

Chapter – 6

SUMMARY OF MAJOR FINDINGS OF THE STUDY AND SUGGESTIONS

The last chapter sets out a summary and presents the findings of the study. It also attempts to suggest the suitable measures for the better performance of Social Security of women workers in informal sector. This chapter has two parts. Part – I deals with major findings of the study and Part – II represents the suggestions..

The study entitled “Social Security Benefits for Women Workers in informal Sector in Karnataka – A Case Study of Mysuru District”, is presented in six chapters. Following is the chapter scheme of the study.

The first chapter deals with Introduction of the study its objectives need for the study, statement of problem and methodology adopted for the study, hypotheses and sample design of the study. This chapter serves as the foundation on the basis of which the other chapters of the study are developed.

The second chapter deals with Theoretical Framework and Review of the Previous Studies Concerned to subject matter. In this chapter a brief review of research studies conducted by individual researchers and research institutions on social security benefits for women workers in informal sector in India and also in Karnataka state is presented.

The third chapter deals with the Government Programmes for the women workers in informal sector in India. Special focus is made on the social security measures for women workers in informal sector. The fourth chapter represents

the social security benefits for women workers in the state of Karnataka. Year wise data and analysis is presented in this chapter.

The fifth chapter represents the case study analysis. It includes the detail information about the respondents in the case study area i.e., Mysuru District.

The last chapter sets out a summary and presents the findings of the study. It also attempts to suggest the suitable measures for the better performance of Social Security of women workers in informal sector.

6.1 Part – I: Major Findings of the Study

The major findings of the study are as follows:

1. Out of 300 respondents in the study area 108 (36%) respondents belongs to 26 to 35 age group, 81 (27%) respondents are in the 15-25 age group, 72 (24%) respondents are in 36-45 age group and 39 (13%) of the respondents are in the age group of 46-55 in the study area. This clearly indicates that majority of the respondents are belongs to younger age group and they have fully involved in the different activities of industries in Mysuru city.
2. Out of 300 respondents in the study area 20% of the respondents belongs to SC category, 15.66% of the respondents belong to ST category, 36.33% of the respondents belong to OBC category, 19% are General Merit and 9% of the respondents are belongs to minority category respectively.
3. Out of 300 respondents in the study area the highest percent of sample respondents belong to illiterate category i.e., 25.67%. The highest illiterate are found in Agarbathi manufacturing industry in the study area i.e., 35.06% followed by garment manufacturing industry 22.07% and TVS machine sub parts manufacturing industry 19.49% respectively. Out of 300 respondents 24% are

having primary education, 21.67% are having secondary education, 14.67% are having SSLC level education, 9.33% have PUC level education and only 4.67% of the respondents have degree level education. It is pertinent to note that degree holders are not engaged in Agarbathi manufacturing and paper plates and bags manufacturing industry. Hence it can be said that education throws more light on the community to take proper decision of the job opportunity.

4. Out of 300 respondents in the study area 58.67% of the respondents are married and 41.33% of the respondents are unmarried. And about 20.45% of the respondents are engaged in ice cream manufacturing industry, 19.35% are unmarried. About 11.36% of the married women respondents are working in Agarbathi manufacturing industry and 32.25% of the respondents are unmarried. And 26.13% of the respondents are engaged in paper plates and bags manufacturing industry and 11.30% are unmarried. Among the TVS machine sub parts manufacturing industry 27.86% are married and 8.88% are unmarried respectively. And in the case of garment manufacturing industry 14.20% of the respondents are married and remaining 28.22% are unmarried respectively.
5. Out of 300 respondents in the study area 77% of the respondents belong to single family and 23% of the respondents belong to joint family respectively. Out of 231 single family respondents 24.24% are involved in TVS machine sub parts manufacturing industry, followed by 23.80% in garment manufacturing industry and 19.50% in paper plates and bags manufacturing industry respectively. And only 15.15% of the single family respondents are engaged in Agarbathi manufacturing industries. Whereas in joint family women respondents 36.23% are involved in Agarbathi

manufacturing industries, because this activity is more remunerative and they can do the job in their family itself. And about 28.99% of the joint family women respondents are engaged in the Ice cream manufacturing industry, followed by 21.73% in paper plates and bags manufacturing industry respectively in the study area.

6. Out of 300 respondents in the study area 58.33% are work for 1-5 hours per day, where as 20.67% of the respondent's works for the 6-10 hours per day, about 13.33% of the respondent's works for 11-15 hours per day and 7.67% of the sample respondents have worked for above 15 hours per day. About 52.18% of the respondents are worked above 15 hours per day in TVS machine sub parts manufacturing industry in the study area.
7. Out of 300 respondents 62.34% have the economic problems, due to this purpose only they have joined for the work, 4.33% of the women respondents have opined that just because of time pass only not to any problems. This attitude also is found in other activities. About 33.33% of the women respondents have the severe problem of loan re-payment, just because of their husband's loan they have to share burden and ready to work in the informal sector and handover the salary to their husband's for loan repayment purpose.
8. Out of 300 respondents 19.34% have agreed about the work satisfaction and about 80.66% of the respondents have not agreed, they have not fully satisfied about their work especially in garment manufacturing industry and TVS machine sub parts manufacturing industry respectively.
9. Out of 300 respondents in the study area 11.67% have observed that they are illiterates, they need proper education. And 42.33% of the respondents have opined that excessive burden of work,

about 22% of the respondents have observed that there is wage discrimination and 24% of the respondents have no job security. Hence, it is found that there are good number of illiterate women respondents and also having no proper jobs.

10. Out of 300 respondents under study 47% of the respondents have obtained training from the industrialists and about 53% of the respondents have opined that management only arranged training to us. It is also very interesting to note that training given by industrialists and management is quite satisfactory and it would be helpful to us for the future as opined by the respondents.
11. Out of 300 respondents 26.33% have observed that due to training our confidence building level has been improved, 41% of the respondents have agreed that their skill development has been increased, 21% of the respondents have agreed that due to training programme market linkage has been enlarged and 11.67% of the respondents have also accepted that their bank linkage facilities have been improved.
12. Out of 300 respondents 14.33% have obtained loan for consumption purpose, 15.67% have obtained for agriculture purpose, 42% of the respondents have obtained loan for emergency purpose only and 28% of the respondents have obtained asset building purpose only. Hence, the major purpose of the loaning is to meet the emergencies only.
13. Out of 300 respondents 20.67% in all the manufacturing industries women after joining the work are capable to take decision in marriage of their girls and 42.33% of the respondents are capable to take decision in education of their children, 25.67% of the respondents are effective in decision of purchase power and 11.33% of the respondents are having decision making power in expenditure on festival respectively.

14. Out of 300 respondents 41% have obtained the service of compensation of injury and 59% of the respondents have benefited holiday benefits respectively.
15. Out of 300 respondents 38.34% have received the loan amount from the SHG groups, 9% of the respondents have received from NGOs, 24.33% of the respondents have obtained from the banking institutions and 28.33% have obtained from the relatives respectively.

6.2 Testing of Hypotheses

The following are the hypotheses of the study;

H0: Level of access to social security is equal to employees in industries.

H1: Level of access to social security is not equal to employees in industries.

Association between Access to Social Security and Industry Type

Access		Industry					Total
		Ice cream Manufacturing Industry	Agarbathi Manufacturing Industry	Paper Plates and Bags Manufacturing Industry	TVS Machine Sub Parts Manufacturing Industry	Garment Manufacturing Industry	
Access to Social Security	Count	0	36	60	60	60	216
	% within Industry	0.0%	60.0%	100.0%	100.0%	100.0%	72.0%
Not Access to Social Security	Count	60	24	0	0	0	84
	% within Industry	100.0%	40.0%	0.0%	0.0%	0.0%	28.0%
Total	Count	60	60	60	60	60	300
	% within Industry	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chi-Square Value: 228.571		Degree of Freedom: 04			Sig: 0.000		

Source: Field Survey Data.

Industry-wise access to social security has presented in the above table. It has found from the above table that 72 percent of employees in the informal industries have access to social securities. It has found from the chi-square analysis that there is significant association between industry type and access to social securities. Accordingly, the null hypothesis is rejected and alternative

hypothesis is accepted. Hence, employees in paper plates and bags, TVS, and garments have better access to social security compared to ice-cream industry and Agarbathi industry. This is the first justification.

H0: Level of willingness to pay for social security is equal among all employees in all industries.

H1: Level of willingness to social security is not equal among all employees in all industries.

Association between Willingness to Pay for Social Security and Industry Type

Willingness		Industry					Total
		Ice cream Manufacturing Industry	Agarbathi Manufacturing Industry	Paper Plates and Bags Manufacturing Industry	TVS Machine Sub Parts Manufacturing Industry	Garment Manufacturing Industry	
Health	Count	34	34	21	30	43	162
	% within Industry	56.7%	56.7%	35.0%	50.0%	71.7%	54.0%
Housing	Count	10	10	10	10	2	42
	% within Industry	16.7%	16.7%	16.7%	16.7%	3.3%	14.0%
Old Age	Count	1	5	5	6	5	22
	% within Industry	1.7%	8.3%	8.3%	10.0%	8.3%	7.3%
Schooling Children	Count	10	7	17	6	5	45
	% within Industry	16.7%	11.7%	28.3%	10.0%	8.3%	15.0%
Precautionary	Count	0	0	4	5	5	14
	% within Industry	0.0%	0.0%	6.7%	8.3%	8.3%	4.7%
Other	Count	5	4	3	3	0	15
	% within Industry	8.3%	6.7%	5.0%	5.0%	0.0%	5.0%
Total	Count	60	60	60	60	60	300
	% within Industry	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chi-Square Value: 42.047		Degree of Freedom: 20			Sig: .003		

Industry-wise willingness to pay for social security has presented in the above table. It has found from the above table that 54 percent of employees in the informal industries have willingness to pay for health related social securities. It has found from the chi-square analysis that there is significant association between industry type and willingness to pay for social securities. Accordingly, the null hypothesis is rejected and alternative hypothesis is accepted. Hence, employees in Garment Manufacturing Industry have better willingness to pay for social security compared to other industry. This is the second justification.

H0: Level of Protection for social security is equal among all employees in all industries.

H1: Level of Protection to social security is not equal among all employees in all industries.

Association between Access to Social Security and Industry Type

Protection for Social Security		Industry					Total
		Ice cream Manufacturing Industry	Agarbathi Manufacturing Industry	Paper Plates and Bags Manufacturing Industry	TVS Machine Sub Parts Manufacturing Industry	Garment Manufacturing Industry	
Saving	Count	12	20	27	34	26	119
	% within Industry	20.0%	33.3%	45.0%	56.7%	43.3%	39.7%
Member to Association	Count	7	19	18	10	19	73
	% within Industry	11.7%	31.7%	30.0%	16.7%	31.7%	24.3%
Private Health Insurance	Count	3	3	3	0	1	10
	% within Industry	5.0%	5.0%	5.0%	0.0%	1.7%	3.3%
Investment in Assets	Count	8	14	4	5	8	39
	% within Industry	13.3%	23.3%	6.7%	8.3%	13.3%	13.0%
Farm Activities	Count	25	2	5	7	6	45
	% within Industry	41.7%	3.3%	8.3%	11.7%	10.0%	15.0%
Any Other	Count	5	2	3	4	0	14
	% within Industry	8.3%	3.3%	5.0%	6.7%	0.0%	4.7%

Total	Count	60	60	60	60	60	300
	% within Industry	100.0%	100.0%	100.0%	100.0%	100.0%	100.0%
Chi-Square Value: 74.503		Degree of Freedom: 20		Sig: 0.000			

Industry-wise Protection for social security has presented in the above table. It has found from the above table that 39.7 percent of employees in the informal industries have Protection for Savings to social securities. It has found from the chi-square analysis that there is significant association between industry type and Protection for social securities. Accordingly, the null hypothesis is rejected and alternative hypothesis is accepted. Hence, employees in TVS Machine Sub Parts Manufacturing Industry have better Production for social security compared to other industry. This is the third justification.

6.3 Part-II Suggestions

On the basis of major findings of the study the following suggestions are made;

1. It is found from the study that there is need for policies income to recognize the informal sector hence governments should formulate national informal economy policies to address the needs of the sector and as a way of recognizing the sector as an equality important player in the national economy.
2. As observed by the respondents in the study area the solutions to address women's challenges in the informal sector must be supported by appropriate legal instruments and policies.
3. Majority of the respondents have observed that there is need of new innovative policies. Hence it is suggested that the policy makers must consider new and innovative strategies for women's socio-economic empowerment especially for in formal sector workers.

4. There is need for change of attitude on the part of male members of our society also. Women have to be given due participation in the development activities of the home and country.
5. Better infrastructure facilities needs to be provided for encouraging self-employment among the educated unemployed women.
6. Larger variety of vocational courses particularly for girls who do not intend to continue their general education beyond elementary or secondary stage should be introduced.
7. There is a need of comprehensive social security legislation for Informal Women workers in the country.
8. Government should organize awareness programme regarding their legal rights, health, nutrition and sanitation.
9. Role of trade unions and NGO is also significant SEWA (Self Employed Women Association) has made considerable achievement in promoting social security through the formation of co-operatives. Hence, there is need to strengthen the trade unions to fight for their needs.
10. Advocacy and awareness generation among the informal sector workers is necessary about the availability of schemes and other facilities on vocational training and its impact on their productivity.
11. The benefits of women workers have achieved decent employment objective there is timely need for provision of social security measures to the informal sector.
12. The government has enacted the informal sector related acts and is implementing the Rashtriya Swasthya Bima Yojana, Aam Admi Bima Yojana along with other social protection measures. It is also contemplating a comprehensive social security scheme encompassing life, health, maternity and retirement benefits to all the informal sector workers.

Conclusion

In India it can be said that the informal Sector play a major role in providing employment opportunities and contribute to nearly 80% of GDP. Informal sector helps to solve the problem of unemployment. Informal sector provides employment to the largest number of people women participation in this industries is more than men.

In almost all the countries women's reproductive role, their fertility accorded higher priority than the enhancement of their employment and income opportunities. Women contribute greatly to the economy employment of women is an index of their economic status in society, especially with response to equality. In India more than 90% of women workers were engaged in informal sector activities. At present the fate of women has been worse and their chances of coming out of poverty of degradation getting slimmer.

The larger numbers of women entering the labour markets, greater than even before, during the last decade has given them a greater share of the unemployment while increasing their share in employment. The concern for the future is that the entry of women into the labour markets is going to be in even greater magnitude than before, owing to their improving educational statues, greater awareness and increasing economic necessities.

The Women worker does not have a choice to work, or not to work due to dire need of income. The limited opportunities available to women are mostly low paid, low status jobs in the different sector, Jobs which do not have any possibilities of betterment advancement of efficiency or training to enable them to enter better jobs at a later stage in the overall state of unemployment and lack of opportunities women hold a secondary place to men in the race of employment.

There is discrimination in wages nature of work, Availability of work on the basis of sex. Bargaining power is mostly with the employees so exploitation is naturally the fate of these poor workers. They come from that section of the society which must work to earn their livelihood and which is socially economically and traditionally backward and least privileged. There is diversity in the nature of work some of them are construction workers. Some are domestic servants and some other garment workers, while few are petty traders in miscellany of goods. But there is little or no variation in terms of job like wage discrimination, job insecurity, Leave holiday, and other benefits.

The social security in India would take a real shape of social security. Guaranteeing the protection to the underserved at least to the working population if not the whole population, widows, destitute, and the people in the evening years of their life need not depend any other unwillingly killing their swabhiman, social security, schemes designed on the above lines called with a scheme of housing to the working population would conclude the requirements of a person from womb to tomb.

Women workers have to perform dual role of both outside and their home. They are also having same productivity and efficiency like men even then they faced discrimination in wages and poor working conditions and insecurity. This study on presenting real picture of current status of working women in Informal sector in Mysuru District and the government provides a large number of programmes and rules and regulation those who are involving in Informal sector.

Growth in the informal sector has provided jobs for new labour force entrants in urban and rural areas. Its economic import has shifted and so must its position in economic policy and programs. Understanding what prevents informal sector operators from becoming more productive and from expanding

employment through hiring workers on the market will be essential to improving the labour market will be essential to improving the labour market outcomes of those employed in the informal sector and capturing the characteristics of the jobs that the economy is creating.

Conditions of working women in India have improved considerably in the recent years. Ironically despite the improvement in their status, they still find themselves dependent on men. Informal Sector provides the largest number of women participation in Mysuru district.

Directions for further Research

1. A comparative analysis of the social security benefits for women workers in informal sector in Mysuru and Bengaluru District may be conducted.
2. A similar empirical study may further be carried out for the wage discrimination among women workers in informal sector in Mysuru District.