

## **SUMMARY OF FINDINGS, CONCLUSION AND SUGGESTIONS**

### **5.1 INTRODUCTION**

The work participation rate among Muslim women is lower as compared to other socio-religious communities both in rural and urban areas. Aggregate works participation rate in economic activity by women is low in Muslim community. Muslim women have very low share in regular jobs in large private enterprises. Participation of Muslim women workers in women – owned proprietary enterprises is significantly higher. Muslim women are mainly engaged in home based economic activity. They are typically engaged in sub contracted works with low level of earning. Hence the present study “Muslim women workers in unorganised sector of beedi and mat activities at Melappalayam and Pathamadai respectively in Tirunelveli district” is undertaken.

For the purpose of analysis, out of the total of 300 Muslim women workers, 150 each from beedi and mat activities at Melappalayam and Pathamadai in Tirunelveli district were randomly selected by adopting simple random sampling technique. A personal interview with a well designed interview schedule was conducted for collection of primary data.

In the foregoing chapters, socio-economic status of Muslim women workers and their contribution towards family income, working conditions of Muslim women workers and welfare facilities available, attitude of Muslim women workers towards their work and work place were discussed. In this chapter, an attempt has been made to discuss the major findings along with conclusion and suggestions for improving the status of Muslim women workers.

## **5.2 SUMMARY OF FINDINGS**

The analysis of socio-economic status of Muslim women revealed that majority of Muslim women workers belong to the age group 26 to 35 years for beedi activities and 46-55 years for mat activities in the study area. Among Muslim women respondents, majority of them are illiterates (42.70 per cent in beedi and 39.30 per cent in mat activities). It is followed by primary school education both in beedi and mat activities. About 90 per cent in beedi activities and 77.30 per cent in mat activities are married followed by widow.

More than 70 per cent of the Muslim women respondents have nuclear family followed by joint family. Regarding family size, in beedi activities, out of 150

respondents, nearly 45.33 per cent of them have 6 and above members whereas in the case of mat activities, nearly 51 per cent are having 4 to 6 members in their family. Majority of the respondents in beedi activities, 57.30 per cent of them are living in tiled house followed by concrete house, while in the case of mat activities, 54 per cent are having tiled house followed by concrete (39.30 per cent) and Thatched houses (6.70 per cent).

Out of 150 Muslim women respondents, majority of them are living in rented house and nearly 40 per cent are having owned house in the study area.

Nearly 43 per cent of Muslim women workers in Beedi activities are having monthly income Rs.6001-9000 per month followed by 28 per cent and 27 per cent of Rs.3001-6000 and Rs.9001-12000 respectively.

Out of 150 Muslim women workers in Beedi activities, 41.20 per cent are having family annual income Rs.72001 to Rs.102000 followed by Rs.42001 to 72000 whereas in the case of Mat activities, majority of them are having annual family income of Rs.42001-72000 followed by Rs.72001-102000 (33.30 per cent).

Majority of the respondents (46 per cent) in Beedi activities have the average monthly expenditure Rs.6001-9000 followed by Rs.3001-6000, whereas in the case of Mat, majority of them are having monthly expenditure Rs.3001-6000 followed by Rs.6001-7000 (36.78 per cent).

Majority of the Muslim women respondents' annual family expenditure is ranged from Rs.40000 to 45000 both in Beedi and Mat activities. It is followed by Rs.45000 – 50000 for Beedi activities and Rs.35000-40000 for mat activities. Family size and Annual disposable are the major determinants of annual expenditure for both Beedi and Mat activities of Muslim Women Workers. There is no economics of scale in operation in the consumption expenditure for both types of workers. Income elasticity was found to be significant for cloth in the case of Beedi workers. Family size elasticity, cloth, fuel and light and miscellaneous are statistically significant. In the case of Mat workers, income elasticity was statistically significant for two commodity groups namely cloth and religion. In the case of family size, food, cloth, fuel and light and miscellaneous expenditure were found to be significant.

Out of 150 Muslim women respondents, nearly 99 per cent in beedi workers have responded 'yes' for saving habits but in the case of mat workers, only 30 per cent have opined 'yes' for savings habits. Majority of the respondents in beedi, have saved their

money in the form of EPF followed by Bank. In the case of mat, majority of them have saved in jewels followed by LIC policies.

The computed results multiple log linear regression model revealed that in the case of Beedi workers, annual family income, educational status, family size and earning members are important factors which determine the volume of savings. Except family size, all other variables have influenced positively the volume of savings. In the case of Mat workers, annual family income, family size and earnings members are statistically significant in influencing the volume of savings. Family size negatively influenced the volume of savings.

Majority of the Muslim workers (53.30 per cent) in beedi are not having debt while in the case of mat 71.30 per cent of them are having debt. Majority of the respondents both in beedi and mat, the borrowed an amount below Rs.25000.

Regarding the reason for debt, majority of the respondents both in beedi and mat have opined that they have to meet out the family expenditure followed by educational expenditure.

Regarding the reasons for working, majority of Muslim women workers spoke of better working conditions in beedi, while in the case of mat, majority of the respondents

have cited short distance followed by better working conditions. Majority of them have found their job by themselves followed by the assistance of family members.

Majority of Muslim women workers both in beedi and mat have experience in their field from 16 to 30 years followed by below 15 years. The main reason for going to work was to meet the family expenditure both for beedi and mat workers. Another reason is to supplement the family income. Regarding the entry age for employment, majority of Muslim women workers both in beedi and mat have entered when below 17 years of age followed by the age 18 to 26 years.

The chi-square results revealed that there is a relationship between monthly income of Muslim women workers both in beedi and mat activities and family size, family income and family expenditure.

It has been found out from the regression analysis that the contribution of Muslim women towards family income is statistically significant both in beedi and mat activities.

Regarding working conditions of Muslim women workers in Beedi and Mat, the analysis revealed the fact that majority of the Muslim women respondents are not

satisfied with existing wage in beedi and mat. They felt that there should be a wage differential between trained, experienced workers, and untrained and inexperienced workers in both fields.

In both Beedi and Mat, majority of the respondents work for 11 months per years followed by throughout the year.

Majority of Muslim women respondents travel below 3 kilometers and only 1.34 per cent 5.33 per cent respectively of beedi and mat live at a distance of 7 kms and above. Mode transport of majority of Muslim women is on foot (88 per cent for beedi and 92.67 per cent for mat). It is followed by bus (6.67 per cent) and 5.33 per cent for beedi and mat workers respectively).

It is observed from the analysis that 48 per cent of Muslim women in beedi and 78 per cent of mat are working 5-8 hours per day. It is followed by 8 hours and above (16.70 per cent) for both beedi and mat. Majority of them felt in beedi and mat, that the supervisors are good or very good.

It is inferred from the analysis that a separate rest house and toilet facilities are provided by their work place in both beedi and mat workers. Majority of Muslim women

workers in both beedi and mat felt that they are highly affected by health problems. Out of 150 Muslim women respondents in both, nearly 85 per cent have opined that they are provided by medical facilities.

Majority of Beedi and Mat Muslim women workers feel in the eyes, hip, headache, neck, knee, fingers and backpain. 14 per cent of beedi workers are affected by T.B. and 11.33 per cent are affected by Allergy / Asthma. Compared to Mat workers, beedi workers are highly affected due to ill health.

Majority of Muslim women in beedi activities (70 per cent) have undergone medical treatment in ESI followed private hospital (21.26 per cent) and government hospital (8.66 per cent) whereas in the case of Muslim women in mat, majority of them (68.86 per cent) are undergoing treatment in private hospital and remaining 38.14 per cent are in government hospital.

Out of 150 Muslim women workers in each activity, 67.33 per cent in beedi and 72.67 per cent in mat are availing of maternity benefit without having wage. Only 19.33 per cent and 16 per cent have availed of maternity benefit with full wage in beedi and mat activities respectively. Both workers do not have insurance benefit.

Majority of beedi workers have changed their job due to ill health whereas mat workers have changed due to short distance from the residence.

Regarding the attitude of Muslim women workers towards their work and work place, factor analysis has been used to identify the important dimensions of attitude.

KMO test has confirmed the sampling adequacy and appropriateness of fitting factor analytical method for the present study.

The results revealed that the following five are important dimensions of attitude of Muslim women for beedi activities.

F<sub>1</sub> – Work and work place

F<sub>2</sub> – Wages, incentives and fringe benefits

F<sub>3</sub> – Hours of work and working conditions

F<sub>4</sub> - Selection and recruitment

F<sub>5</sub> – Safety and discipline

The intensity of influence as evidenced through eigen values of the factors such as work and work place, wages, incentives and fringe benefits, hours of work and

working conditions, selection and recruitment and safety and discipline are 6.21, 5.92, 4.88, 3.95 and 2.78 respectively.

Analysis of communality ( $h^2$ ) shows the significance of 34 variables.

In the case of mat activities KMO and Bartlett's tests showed that factor analysis is appropriate for the present study.

Factor analysis for mat activities reduced the variables into five factors namely  $F_1$ ,  $F_2$ ,  $F_3$ ,  $F_4$  and  $F_5$ . They are categorized as follows.

$F_1$  – Work and work environment

$F_2$  – Allowances, incentives and wages

$F_3$  – Working conditions and other facilities

$F_4$  – Selection and recruitment

$F_5$  – Approach of authorities

Eigen values indicated that the intensity of influence of the factors  $F_1$ ,  $F_2$ ,  $F_3$ ,  $F_4$  and  $F_5$  are 4.98, 3.69, 3.21, 2.69 and 2.32 respectively.

The communalism has been high in respect of the variables. Fairness in wage and bonus, relationship with management, relationship with co-worker and allowance which are important variables relating to the attitude of Muslim women workers in Mat activities.

### **5.3 CONCLUSION**

Thus it may be concluded from the analysis that the Muslim women workers have taken their own efforts and efforts taken by their family members to take the works so as to supplement the family income and to meet the family expenditure. Muslim women's work participation is significantly high. Muslim women have lower level of earning in the study area. It is also understood that the condition of Muslim women is very bad as they are educationally and economically more backward as compared to other Hindu women. In the recent years, many Muslim women have come forward to take up jobs and significantly contribute to their family development. Most muslim women remain 'invisible' workers in the informal economy.

### **5.4 SUGGESTIONS**

The following suggestions are made based on the study to improve the conditions of Muslim women.

A lack of information on Muslim women contributes to the reinforcement of culture stereotypes, serving to obfuscate their life experience's and struggles. Consequently, Muslim women's status is attributable to certain intrinsic, immutable 'Islamic' features. It is suggested that Government of India should take necessary steps to bring Muslim women like other women through enactment of law.

Another improvement is lack of social opportunities for Muslim women. An urgent action is needed to improve literacy rates which directly influence Muslim women's socio-economic and political status as citizens of India.

It is suggested that the alliance of Muslim women with the women's movement in India, as well as movement for secularism, democracy and human rights are crucial for forging a common front against forces opposed to women's self-determination.

If the workers work through Co-operative Societies they will get more income and in addition to that all their rights will be safeguarded.

Health care measures should be made mandatory.

There is no machinery to take the census of Muslim women working in household beedi and mat activities. Hence the district administration may formulate a mechanism to prepare a list of Muslim women workers in beedi and mat activities in their areas so as to enable them to carry on Vocational Training.

It is also suggested that the Governments (both Central and the State) should abolish the contract system where of middlemen play havoc. This is the only option to put an end the inhuman exploitation of women workers.

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