

**A MINOR RESEARCH PROJECT EXECUTIVE
SUMMARY**

Titled

**“SOCIO ECONOMIC CONDITIONS OF WOMEN
WORKERS IN NAGPUR CITY WITH SPECIAL
REFERENCE TO SMALL & MICRO ENTERPRISES”**

Submitted to

UNIVERSITY GRANTS COMMISSION

**(Sanctioned by UGC, Western Regional Office,
Ganeshkhind, Pune - 411 007)**

UGC Reference No: 23-1701/14 (WRO)



ज्ञान - विज्ञानं विमुक्तये

Principal Investigator

PROF. RASHI ARORA

ASSISTANT PROFESSOR IN COMMERCE

G.S.COLLEGE OF COMMERCE & ECONOMICS, NAGPUR (MH)

June 2018

CHAPTER ONE-INTRODUCTION

Opening Remarks

Indian civilization dates back to more than 5000 years. There are scriptures and evidences that men and women in ancient India were considered as equal. The equality was in economic as well as in social sense. Recent findings reveal that a unique custom prevailed in ancient India of *husbands living in the house of their wives*. This implies that women were considered to be equal to men or perhaps better. If this research is to be considered the order of the day than it implies that women in Indus Valley civilization, unlike in many other civilizations, were not regarded as a property of men. They had social and also economic rights since they were allowed to own business and land.

With passing of time, ancient Indian culture lost its originality. It witnessed changes with Mughal invasion. Not only did Mughal invasion dilute the original gender based egalitarian environment that existed for women in India but it also brought with it a change in the treatment that was given to women. Women gradually lost freedom of expression and way of life. Their economic and social status changed from being the owner of property to the property of men. This was also the time when women were prohibited from working outside their homes. Those that did go out for work belonged to the lower income class and that too in limited occupations like maids and nurses.

Decline of the Mughal empire and establishment and spread of British rule saw transformation in the prevailing socio-economic status of women. Even though the situation of women was not as liberated as it is today in modern India, however the period still saw substantial progress in eliminating inequalities between men and women. Changes like women education, employment, industrialization, urbanization, participation in freedom struggle, etc. led to the socio-economic progress of women. Influx of western culture also gradually decreased hostility and opposition of males towards social and economic participation of women.

The post independence period has further seen changes in the socio-economic life of women in India. Gradually the Indian women have started establishing her position in social and economic spheres with literacy and employment. The magnitude of women moving out of their homes to work, which was earlier insignificant, has gradually increased.

Thus over the years the socio-economic conditions for Indian women have changed. The thesis written during ancient Indian time got rewritten and developed into anti-thesis during Mughal period to the path of thesis again during British period and refinement of the same in the post independence period. But, what is important is that the evolved Indian civilization has managed to retain its kernel of women and men being given equal status in both social and economic spheres.

Today, a dualistic picture has emerged relating to the socio-economic status of Indian women. Whereas on one hand the female literacy rate in India has increased but on the other hand there is a huge difference between the literacy rates of Indian male and female . On one hand the number of women who are moving out of their homes to work has increased, on the other hand there is a stark difference in the nature of work of the Indian urban and rural women.

Irrespective of the differences in work environment for different women workers, what remains unequivocally transparent and evident is that objectively the differences in wages paid to male workers are much higher than female workers in the same occupation, location and age group. Also the nature of jobs offered to women are mostly manual and in unorganized sectors which is authenticated from the fact that in 2009-10, 95.49% of female workers in India were employed in the unorganized sectors.

What is quite alarming is that the Indian labour force participation rate for women has also fallen from 37% in 2004-05 to 28% in 2016. It is a matter of concern since with the evolving of civilization and higher education and training, the participation of women in labour force is expected to increase not only in public sectors and large enterprise with white coloured jobs but in the overall work scenario and also in small and micro enterprises. This dualistic picture of women acquiring higher education on one hand and on the other hand decrease of women participation in labour force needs to be researched.

Demography of Labour Force & Positioning of Women

The total *labour force* of the world is 3.449 billion and the total labour force of India is 0.52 billion. Out of the total labour force of the world, 39.285% are women whereas in India 24.5% are women from the total labour force of the country. The total population of Maharashtra is 11.24 crores, total workers are 4.8 crores out of which 2.2 crores are women and 2.6 crores are male. Nagpur district's population is

46.53 lakhs from which 23.84 lakhs are male and 22.68 lakhs are female. Out of this number, total workers are 18.68 lakhs with 13.34lakhs male and 5.34 lakhs female. Population of Nagpur city is 24.06 lakhs out of which 12.25 lakhs are male and 11.8 lakhs are female.

Socio-Economic Conditions

Nature of employment, duration of employment, hours of work, rest intervals, skill training, absolute remuneration, parity of wages with male workers, amenities like clean drinking water, rest rooms, toilets, maternity benefits, crèche facility, accessibility to health care, housing provision, social security provision, level of safety as a woman employee, say in family's decision-making, family support, balance between personal and professional life are some of the factors that determine the socio-economic conditions of women workers.

Socio-Economic Status of Women Workers in Micro & Small Enterprises

Socio-economic conditions for women workers differ from those of the male workers. Male workers get preferential treatment in both social and economic framework which women workers are not given. Also, there are several challenges that the women workers have to face which the male workers usually do not have to.

Main reasons for the challenges faced by female workers in small and micro enterprises are:

- *Temporary employment & job insecurity*
- *Gender pay gap*
- *Illiteracy & inadequacy in work related skills*
- *Long working hours*
- *Sparse trade unions*
- *Preference to employ all male workers*
- *Lack of crèche facilities at work place*
- *Insufficient maternity leave*
- *Lack of basic amenities like safe drinking water, lavatory, etc.*
- *Health issues due to unfavourable working conditions*
- *Lack of social security*

- *Sexual harassment*
- *Lack of family support*
- *Negative attitude of female and male co-workers*

Nagpur City's Small and Micro Enterprises as a Base for Employment of Women Workers

Nagpur city is located in Maharashtra state of India and is governed by Municipal Corporation which comes under Nagpur Metropolitan Region. As per the Census 2011, population of Nagpur in 2011 is 2,405,665 of which male and female are 1,225,405 and 1,180,260 respectively. Although Nagpur city has population of 2,405,665, its urban / metropolitan population is 2,497,870 of which 1,274,138 are males and 1,223,732 are females. The total average literacy of Nagpur city is 91.92% of which male is 94.44% and female is 89.31%. The sex ratio of the city is 963. The total number of workers in Nagpur is 8, 43,771 out of which 6, 59,463 are male and 1, 84,308 are female.

The research aims to find out the existing socio-economic conditions in Nagpur city's small and micro enterprises employing women workers and the impact of these conditions on the job satisfaction levels of women workers. It also explores the premise that temporary nature of jobs is a cause for low provisions of on-job facilities like housing, transportation and lunch room and benefits like maternity, bonus and crèche. Further the research also aims to investigate the correlation between family support and the ability of women workers to create a balance between their personal and professional lives.

CHAPTER TWO-LITERATURE REVIEW

Introduction

Though vast research has been undertaken on conditions of women workers in small and micro enterprises, however literature relating to conditions of women workers in Nagpur city's small and micro enterprises is non-existent. But research on similar theme closely and distantly has been carried out, which has been reviewed with an objective to gain insights into the problems and issues been faced by women workers and implications of socio-economic conditions on their personal and professional lives.

Literature Review

Towards the above mentioned objectives, the following literature review was undertaken:

Gandhi(1945) expresses in his book 'Women and Social Injustice' that besides working at home, women in India will eventually have to also work in the outer work space to acquire a true sense of emancipation and empowerment . He has written "in the new order of my imagination, all will work according to their capacity for an adequate return for their labour. Women in the new order will be part-time workers, their primary function being to look after the home". This statement though was a liberated one in those days, however in today's time its suitability needs to be explored.

Irene Tom (1989) has studied the treatment towards women workers in different sectors. According to him there is a partial treatment given in favour of men workers and against women workers with a primary base for the same being differential wage payment system. The book has also given some suggestions that can help to minimize the discrimination gap between men and women employees.

Mahajan V. S.(1989) has studied in detail labour market in India. The book elaborates that gender inequalities is all pervasive in all sectors of Indian economy.

Sen Shoma (1997) in the book 'Fifty Years of Shattered Dreams Battered Lives-The Story of Indian Women 1947-97' has studied the relationship between government spending and health services for women. Though the discrimination in wages paid to women in the unorganized sector is glaring , however it is justified by arguing that women's labour is less valuable and her work is lighter.

Sharma (2006) in her book 'Female Labour in India' reflects on the sacrifice that the women workers make. The sacrifice is as a result of holding family as a priority in comparison to professional success.

Narasaiah (2007) has drawn attention to the mindset of society in context to working women.

Pandya and Patel (2010) emphasizing on the 'insecurity of income for women workers in unorganized sector in India' have brought to light the state of social and economic status of these workers and their mental disturbances.

Oxfam India & SRRI (2011-12) conducted a study on sexual harassment at workplaces and found that that 17% of working women in the country feel that they have experienced acts of sexual harassment at their workplaces.

Das, Das K.B, Mohanty (2012) have stated that women workers everywhere are deprived of various social security measures.

Sarma (2013) has elaborated on low participation of women in economic activities. The ones that do participate have high concentration in unorganized sector and occupations where high-order skills are not required.

Das & et.al (2015) have examined the determinants of labour force participation in India.

Barati & et.al (2015) have investigated in their study the factors preventing women employees from aspiring for higher post and challenges & problems faced by women workers.

Mohapatra Diptirekha (2015) has stated that most Indian women by and large undertake *productive work* only under economic compulsion. Economic necessity compels women to work outside for meager wages and without social security. They also face sexual harassment in the course of employment.

Das (2016) has stated that economic empowerment of women through employment is a constituent and also an instrument to develop an economy.

Manju (2017) writes that the unorganized sector is larger in rural areas as compared to urban areas in India with female participation in this sector being higher than the male participation. Women workers in the unorganized sector face grave problems.

Paul(2015) in his research paper has analyzed three rounds of NSSO from 2004-5 to 2011-12 and has found that 70% of women in Maharashtra are not in the labour force while the figure is 23% for men.

CHAPTER THREE-OBJECTIVES & RESEARCH METHODOLOGY

Motivation

The research is an attempt to study the socio-economic conditions of women workers in Nagpur City's small and micro enterprises, since an in-depth micro level study on the theme may give answers to the problems being faced by the existing female workforce. The research can also identify positive socio-economic factors that can encourage larger participation of women in workforce in Nagpur city's micro and small enterprises.

Objectives

The specific objectives of the study are:

- To determine the socio-economic status of women workers in Nagpur city's small and micro enterprises.
- To find out the provision of facilities like housing, transportation and lunch room at work places for women workers employed in Nagpur city's small and micro enterprises.
- To study the extent to which maternity, bonus and crèche benefits are crucial for job satisfaction for women workers employed in Nagpur city's small and micro enterprises.
- To study the level of family support for women workers employed in Nagpur city's small and micro enterprises.
- To find out the impact of socio-economic conditions on job satisfaction of women workers employed in Nagpur city's small and micro enterprises.
- To identify the element of safety for working women in Nagpur city's small and micro enterprises.

Hypotheses

The hypotheses for the study are as follows:

Economic Status

H0: Women workers in Nagpur city's small and micro enterprises have high economic status

H1: Women workers in Nagpur city's small and micro enterprises have low economic status

Provision of Facilities & Nature of Jobs

H0: Provision of transportation, housing and lunch room facilities is high at work places for women workers and is independent of nature of job

H1: Provision of transportation, housing and lunch room facilities is low at work places for women workers and is dependent on nature of job

Job Satisfaction & Benefits

H0: Job satisfaction for women workers in Nagpur city's small and micro enterprises is independent of maternity, bonus and crèche benefits

H1: Job satisfaction for women workers in Nagpur city's small and micro enterprises is dependent on maternity, bonus and crèche benefits

Family Support and Balance between Personal and Professional lives

H0: Women workers balance between personal and professional lives is independent of family support

H1: Women workers balance between personal and professional lives is dependent on family support

Research Methodology

A) Selection of the Study Area

The present study was carried out in small and micro enterprises of Nagpur city in both the organized and unorganized sectors employing female workers. The areas selected of Nagpur city are Hindustan Colony, Ramnagar, Pardi, Bhandewadi, Kharbi Road, Rathe Layout, Surendra Nagar, Jagdish Nagar, Itwari and the industrial suburb of Nagpur city Hingna MIDC. Areas were selected based on multistage random sampling technique.

B) Sampling Design

Multi-stage random sampling technique was employed to select women workers employed in small and micro enterprises of Nagpur city.

B. I) Selection of Locations

Locations chosen for research were small and micro enterprises located in areas of Nagpur city. The selection of locations was random and based on convenience.

B. II) Selection of Enterprises

Enterprises chosen are small and micro enterprises situated in Nagpur city and employing women workers. The selection was random and based on convenience.

III) Selection of Women Workers

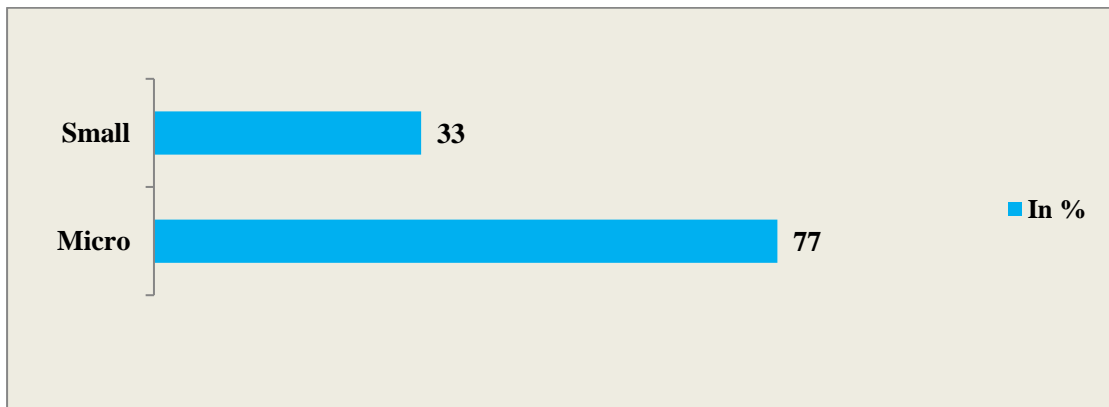
The women workers chosen are those who are working in small and micro enterprises located in Nagpur city. The selection of these women workers as sample for survey was based on convenience, was random and subject to their willingness.

C) Data Collection

C.I) Primary Data

Primary data relating to various parameters of socio-economic status was obtained from the female workers of selected small and micro enterprises in Nagpur city through well-designed questionnaire in the year 2017-18. Questionnaire was prepared keeping in view the objectives and hypothesis of the study. Unstructured interview method was also applied to interview women workers informally.

Chart : Scale of Enterprise Representation in Sample Collection



C.II) Secondary Data

The secondary data information was collected from various sources-offices of Government departments, newsbytes, journals, research paper and books related to the theme of research.

D) Analytical Framework

Pearson's Chi-square test was applied for testing of hypothesis. 5% level of significance has been used to test the relation between attributes. Probability value (p-value) of less than 5% shows dependence between two attributes.

Limitations

Following are the limitations of the study:

- The scope of the study is restricted to socio economic conditions for women workers.
- The study is confined to women workers employed in small and micro enterprises.
- The study covers women workers employed in Nagpur city's small and micro enterprises.
- Only parameters that emphasize on socio economic conditions of women workers in employed in Nagpur city's small and micro enterprises are included in the study.

Therefore, the results are applicable only to similar kind of situations. However, with certain modifications the results can be made applicable to women workers of other cities and also in other situations.

CHAPTER FOUR –DATA ANALYSIS AND INTERPRETATION

INTRODUCTION

Sample collection was undertaken in the study in the form of questionnaire. It was primarily to collect responses from women workers engaged in Nagpur city's small and micro enterprises. The questionnaire was divided into three parts:

- A) Basic Employment Related Questions**
- B) Questions on Work Environment & Facilities Provided**
- C) Family Related Questions**

FINDINGS FROM DATA ANALYSIS AND INTERPRETATION

Data analysis of questionnaire responses gathered from women workers employed in Nagpur city's small and micro enterprises revealed the following results:

- Most of the women workers i.e. 88% employed in Nagpur city's small and micro enterprises *are in temporary jobs* and that in itself is one of the prime reasons for the women workers to be exploited and not to be treated fairly and at par with the male counterparts.
- Though financial security, education of children and livelihood subsistence are vital reasons for working, however the foremost reason for 30% of women workers is mostly to *improve their standard of living* and in turn to improve their socio-economic status.
- The women workers are aware that participation in skill training workshops improves the ability of workers in production and productivity. Despite the awareness, 94% respondents are not provided with skill upgradation workshops and 57% of respondents are *acceptable* of the state of affairs with the employers mostly reluctant in providing the women workers with skill training and productivity building workshops.
- Most of the enterprises *are not prompt in giving wages* to the women workers. Rules and by laws are not followed in giving the quantum of wages and in the timely distribution of wages. Delay in giving wages to these workers is a common practice. Sometimes, monthly delay also takes place in distribution of

wages as a result of which these women workers have to often take loans from relatives, friends, shopkeepers and private loan agencies.

- Employers often *deduct salaries and wages* of the women workers in the pretext of late arrival at work and low productivity. Though protests are made by the women workers, sometimes the protests are conceded to but most of the times it is overruled and the women workers have to continue with the work as per the whims and fancies of employers due to sparseness of jobs.
- A large number of respondents i.e. 40% are *engaged in heavy physical labour*. Besides construction enterprises, such nature of work is carried out in bakeries, food processing units, chemicals, poly bags, etc.
- 17% of respondents face the problem of pollution at work while 83% are not facing the problem. Those who reported pollution at work place are the ones working in industries like chemicals, metal works, cooler plants, construction, poly bags and bakery.
- *Lavatory and safe drinking water* are the most basic of facilities. Still 19% of respondents are not provided with these basic facilities in Nagpur city's small and micro enterprise.
- 71% of women workers revealed that they are not provided with *lunch room facility* at work while for 68% the provision of *rest room facility* was missing. Those who are provided are mostly employed in the industrial area of MIDC Hingna.
- *Transportation and housing facilities* are not given to women workers since only 14% of respondents get transportation and only 6% get housing facility from their respective jobs.

Chi-square test has been carried out to check the *relation between nature of job and availability of housing, transportation and lunch room facilities*. It showed that housing and transportation facilities are independent of the nature

of job while lunch room facility is dependent on the nature of job and is high for women workers in permanent jobs in comparison to women workers employed in temporary jobs.

- Enterprises blatantly override rules and regulations framed by the Government since only 12% of respondents receive some kind of *maternity benefits* while *crèche facility* is made available only to 5% of respondents despite a large group of women working in these enterprises.

Chi-square test has been carried out to check the relation between job satisfaction and maternity benefits & and crèche facility. It is concluded that job satisfaction is independent of maternity benefits and crèche facility given to the respondents since these benefits are qualitative in nature and not in financial terms.

- Accidents and injuries can take place in any job. Despite that 54% of respondents were deprived of the basic *first aid facility* at work. *Healthcare* for women workers in Nagpur city's small and micro enterprises is also missing. Further, despite minor health ailments they report for work.
- 64% of the respondents are deprived of *bonus benefits*. Also, only 17% of respondents were provided with any kind of *social security*. Further such facilities are mostly given to those women workers who are in permanent jobs.

Chi-square test has been carried out to find out the relation between job satisfaction and bonus benefit. It is concluded that job satisfaction is dependent on bonus benefit since the benefit of bonus being financial cannot be filled from other avenues like is in the case of maternity benefits and crèche facility.

- 17% of women workers are exploited with regards to *hours of work* since they are made to work for more than 8 hours a day. 5% of respondents are also not

given any rest interval and 59% of respondents are made to work overtime. Further, 53% of the respondents are not paid for the overtime work.

- 13% of women workers are facing *gender discrimination*. From these, 03 women workers are facing ‘discrimination in wage pattern’ where male workers are paid more, 08 respondents are facing discrimination in ‘nature of work given’ where the women workers are given work that is usually refused by the male workers while 02 women workers are facing discrimination with regards to ‘hours of work’.
- *Sexual harassment* by male colleagues and *mental harassment* by female colleagues is a reality. Due to weak social and family support, many women workers also prefer to ignore such incidences or prefer to remain quiet. However, some do gather strength to voice out. While 11% of respondents believe that safety levels were unsatisfactory in the work places, 2% of respondents are facing sexual harassment at work place. Those who have faced sexual harassment did not report the matter to authorities or any Government department. The women workers are mostly ignorant of Acts and Rules favouring working women.
- For 39% of respondents, job *satisfaction* was absent and given an opportunity they would like to change their jobs or prefer not to work.
- Households of 16% women workers were run on the incomes earned by the respondents i.e. they were the *single source of earning income* for the family. However, 84% of women workers had supporting income from other family members.
- For 76% of respondents, their *sole income was not adequate to bear the expenditure of the entire family* while for 24% of respondents it was adequate. Adequacy of income to meet family’s expenditure is mostly of respondents from small families and those who own a house and are therefore are not burdened with the payment of rent for house.

Pearson's Chi-square test of independence was applied to test the relationship between monthly income of respondents and its adequacy to meet family expenditure. It was concluded that monthly family income falls short to meet expenditure and at times the respondents may also be borrowing money to meet their expenses.

- *Saving of respondents* is low with 50% responding it as below Rs.5000/- a month. Only for 12% of respondents it is more than Rs.5000/- a month while 38% of respondents were unable to make any savings and were living a hand-to-mouth existence.
- *Most of the respondents own a house* i.e. 60% followed by other assets like vehicle, fixed deposit, jewellery and financial securities. Some also own multiple assets. *Chi-square test has been carried out to test the relation between assets owned and monthly family savings.* It suggests that there is no significant relationship between assets owned and the amount of savings. Thus, respondents owning of asset like a house is not linked to their income earned from the present employment and they may be borrowing to create an asset.
- *Being consulted in the family* provides women with social empowerment and also enhances their social status. 83% of the respondents are consulted in the family's decision-making due to contribution in the family's income.
- *Family support* is crucial for increasing productivity of the women and for the overall health of the working women. For 73% of respondents, family support is high. For those women workers for whom family support is low have low morale and confidence and given an option, would rather not work.
- A high i.e. 62% of the respondents are able to *create a balance on both personal and professional fronts* with family support. Women with family support are not only able to strike a balance between personal and professional lives but are also motivated and have high levels of confidence.

Chi-square test has been carried out to check the relation between family support and balance between personal and professional life and it is concluded that balance between personal and professional life is dependent on the extent of family support of the respondents. Support from the family members and social acceptance motivates the women workers to perform well and creates an overall improved socio-economic standing.

- *Addiction to intoxicants like alcohol is also one of the direct reasons for low economic status since savings of such families can get depleted due to alcohol addiction. 28% of respondents had a family member, mostly the spouse of respondent, who is addicted to alcohol and this unfavorably impacts their savings and overall environment in the personal space. It also is responsible for stress building for other family members. The socio-economic status of such families is usually low.*
- *Economic necessity can compel women workers from discontinuing their education journey.*

HYPOTHESES TESTING

ECONOMIC STATUS

H0: Women workers in Nagpur city's small and micro enterprises have high economic status

H1: Women workers in Nagpur city's small and micro enterprises have low economic status

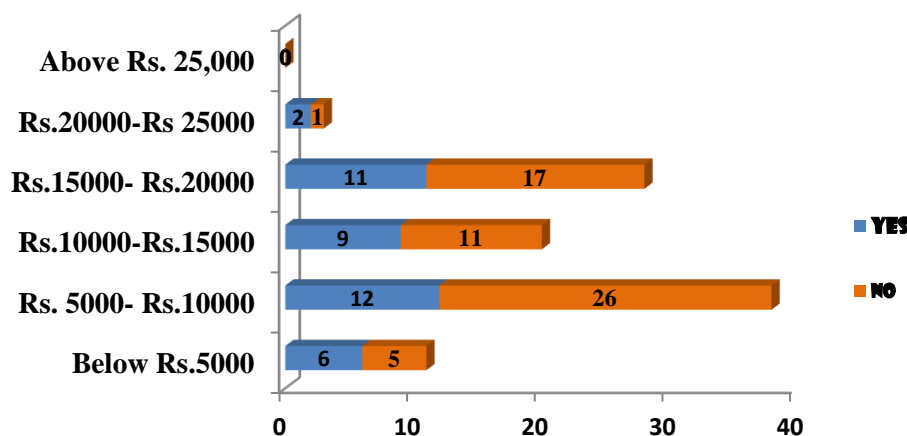
I) Relation between Monthly Family Income and its Adequacy to Meet Family's Expenditure

Economic status is determined by factors like income earned, adequacy of income to meet expenditure of household, level of savings and assets owned. The position of these factors in Nagpur city's small and micro enterprises may have a bearing on the economic status of women workers employed.

This relationship has been tested by using Pearson's Chi-square test of independence. Calculated Chi-square value comes out to be 3.196 at 4 degrees of freedom. The 'p' value is 0.526 which is more than 5% level of significance. Hence, it

can be concluded that there is no relationship between monthly family income and its adequacy to meet family expenditure. This means monthly family income falls short to meet family expenditure and at times they may be borrowing money to meet their expenses.

Chart : Relation between Monthly Family Income and its Adequacy to Meet Family’s Expenditure



As shown in the figure, women workers whose family income is below Rs.5000/-, six from the group said that the family income was sufficient to meet the expenditure. Those who said that the amount of Rs.5000/- is adequate to meet family’s expenditure are having small family size and also house which doesn’t require them to pay monthly rent. The remaining 05 women workers are those who have medium or large families and also do not own house which makes the income of Rs.5000/- insufficient to meet their expenditure. Similar is also the case for other income levels where families of women workers with house and small family structure do not struggle as much to meet family expenditure as others who do not possess a house and have a large family structure.

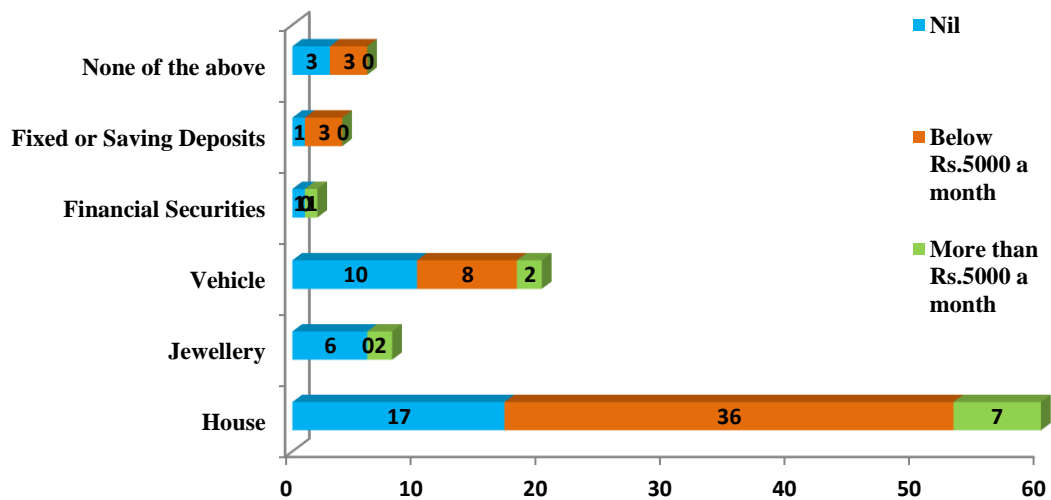
II)Relation between Assets Owned and Savings

Chi-square test has been carried out to test the relation between assets owned and monthly family savings. It is found that calculated chi-square is 17.502 at 10 degrees of freedom. The probability value is 0.064 which is more than the level of significance of 0.05.

It suggests that there is no significant relationship between assets owned and the amount of savings. It can thus be concluded that the owning of asset like house is not linked to their income earned from the present employment. Respondents may

own an asset like a house through inheritance and may be mostly borrowing to create an asset.

Chart : Relation between Monthly Family Savings and Assets Owned



As shown in the figure, most of the respondents (60) own a house and the ownership is not dependent on savings since respondents with zero savings also own it which shows it is inherited or money is borrowed to own a house. Given an option to invest in assets, owning of house is held at a premium followed by vehicle, jewellery and than others.

It is thus concluded that the monthly family income of women workers falls short to meet expenditure and at times they may be borrowing money to meet their expenses. There is also no significant relationship between assets owned and the amount of savings since the owning of assets like house is not linked to their income earned or level of savings. A high number of respondents that do own house, it is not from the savings of present employment. Respondents owning a house and other assets may be through inheritance or through borrowed means. The null hypothesis thus stands as rejected.

PROVISION OF FACILITIES& NATURE OF JOBS

H0: Provision of transportation, housing and lunch room facilities is high at work places for women workers and is independent of nature of job

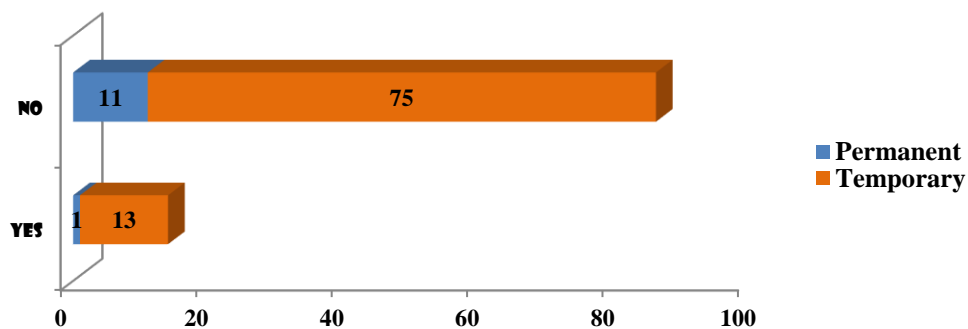
H1: Provision of transportation, housing and lunch room facilities is low at work places for women workers and is dependent on nature of job

Provision of facilities in small and micro units to women workers may depend on the nature of job i.e. whether the job is permanent or temporary. Therefore, to test the hypotheses relationship has been drawn between nature of job and provision of facilities as given below:

I) Provision of Transportation Facility and Nature of Job

Chi-square test has been carried out to check the relation between nature of job and availability of transportation facility. Calculated chi-square value is found to be 0.364 at 1 degree of freedom. The probability value is 0.564 which is more than 5% level of significance. It can thus be concluded that transportation facility is independent of the nature of job.

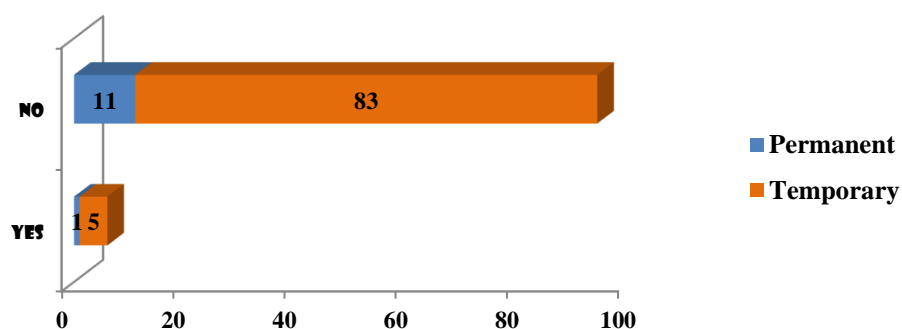
Chart : Relation between Nature of Job and Transportation Facility



II) Provision of Housing Facility and Nature of Job

Chi-square test has been carried out to check the relation between nature of job and availability of housing facility. Calculated chi-square value is found to be 0.132 at 1 degree of freedom. The probability value is 0.717 which is more than 5% level of significance. It can thus be concluded that housing facility is independent of the nature of job.

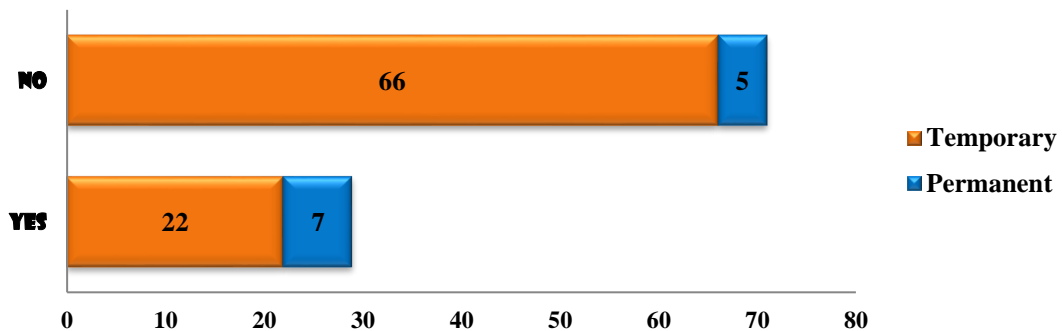
Chart : Relation between Nature of job and Housing Facility



III) Provision of Lunch Room Facility and Nature of Job

Chi-square test has been carried out to check the relation between nature of job and availability of lunch room facility. Calculated chi-square value is found to be 5.699 at 1 degree of freedom. The probability value is 0.017 which is less than 5% level of significance. It can thus be concluded that lunch room facility is dependent of the nature of job.

Chart : Relation between Nature of Job and Lunch Room Facility



Therefore, the null hypothesis stands as partly rejected and partly as accepted. It stands as partly rejected since the provision of housing facility and transportation facility is low for all women workers irrespective of their status of jobs being temporary or permanent. Though transportation and housing facilities are crucial in enhancing welfare of the workers however these are not directly related with the needs of the worker while she is on-job. However, the null hypothesis is partly accepted since lunch room facility is dependent on the nature of job and is high for women workers in permanent jobs in comparison to women workers employed in temporary jobs. This need directly arises at the time of the worker being on-job. It is crucial in providing healthy work environment to the women workers. Deprivation of the same is detrimental on the physical, mental and emotional health of the women workers since efficiency is dependent on the food intake and the method and environment provided for the utmost basic need of food intake.

JOB SATISFACTION & BENEFITS

H0: Job satisfaction for women workers in Nagpur city's small and micro enterprises is independent of maternity, bonus and crèche benefits

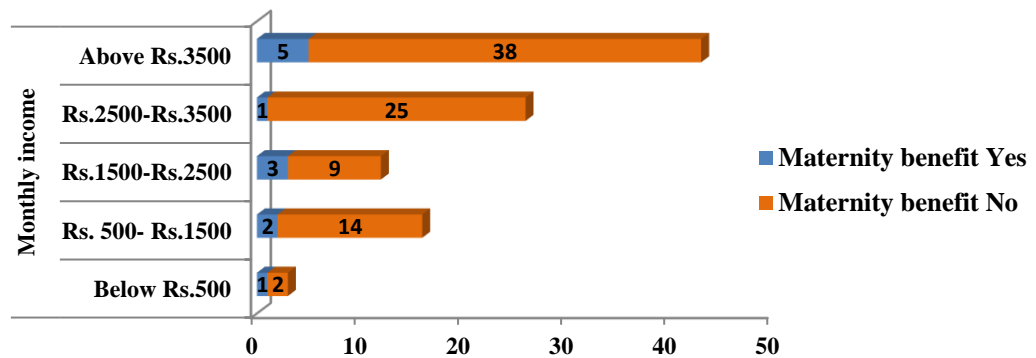
H1: Job satisfaction for women workers in Nagpur city's small and micro enterprises is dependent on maternity, bonus and crèche benefits

Job satisfaction for women workers employed in small and micro enterprises may depend on benefits like maternity, crèche and bonus. To test the hypotheses on 'Job Satisfaction & Benefits' relationship has been drawn of job satisfaction with the above mentioned benefits on an individual level as given below:

D)Relation between Monthly Income and Maternity Benefits

Chi-square test has been carried out to check the relation between monthly income and maternity benefit. Calculated chi-square value is found to be 4.860 at 4 degree of freedom. The probability value is 0.302 which is more than 5% level of significance. It can thus be concluded that maternity benefit is independent of the monthly income of the respondents.

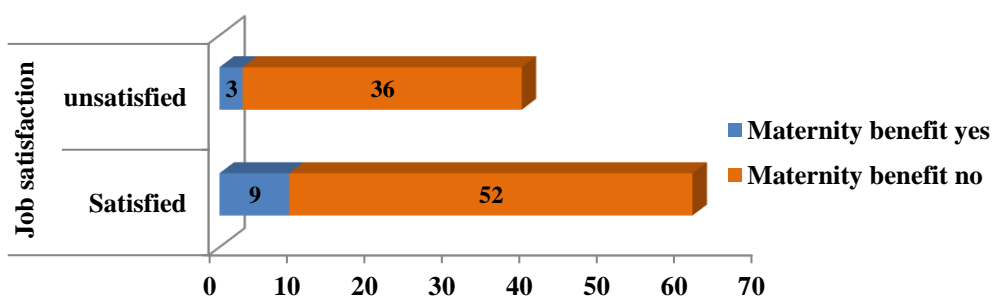
Chart : Relation between Monthly Income and Maternity Benefits



II) Relation between Maternity Benefit and Job Satisfaction

Chi-square test has been carried out to check the relation between job satisfaction and maternity benefit. Calculated chi-square value is found to be 1.123 at 1 degree of freedom. The probability value is 0.289 which is more than 5% level of significance. It can thus be concluded that job satisfaction is independent of maternity benefits given to the respondents.

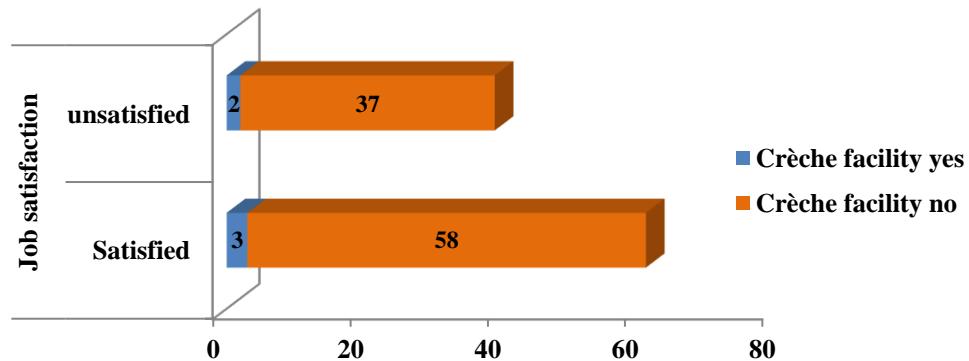
Chart : Relation between Maternity Benefit and Job Satisfaction



III) Relation between Crèche Facility and Job Satisfaction

Chi-square test has been carried out to check the relation between crèche facility and job satisfaction. Calculated chi-square value is found to be 0.002 at 1 degree of freedom. The probability value is 0.962 which is more than 5% level of significance. It can thus be concluded that job satisfaction is independent of the crèche facility provided to the respondents.

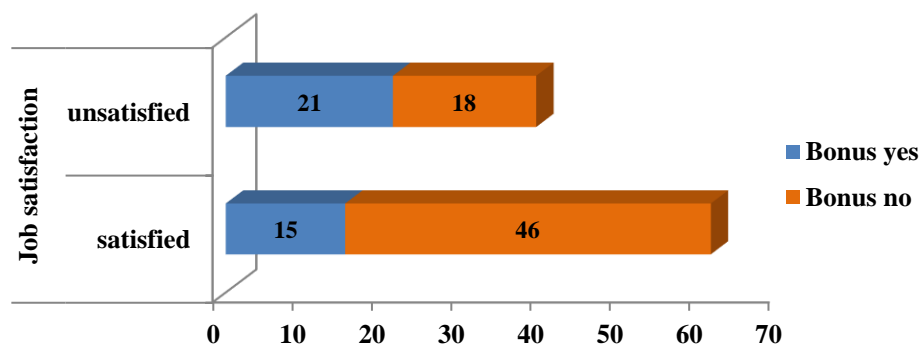
Chart : Relation between Crèche Facility and Job Satisfaction



IV) Relation between Bonus Benefit and Job Satisfaction

Chi-square test has been carried out to check the relation between job satisfaction and bonus benefit. Calculated chi-square value is found to be 8.838 at 1 degree of freedom. The probability value is 0.003 which is less than 5% level of significance. It can thus be concluded that job satisfaction is dependent on bonus benefits given to the respondents.

Chart : Relation between Bonus Benefit and Job Satisfaction



It can thus be concluded that the respondents give greater importance for 'job satisfaction' to 'bonus' rather than 'maternity and crèche benefits'. This can be because bonus is a financial incentive and maternity and crèche benefits are qualitative. The benefit of bonus being financial cannot be filled from other avenues but the benefits like maternity and crèche for taking care of offspring

can be filled from other avenues i.e. by family members of the respondents. Therefore, the null hypothesis stands as partly rejected since job satisfaction for women workers in Nagpur city's small and micro enterprises is dependent on bonus benefits and it stands as partly accepted since job satisfaction is independent of maternity and crèche benefits.

FAMILY SUPPORT AND BALANCE BETWEEN PERSONAL AND PROFESSIONAL LIVES

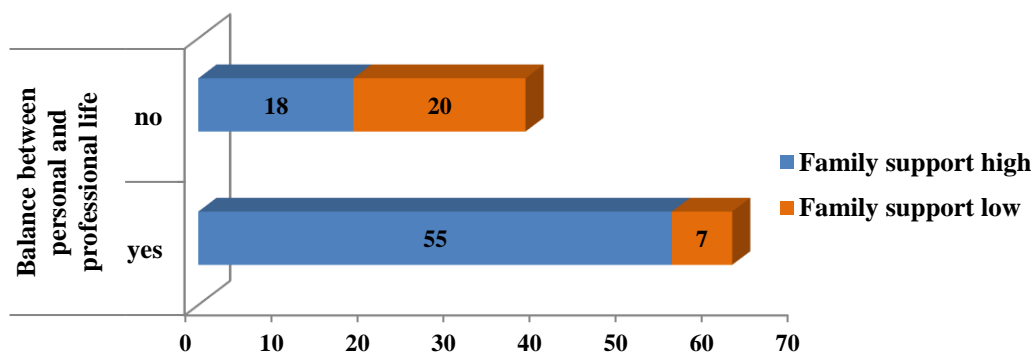
H0: Women workers balance between personal and professional lives is independent of family support

H1: Women workers balance between personal and professional lives is dependent on family support

D)Relation between Family Support And Work Life Balance

Chi-square test has been carried out to check the relation between family support and balance between personal and professional lives. Calculated chi-square value is found to be 20.429 at 1 degree of freedom. The probability value is 0.000 which is more than 5% level of significance. Thus, balancing between personal and professional lives is dependent on the extent of family support.

Chart : Relation Between Family Support And Work Life Balance



The null hypothesis is therefore rejected since it is concluded from the above that balance between personal and professional lives is dependent on the extent of family support of the respondents. Support from the family members and social acceptance motivates the women workers to perform well at the personal and professional fronts. Thus, it creates an overall improved socio-economic standing for the women workers.

CHAPTER FIVE: SUGGESTIONS

The following are some of the suggestions towards improving the socio-economic status of women workers in Nagpur city's small and micro enterprises:

- For avoiding exploitation of women workers it is advised that there should be a *strong all women trade union* in every work place. This will not only deter unhealthy practices against the women workers but also increase their morale and overall well-being.
- To make women workers *aware of their rights*, at the entry stage it should be ensured that the employers are providing them with a written material that outlines the Acts and Rules that favour the women workers.
- *Workshops and seminars should be conducted* by NGO's and authorities in industrial hubs and work places of women workers to update and upraise them about their rights and privileges and process of reporting in case of rules being flouted and to provide them with a sense of confidence to voice out against injustice since usually women are submissive and subservient and may blame own self for any wrong happening.
- Realizing their importance in production and productivity, women workers should be *active in acquiring skills* and improving their overall employability.
- Women workers should be *made aware of Acts and Rules that govern wages* like the Minimum Wages Act, Workmen Compensation Act, Equal Remuneration Act, etc. They should also be made aware of impending changes in legislations like The Wage Code Bill 2017. Acquiring knowledge and awareness by the women workers of Acts and Rules related to wages will be the first step in prevention of exploitation and also gathering strength to voice out any wage related misconduct by the employers.
- Receiving *equal & timely wages* is the right of every woman worker. However, when this is not happening the internal grievance cell should be asked to intervene and if that also does not work, support from trade union

should be taken or external agencies like NGO's should be asked to intervene and if that also does not work, women should enforce their rights by putting a written complaint to the conciliation officer and in failure of the same to settle the dispute the matter should be referred to and taken up with the labour court or tribunal.

- Provision of facilities like safe drinking water and lavatory at work places is a basic necessity and of utmost importance for health, safety and welfare of women workers. Provision for these facilities is non-negotiable and women workers should collectively demand the same and refuse to work till the time the same are provided with.
- *Women should be more sensitive to women's needs and problems* and should stand up for each other when the situation arises. It is often the women who are the cause for the problems and difficulties that other women face. Insecurities and jealousy of women for each other often creates problems and character assassination at the professional front. This needs to be stopped and elderly women in every work place should be the guiding light and problem shooter for issues faced by new entrants.
- *Safe and level playing field* is essential to encourage work participation of women and enhance the GDP of the country. For the same, organizations should have an internal code of conduct and it should be ensured that all, especially the male workers, understand the code of conduct and any misbehavior and violation of the same should be dealt with sternly and action taken against the perpetrator should be brought to the notice of all the other workers which will act as a deterrent for them to indulge in any wrong doing or practice.
- Every organization must mandatorily have a *grievance cell* and HR to deal with issues of women workers. Besides internal grievance cell, a visit by external government agencies must also be carried out on a yearly basis where women workers can directly interact with these agencies/officials and report

misconduct with a time-bound action ensured against such misconduct. This will ensure better adherence to welfare, health and safety norms of women workers.

- All women workers should be provided with *basic self defence training*. This will give them a physical and mental confidence to deal with any untoward incidence.
- *Crèche facility and maternity benefits* should be provided by every enterprise employing women workers. Also *flexibility of timing* and possibility to work from home should be there for women working.
- *Literacy* changes the mindset and attitude towards work and life. Women should be encouraged to take up higher education, especially vocational in nature to improve their work quotient.
- *Sexual harassment* at work places is a reality and the fear of social stigma prevents the women workers from reporting it. For such unacceptable acts to stop, women should be made aware of the Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013. Once they are aware of what constitutes as sexual harassment at workplace and the punishment given to perpetrator for the same, it will give them strength to voice out against such incidences and report it to the suitable government agencies in case of the grievance not being solved internally.
- *Joint family structure* is an inheritance to India's social structure. However, in recent years a fall-out of the same is being witnessed. There are many pros of the joint family structure and it should be encouraged since it will solve many problems of the women workers and their families. The elderly women in the joint family structure can take care of the offsprings of younger working women. Further, such structure also means distribution in the cost of living and enabling the families to save more and gradually improve their standard of living.

- It is crucial that India contains its *population growth* for a speedy socio-economic progress. It is equally crucial that the women workers opt for small family for improvement in their socio-economic conditions. Working women in small and micro enterprises should be educated on the benefits of a small family. This will not only stop the leakage of expenses on rearing up more children but will also mean qualitative upbringing of a single child and improvement in the living standard . It will also enable more women to join the workforce rather than busying themselves in giving birth to children one after the other and spending a large number of years in rearing the children.
- Equality of gender at home and professional fronts will not only improve the socio-economic conditions of women workers but also augment their involvement in nation's workforce. This can happen when the *mindset of the average Indian changes*. The potential of women needs to be realized and accepted at home and at workplaces. *Indian society needs to drift from patriarchal to an egalitarian society*. Nations that have grown are egalitarian in their socio-economic setup and are free from the discrimination of gender, race, religion, caste, etc. In such nations there is a high order of gender equality and acceptability of women as an indispensable member of workforce.

SCOPE FOR FURTHER RESEARCH

Every research has certain limitations with regards to time, resource and theme. Similarly, though this research has explored the socio economic conditions of women workers in Nagpur city's small & micro enterprises, however there are certain topics and themes which could not be researched in-depth due to time and resource constraints. Thus, there lies possibilities and scope in detailed researching on various issues that are plaguing women workers namely Gender Discrimination at Work Places, The Challenge of Sexual Discrimination for Working Women, Women-Natural Multitaskers, Potential of Women in Senior Positions, Women in the Unorganized Sectors-Challenges & Issues in India, Opportunities for Women Workers in the Era of Industrialization, Career Opportunities for Women Workers in Nagpur City, Impact of Wage Code Bill on Women Workers, Role of Micro Enterprises in Women Empowerment and Why Indian Women are More Educated but Less Employed?