

Socio-Economic Empowerment of WOMEN

Initiatives for Impoverished

Editors

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Preface

Development of women has been a policy objective of the government since independence. Worldwide, women and girls are poorer and more disadvantaged than men. The rapidly changing socio-economic scenario has led to the emergence of women entrepreneurs. Today, women are competing at par with their male counterparts across all sectors in the world. Women entrepreneurs are fast becoming a force to reckon with in the business world and are not only involved in business for survival but to satisfy their inner urge of creativity and to prove their capabilities. The contribution of women is essential for the success and prosperity of nations across the world. However it is not recognized properly.

Empowerment is not only important in political arena it is a process which has social and economic dimensions together, each dimension having the core link between them. In spite of the various challenges faced by women across the globe, new challenges emerge as they enter in the corporate world, and they continue to make incredible progress. Women entrepreneurs are considered to be most important economic agents for economic augmentation of the country. While women-owned businesses have the potential and capability of contributing much more it is essential to formulate strategies to invigorate, support and sustain their efforts in the right direction. Women have the potential and the determination to set up, uphold and supervise their own enterprises in a very systematic manner. The right kind of assistance from family, society and Government can make these Women Entrepreneurs a part of the mainstream of national economy and they can contribute to the economic progress of India.

The Department of Economics grew out of a vision to bring social and economic progress, through education and research. It aspires to gain insights into the process of development and alternative policy options and to further disseminate the knowledge acquired. The Department of Life-Long Learning and Extension of the Avinashilingam Institute for Home Science and Higher Education for Women is functioning as multifunctional and multidimensional center in providing various skill training programmes to women. Since its inception it has been pioneer in introducing career and self employment oriented academic and skill building programmes in tune with the changing and emerging needs.

The present volume is the outcome of two days National Seminar on "Socio-Economic Empowerment of Women—Initiatives for Impoverished" held at our university on 13th-14th December, 2012. The seminar succeeded in bringing together scholars, teachers, social scientists and NGO's to share their experience and deliberate on strategies to strengthen the women folk. I appreciate their collaborative work in bringing out this special issue. This book attempts to present a complete picture of empowerment of women from different angles and therefore it will prove an ideal reference to all the concerned.

We hope that this book will provide a resource to advocate for the best possible developmental efforts in bringing about a radical change in the life of women. Our goal is that the ideas in this book will help support women endeavors and also policy makers to pursue action towards women's empowerment.

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We are thankful to Dr. T.S.K. Meenakshi Sundaram, Chancellor, Avinashilingam Institute for Home Science and Higher Education for Women, Coimbatore, India, for helping us to conduct the seminar. His vision on empowering women always helps us to move forward.

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We would be failing in our duty if we do not mention Dr. K. Arulselvam, Professor of Economics who took the entire responsibility of organising the seminar. The help and guidance given by the staff members of the Department of Economics is worth mentioning.

We take this opportunity to express our profound gratitude and deep regards to the subject experts, Dr. V. Mohanasundaram, Associate Professor in Economics, PSG College of Art and Science, Coimbatore; Dr. O.B. Pramodh Kumar, Government Arts College, Coimbatore and Dr. R. Shantha, Professor and Head, Department of Economics, PSGR Krishnammal College for Women, Coimbatore for their help in reviewing the articles.

We are deeply indebted to all the authors for their contribution in the form of papers.

We would like to place on record our profound sense of gratitude to Excel India Publishers, New Delhi, India who readily agreed to take up the assignment of publishing this volume, which enlightens the emerging issues on "Socio-Economic Empowerment of Women—Initiatives for Impoverished".

Dr. Sherly Thomas
Dr. S. Gandhimathi

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Self Employed Women in Vending Activities in Coimbatore City

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Abstract—Self-employed persons in informal sector are characterized by high incidence of casual labour, mostly doing intermittent jobs with very low earnings and there is a total lack of job security as well as admissibility of social security benefits. Many of the self-employed units are operated on pavements, crowded streets and odd places for lack of suitable space. The government quite often forces the self-owned enterprises to evacuate their working place on account of over-crowding, health considerations, traffic congestions, environmental and aesthetic factors or because the land they occupy does not belong to them. In India, the informal sector plays a vital role in employment and production front. An attempt is made in this study to find out the problems faced by women vendors in Coimbatore city. For this 100 women vendors selling fruits and vegetables in Coimbatore, city were approached. A pre tested interview schedule was administered to them in the month of October 2012. Details on their socio, economic and demographic statistics were collected and the reasons for them to take up the vending activities and the problems they face in doing the work were also collected. The collected details were analysed using SPSS 16.5 Version. The study reveals the role of Self Help Group in making these down trodden women to save and also the need for strengthening the operations of the commercial banks to reach the unreached. The importance of providing formal education to increase the income of these women was brought through an estimated model. Further, how the women are forced to enter in the vending activities because of economic reasons brings out the need for an integrated, holistic approach for the upliftment of women who are self employed.

INTRODUCTION

Self-employed persons in informal sector are characterized by high incidence of casual labour, mostly doing intermittent jobs with very low earnings and there is a total lack of job security as well as admissibility of social security benefits. The workers engaged in the informal sectors of urban settlements are mainly self-employed with its special characteristics of traditional nature of work, low skill and low income and smaller size of the units. Many of the self-employed units are operated on pavements, crowded streets and odd places for lack of suitable space. The government quite often forces the self-owned enterprises to evacuate their working place on account of over-crowding, health consideration, traffic congestions, environmental and aesthetic factors or because the land they occupy does not belong to them. Generally, women enter into self-employment due to lack of better alternatives (Sethuraman, 1977). Atkinson (1994) remarked that lack of alternative wage employment has forced many, specially the poor to seek employment by setting up their own small production, trade or service units. In India, self-employment is largely a phenomenon of four sectors viz construction, hotels and distribution, financial services and other services. This category does include a lot of small traders, purveyors of various kinds of cheap eatables, tailors, cobblers, basket-makers, tinkers, two-wheelers including bicycle and car repairing workshops and some workers with small engineering establishments. Professionals like doctors, lawyers etc are excluded from this category (Raj Kumar, 2000). In India, the informal sector plays a vital role in employment and production

front. Around 92 percent of the work force was engaged in informal sector, which contributed to net value added to industry by about 62 percent in 1994-95 (Subhendu Chakravarthi and Chaiti Sharma Biswas, 2000). This sector also provides a livelihood for most of the unskilled and semi-skilled workers, especially the women. In the context of the above discussion, the present study analyse the different characteristics of self employed women in Coimbatore city with the following objectives. To study the socio-economic profile of the self-employed women:

1. To find out the work pattern of self-employed women.
2. To estimate the determinants of the income of the self employed women.
3. To investigate the economic and non-economic reasons for undertaking self-employment activities.
4. To study the problems of the self employed women.

METHODOLOGY

Based on convenience sampling technique, 100 women vendors selling vegetables and fruits in Coimbatore city were selected. The data were collected by administering a pre tested interview schedule to the vendors who were willing to provide the necessary information. Data were collected in the month of October 2012. The collected data were summarized and analysed using SPSS 16.5 Version. The findings are presented in the following paragraphs.

SOCIAL CHARACTERISTICS

As women are considered as secondary breadwinners in the family, the changes in the socio-cultural conditions have much greater influence on their labour force participation rate. In order to develop a proper perspective analysis, all major components of social and economic environment must be considered. A clear insight into the socio-economic factors are essential to establish the influence that these factors have on the life and work of the study group. Such an analysis is presented in this section. In the current study, out of 100, 80 belonged to Hindu family, 8 Muslims and the remaining 12 are Christians. Backward caste constituted 70 most backward 25 percent, scheduled caste 3 and the remaining 2 are from others. The disintegration of the joint family system is present in the study sample also with 80 of them from nuclear family and the remaining 20 only in joint family. Empirical studies have shown that size of the family influences the nature of women's work participation. A family with five or less than five members is said to be small family and in the current sample 95 lie in this category. Only in five families their size exceeded 5 members. Among the 100 selected respondents, unmarried women constitute only five percent and among the remaining 75 percent are married, eight percent are divorcees and 12 percent are widows. The age wise classifications of the respondents showed that 97 are in the working age group of 15-59 years and three fall in the age group of 60+ years.

ECONOMIC CHARACTERISTICS

The type of work and nature of work that women of the lower income strata undertake is based on the economic needs of the family. The literacy level of women depends on the economic status and the economic status depends on the occupation of the family members, the total family income, savings and investment patterns. The following table gives the economic characteristics of the respondents are given in Table 1.

Table 1: Economic Characteristics of the Study Respondents

S. No.	Economic Characteristics	Number Stated
1	Literacy Level	
	Illiterate	25
	Primary	20
	Middle Class	20
	Secondary	20
	Higher Secondary	15
2	Net Monthly Income (Rs)	
	5000	2
	5001-6000	10
	6001-7000	40
	7001-8000	30
	8001-9000	18
3	Have Savings	
	Yes	60
	No	40
	Monthly Savings (Rs)	
	<500	24
	501-1000	18
	1001-2000	12
	2001-3000	6
4	Total Family Income (Rs)	
	<9000	20
	9001-12000	25
	12001-15000	40
	15001-18000	5
5	Monthly Expenditure (Rs)	
	<10,000	35
	10001-13000	45
	13001-15000	10
	15000-17000	8
	17001-19000	2
6	Have Debt	
	Yes	35
	No	65
	Debt Amount (Rs)	
	10,000-20000	15
	20000-30000	12
	30000-40000	3
	40000-50000	5

Source: Primary Data, 2012

The literacy rate was found as 75 percent. Among them, 15 have completed higher secondary and 20 each have completed either primary or middle or high school level of education. It is for economic necessity that the women have entered vending activities which require neither skill nor any schooling. However, in the study even the women who had formal level of education have entered this self employed activity. The net income these women earn shows that two women earn a minimum amount of Rs 5000 in a month and 19 earn a maximum amount of Rs 8001-9000 per month. This reveals that in a day they could earn at least Rs 160 with a maximum of Rs 300. The total monthly family income in the families of the respondents show that in spite of the contribution of the women to their family income, about 35 percent of the families have their total monthly expenses of family less than Rs 10,000. In the range of Rs 17,001-19,000 expenditure group two respondents are found. This clearly shows how the contribution of women to their families is of significance.

Out of 100, 60 reported savings. Among them 24 have their monthly savings below Rs.500, 18 in the range of Rs.501-1000, 12 with Rs. 1001-2000 and six have their savings in the range of Rs. 2001-3000. On enquiry, the respondents said that they save in Self Help Groups (55%), post office (25%), commercial banks (10%) and at home (10%). How self help groups have started playing prominent roles in the lives of the most down trodden groups of families is evident. The study also has brought out the need for educating the women on the role of commercial banks in uplifting the weaker sections and the need for the commercial banks to strengthen their activities

to reach the unreached. The multi response reasons given for savings is to meet un foreseen expenses (52%), the requirement of savings to be a member of the SHG (55%), to meet educational expenses of their children (35%) and for marriage (20%).

An analysis on debt shows that, 35 out of 100 have debt. Among them 15 have debt of Rs 10,000–20,000, 12 between Rs.20,000–Rs.30,000, three between Rs.30,000–40,000 and five between Rs.40,000–Rs.50,000. They have borrowed mainly from money lenders (65%), private chit funds (32%) and from friends and relatives(3%). The dominance of money lenders in providing credit is thus clear in the current study.

WORK PATTERN

Seventy percent of the women have taken the vending work as full time and the remaining 30 percent do it as a part time work. On an average, they work for about 8 hours a day. In a week about 20% work on all the seven days, 45% work for 6 days, 5% for 5 days, 25% 4 days and 5% for 3 days in a week.

DETERMINANTS OF INCOME

To find out the extent of influence of selected factors on the monthly income earned by the respondents, the variables chosen are (1) educational level, type of family, age, marital status and the number of days worked in a week. Using SPSS 16 Version, multiple linear regression equation was fitted and the estimated model is given in Table 2.

Table 2: Estimated Multiple Regression Model for Income Earned

Variable	Coefficient	t value	Significance
Constant	8390.862	11.053	.000
Illiterate	-1920.081	-3.714	.000
Primary	-1035.982	-2.146	.035
Middle School	-202.966	-.424	.673
High School	412.518	.861	.391
Higher Secondary	1305.680	2.708	.008
Type of Family	-408.595	-3.14	.002
Age	406.633	1.444	.152
Marital Status	-197.434	-.869	.387
Days worked	148.150	1.693	.094
R ²	0.814		.000
F	43.834		.000

Source: Estimates based on field survey, 2012.

As the results convey, the chosen variables could explain about 81 percentage of the variations in the income earned by the respondents. As can be seen from the results, with a vertical movement in the educational level, the earning capacity of the women has shown an increasing trend. Though the work requires neither skill nor education, yet in the study it is shown that with increase in the educational level, a woman could increase her earning capacity. Type of family in which a nuclear family was assigned the value '1' otherwise '0' has an adverse impact in the sense that, if a family maintains its joint family system it could increase its income. A woman in the active working age group has the probability of earning more. If a woman is married a value of '1' was assigned otherwise '0'. A married woman with many responsibilities at home, as a mother, as a wife, as a daughter-in-law etc. has to shoulder many responsibilities which hamper her work as vendor. This is brought out in the study. If she works for more days her income also raises. For an increase in the number of days she works, her income increases by about Rs.150/-.

REASONS FOR TAKING UP VENDING ACTIVITIES

The reasons for them to entering into the work force was ascertained by assigning ranks, in the ascending order, rank '1' for the most important factor and '2' for the next important factor and so

on. 'Low income' was assigned rank '1' by 85 women respondents, 'persuasion by family members' by 8 and 'interest to be independent' by the remaining 7 Hence 'economic necessity' is proved to be the important factor for the women to work in the informal sector.

PROBLEMS OF THE WOMEN IN VENDING ACTIVITIES

The sample women respondents were asked to state the problems they have to face in their families and in their working place. The problems stated by the sample units are given in Table 3. Among work related problems, the strenuous work of carrying fruits and vegetables in a basket or pulling the articles in a cart were found as the most tedious ones for the sample respondents.

Over work which was stated by 68, about 45 also felt that they could not get credit easily for buying their products.

Regarding the problems related to the families because of their work, 80 felt that they could not get enough time for socialization. Equally 75 felt that they are not able to give special attention to their family members and also they have no time for personal entertainment. While about 65 felt that they have to shoulder too many responsibilities and another 60 said that they have no support from their family members.

Table 3: Problems of Sample Respondents (Multiple Response)

S. No	Problems	Number Stated
1	Work Related Problems	
	Hard work	70
	Over work	68
	Hours of work	50
	Working condition	75
	Availability of raw material	35
	Credit	45
Storage of the product	38	
2	Problems In Family	
	Too much of responsibilities	65
	Inadequate time for socializing	80
	No support from family members	60
	No time for entertainment	75
Inadequate time to look after family	75	

Source: estimates from field survey, 2012.

CONCLUSION

The study has, thus, brought the need for strengthening the economic status of the women in vending activities. This strengthens the need to adopt an integrated and holistic approach for the upliftment of women in vending activities. Educating the SEW through literacy programmes will enhance their earning skill. Institutional credit to SEW has to be strengthened. The families of the working women should help them in sharing their work and to listen their problems with care and should try to mitigate the problems.

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