in the phase of development of skill in the work. Self interest, non availability of any other job and economic necessity were the main reasons for taking up the job.

6. Friends, Mahalir Naaram members, village leaders, field officials, relatives and parents served as sources of information about the job.

7. Out of 100 respondents, 44 were trained and hence they would apply the knowledge of training in their work. It is rewarding to note that 91 percent of the respondents were engaged for a period of 6-8 hours/day, i.e., full time work.

8. Majority of the respondents (74) were earning an income of upto Rs. 125/- month and a few (8%) were earning Rs. 251-300/- month. Only 88 percent of the samples reported of getting regular income, hence regular returns. While 68 percent were satisfied with their income, 32 percent were not happy about the income due to irregularity of the work and low wages received. In the case of activities where the skill of the members were involved for e.g. tailoring and garment making, the returns were highly remunerative, where as in activities like handicrafts, book binding, cereal seed processing, cotton seed packing and coir making the income was fixed. Only 60 percent mentioned of working for extra time which was mainly

seasonal in nature. The hours ranged from 1-4 hours/day depending upon the demand and the wages from Rs. 1-5/day. The members involved in cyclechain assembling, spinning, coir making had over time work and hence an increase in income. The units like handicrafts, cereal seed processing and cotton seed packing did not provide chance for overtime.

9. It is appreciative to note that out of 100 contacted 42 were in the habit of saving either through banks, chit-funds or through the unit itself.

10. The members could express concrete benefits derived from the participation in work, namely generating income, obtaining regular work, learning skills from others enjoying with group work and spending leisure time profitably. The members could offer purposeful suggestion to improve their working conditions namely, increase in wages, regular work, better working environment, change of machines for better and quicker returns, loan for raw products, provision of medical facilities and homes.

The study has set forth the pace for probing in the various organisations and their involvement in the improvement of women. It has thrown light in looking into deeper aspects of the infrastructure and their better utilisation.

The employers were approached to know the participation

of women in the work which indicated positive and encouraging outcomes like less labour cost by employing women and sincerity in work. To ensure regularity in work, the employers are empowered to cut the wages of the women for absence and hence there was regularity in work. It was suggested by the employers that women's welfare programmes must be communicated to the needy women by the respective organisations through proper publicity media.

It is recommended by the investigator that the Women's Welfare Development should co-ordinate the activities of these various organisations and ensure that they impart non-formal education to the employees, to make the programme whole some.

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A P P E N D I X

APPENDIX I

INTERVIEW SCHEDULE TO ELICIT INFORMATION REGARDING GROUP ACTION BY WOMEN FOR AUGMENTING FAMILY INCOME



சென்னை

பெயர்:

விலாசம்

தொழில்:

குடும்ப விவரங்கள்

சரி	குடும்பத்தில் உள்ளவர்களின் பெயர்	வயது	கல்வித் தரம்			தொழில்	மாத வருமானம்
			படிக்காத வகுப்பு	படித்த வகுப்பு	படிக்காத வகுப்பு		

சமூகப் பற்றிய விவரங்கள்

1. எப்பொழுது இச்சமூகம் ஆரம்பிக்கப்பட்டது?
2. எந்தவகை வாரியமாக அமைக்கப்பட்டது? என்ன நோக்கம்?
3. இச்சமூகத்தினால் அடைந்த பலன்கள் யாவை?
4. எப்பொழுது இத்தொழிலில் சேர்த்தீர்கள்?

5. எதிர் இந்த குறிப்பிட்ட தொழிலை செலிய வேலிடுமென்ற விருப்பினீர் களி?

- அ. சொந்த விருப்பம்
- ஆ. மற்ற வேலகிடுதி தருளி இலிவாமை
- இ. பதகிப்பரைதி தொழிலி
- ஈ. வேற வேலை விடகிவாததாதி
- உ. மற்றவை (குறிப்பிடவுதி)

6. யாதி இந்த தொழிலைதி பற்றி எடுகிசரைதிதாதி களி?

- அ. பெற்றோரி
- ஆ. பகிஷிடுவிடுகிவாரதி
- இ. உறவினரி களி
- ஈ. பதகிப்பரைதி தொழிலி
- உ. தகிபரி களி
- ஊ. விராமைதிதவைவரி களி
- எ. மற்றவரி களி

7. தகி களி இதிதொழிலகிகாக பமை குதவிடு செலிதகிவிடுவாதி?

ஆதி / இலிவை

ஆடுமெதிர் எலிவவவு?

8. எலிவிருதிடு தொழிலி ஆரகிப்பிப்பததிடு பமை பெற்றிரி களி?

- அ. எலிவிருதி
- ஆ. கட்டுறவு சலி களி களி
- இ. கதரி விராமைதி தொழிலி மைமகி
- ஈ. உலிவுரி களி கட்டுகிடு கட்டி கெளடுப்பவரிடமிருதிடு
- உ. தகிபரி களி/உறவினரி களி.

**இலாபமெனில் யார் இந்த தொழிலில் முதலீடு செய்திருக்கிறார்?**

**9. கடன் வாங்கிய விவரங்கள்**

தொகை	வாங்கிய தேதி	கட்டி விடும்	காலம்	மொத்த தவணைகள்	தவணைத் தொகை	ஆதாரம்

**கடன் தொகையை குறித்த காலத்தில் கட்டி வருகிறீர்களா?**

**ஆம் / இல்லை**

**காரணமென்ன?**

**10. இந்த தொழில் செலவதற்கு அரசாங்கம் ஏதாவது உதவி செய்திருக்கிறதா?**

**ஆம் / இல்லை**

**சுமெனில் எந்தவிதமான உதவி?**

**11. உங்களை தொழில் நலம் குறைவில் தடைபடுத்தியிருக்கிறதா?**

**ஆம் / இல்லை**

**காரணமென்ன?**

**12. பயிற்சி**

**அ. இந்த தொழிலுக்காக எத்தனை பயிற்சி கொடுக்கப்பட்டதா?**

**ஆம் / இல்லை**

**சுமெனில் எந்தவித காலம்?**

க. பயிற்சி மூலம் உட்கருகிடு திருப்தி ஏற்பட்டுள்ளதா?

ஆம் / இல்லை

காரணமென்ன?

ஊ. பயிற்சி பெறும்போது உட்கருகிடு உதவித்தொகை வழங்கப்பட்டதா?

ஆம் / இல்லை

ஆமெனில் எவ்வளவு?

ஈ. பயிற்சி முடிந்த பந்தவுடல் உட்கருகிடு கிடைத்தவருமாலை.

### 13. மாதவருமாலை

அ. இத்தொழிலிருந்து உட்கருகிடு கிடைக்கும் தற்போது மாதவருமாலை

ஆ. இத்தொழில் வருமாலை தொடர்ச்சியாக கிடைக்கிறதா?

ஆமென்போது கிடைக்கிறதா?

காரணமென்ன?

ஊ. இத்தொழிலுக்கு நீங்கள் எவ்வளவு செலவிட்டீர்கள்?

ஈ. வருமானத்தில் ஒரு பகுதியை செலவிட்டீர்களா?

ஆம் / இல்லை

ஆமெனில் செலவிடும் பந்திய விவரமென்ன?

உதாரணம்

உதாரணம்

### 14. வேலை பந்திய விவரம்

அ. நீங்கள் ஒரு தாளகக்கு எவ்வளவு வேலை செலவிட்டீர்கள்?

ஆ. வேலைக்கு எப்போது வருகிறீர்கள்?

இ. எளிதான திரும்பி செல்கிறீர்கள்?

ஈ. விடைக்குள் ஓய்வு நேரத்தில் என்ன செல்கிறீர்கள்?

உ. திரும்பி ஆய்வு நேரம் வேலை செல்கிறீர்களா?

ஆம் / இல்லை

சுமெனில் மனி நேரம்

ஊ. ஆய்வு நேர வேலைக்கு தயாராக வருவதில் விடைகிறதா?

ஆம் / இல்லை

சுமெனில் எவ்வளவு?

எ. நீங்கள் குறித்த நேரத்தில் வேலைக்கு வருவதற்கு உங்களை குறிப்பிட்டு உரிமையாளர்கள் உதவி செய்கிறார்களா?

ஆம் / இல்லை

சுமெனில் எந்த மாதிரியான உதவியை?

இல்லைவெனில் காரணங்கள்

ஏ. பெங்களூருக்கு இது எந்த வேலைவெளி எக்ஸ்பெக்டிவாகா?

ஆம் / இல்லை

சுமெனில் காரணங்கள்

இல்லைவெனில் காரணங்கள்

ஐ. இந்தநாளில் சூப்பர்சூப்பர் உரிமையாளர்?

ஆம் / இல்லை

சுமெனில் எந்தமாதிரியான சூப்பர்சூப்பர்கள்?

9. இந்நொழியை குழுவாக சேர்ந்த செவ்வழி உரிசல்குடி ஈடுபாடு உரிசலா?

ஆம் / இல்லை

10. குழுவாக சேர்ந்த செவ்வழியின் நல்கைகளை?

நல்கைகளை?

11. போதிய வசதி செவ்வழி கொடுக்காத இந்நொழியை விட்டால் தலையாக இருந்த செவ்வழியின் விருப்பமா?

ஆம் / இல்லை

காரணங்களை?

12. மற்றவர்களுடன் சேர்ந்த செவ்வழி விருப்பமா?

ஆம் / இல்லை

காரணங்களை?

13. இப்போது நீங்கள் மேற்கொண்டிருக்கிற தொழில் உரிசல்குடி சிலருடைய விருப்பமாக உரிசலா?

ஆம் / இல்லை

செவ்வழி - விருப்பங்களை?

இருக்கின்றன - தொழில்களை?

14. உரிசலின் தொழிலில் எவ்வளவு மாற்றங்களை தேவைப்பெற எண்ணுகிறீர்கள்?

15. இந்நொழியைப் பற்றி மற்றவர்களுக்கு சொல்லீர்களா?

ஆம் / இல்லை

செவ்வழி எத்தனை நபர்களுக்கு? அவர்களை எத்தனை நபர்களை பயன்படுத்தி-  
வருகிறீர்கள்?

இருக்கின்றன - காரணங்களை?



A P P E N D I X    I I

**QUESTIONNAIRE TO ELICIT INFORMATION REGARDING THE ROLE OF  
EMPLOYERS OF WOMEN'S GROUPS.**

**1. Name of the interviewee and designation.**

**2. Name and address of the society/concern/club.**

**3. Nature of the industry**

Number employed	Men	Women
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**4. Objectives of the society.**

*DETAILS OF OPERATIONS:*

**5. Whether Registered?**

**If so, give particulars.**

**6. Sponsors of the society/concern**

**7. Financial help for the society / concern**

**From where do you get finance?**

**8. Administrative set up of the society.**

**Membership:**

**9. Is there any ceiling in the enrolment of members?.**

Yes

No.

**10. If yes, what is the maximum members?.**

**11. Whom do you give preference:**

Low income group

Destitute

Widows

Any other

**12. Is there any priority for the needy and handicapped women?**

**13. How do you select the beneficiaries?.**

**14. How do you make women aware of the programme?.**

15. Membership in the society:

-----

S.No.	Years	Number of members increased
-------	-------	-----------------------------

-----

16. Literacy rate:

-----

S.No	Illiterates	Literates up to		
		VI	VIII	S.S.L.C Degree

-----

17. Are you giving employment

Throughout year

Seasonal

REASONS

If so, mention the member of days/ week/month/year.

18. If it is seasonal how you will inform the members to come for work?-

19. Are you calling the same members

Yes

No

Reasons:

Reasons:

20. List out the other services of the society:

.....

S.No.	Cash	Kind	Equipment of Hirebasis	Other Services
-------	------	------	---------------------------	-------------------

.....

.....

21. Does the society provide loans to individual members.

22. If yes, will you give only to the members of the society

Yes

No.

REASONS

23. How do you market the products and state the marketing places.

1. Co-operative society
2. Private firms
3. Government firms
4. Your own shopping / centres marketing
5. Any other.

24. What are the other facilities provided to the members?

- Provident fund
- Loan
- Insurance
- Bonus
- Festival advance
- Health / medical help
- Education of children
- Accident coverage
- Creche/Daycare centre
- Supplementary foods
- Canteen
- Any other.

25. Is there any improvement after providing the above mentioned facilities?

Yes

No.

26. Are you giving any pre service training for the members?.

Yes

No.

If yes, duration place and who trains?

27. During the training are you giving any stipend/ wage?

28. Are you giving confirmation for their jobs?.

If yes, after how many years?.

If no, reasons

29. What improvements have you noticed among the beneficiaries?.

30. How do you assess the improvements?.

31. Why did you chose women for this particular job?.

32. What are the advantages and disadvantages faced by you in appointing women's group for this job?.

Advantages:

Disadvantages:

33. Are they regular in their work?

Yes

No.

If they are irregular in their work what steps are you taking: Removing the person from the job.

Cutting ~~maxx~~ the wages for the day

Giving Memo

Any other action

34. Are you giving Non-formal education for the members

Yes.

No

If yes, what types:

If no, reasons:

35. If outside agency gives Non-formal education would you like to implement it?

36. What are your future plans to improve women's participations?

37. Give your suggestions for improvement of the programmes for women in general.

T A B L E I  
D E T A I L S O F G R O U P E M P L O Y M E N T

S.No.	Organisation	Years of inception	Sponsors	Category	Activity	Number of working	Nature of work	Facilities available	Marketing through
1.	Women's Welfare Society, Ganapathy (Fig.2)	1980	Central Social Welfare Board	Quasi Government/Private	Cycle chain assembling	45	Full time	1.Provident fund, accident cover-age medical help and indur-ance	own
2.	Coimbatore Ladies Garment Making Co-operative Society (Fig :3)	1963	Co-operative Society	Co-operative	Garment making	152	Full time	2. Bonus and fes-tival advance	Co-oper-ative society
3.	Kovai Seeds Coneotrium, Thudiyalur	1955	Co-operative Society	Co-operative	Seed packing	200	Full time	-----	Co-oper-ative soc:ety
4.	Tailoring unit at Sri Avinashilingam Trust Coimbatore	1982	Central Social Welfare Board	Quasi Government and private	Tailoring	10	Full time	-----	Co Oper-ative society
5.	Khadi Gasmia Noorpu Nilayam Chinnathadagam (Fig : 4)	1980	Sarvodaya Sangh	Voluntary	Spinning	31	Full time	Festival advance, accident coverage and medical help	Own
6.	Coimbatore Co-operative Marketing Socety Thelungupalayam (Fig :5)	1981	Co-operative Society	Co-operative	Seed processing	10	Full time	-----	Co-oper-ative Society
7.	Mahalir Manram Ashoka Puram	1968	Bharathiya Grameen Mahila Sangh	Voluntary	Handi crafts	15	Part time	-----	Own
8.	Women's Stationary Goods and Manufacture Industrial Co-operative Society Palladam (Fig :6)	1981	Central Social Welfare Board	Quasi Government and Private	Book Binding	59	Full time	-----	Co-oper-ative society
9.	Ladies Coir Making Co-operative Society Pollachi (Fig: 7)	1976	Co-operative Society	Co-operative	Coir Making	15	Full time	Insurance	Co-oper-ative Society
10.	Saradalaya Printing Press Coimbatore. (Fig: 8)	1980	Central Social Welfare Board	Quasi Government and Private	Composing	10	Full time	-----	Own