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

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June 2018

DECLARATION CERTIFICATE

I hereby declare that this Minor Research Project entitled "Socio Economic Conditions of Women Workers in Nagpur City with Special Reference to Small & Micro Enterprises" is the result of my research work. I have not submitted this project to any other University or Institution for the award of any academic purpose.

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This is to certify that G.S. College of Commerce and Economics, Nagpur is permanently affiliated college under Section 2(f) and 12(b) of U.G.C. Prof. Rashi Arora is a regular and permanent faculty member of our college. This Minor Research Project "Socio Economic Conditions of Women Workers in Nagpur City with Special Reference to Small & Micro Enterprises " has been prepared after the approval of U.G.C. It is also certified that this project has not been submitted to any other University or Institution for the award of any academic purpose.

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GLOSSARY

CSO	-	Central Statistics Office
Dept.	-	Department
Df	-	Degree of Freedom
DIC	-	District Industries Centre
GDP	-	Gross Domestic Product
Govt.	-	Government
GoI	-	Government of India
GoM	-	Government of Maharashtra
HR	-	Human Resource
KPMG	-	Klynveld Peat Marwick Goerdeler
MSMED Act	-	Micro, Small and Medium Enterprises Development Act
MSMEs	-	Micro, Small and Medium Enterprises
MIDC	-	Maharashtra Industrial Development Corporation
MoSPI	-	Ministry of Statistics & Programme Implementation
NCEUS	-	National Commission for Enterprises in the Unorganized Sector
NGOs	-	Non-Government Organizations
NSSO	-	National Sample Survey Office
p-value	-	Probability Value
SRRI	-	Social and Rural Research Institute
VOs	-	Voluntary Organizations

CHAPTER ONE-INTRODUCTION

1.0.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.*[1] 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 Raj 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 men 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

[1.] Ellie Newhouse, Gender Roles in River Valley Civilizations: The Roles of Women, Prezi, 27th October, 2013.

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 the Mughal period and to the path of thesis again during British period and gradually to a refinement in the post independence period. But, what is remarkable 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.

Though, the original Indian culture is reflected today in the socio-economic status of the Indian women, still one cannot say that all the developments over time that have taken place in modern India are for the better. 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 .[2] 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 women and their rural counterpart. Where the urban women have a sophisticated work space with better wages, the rural women have a rustic work place with lower wages. Where the women in the organized sector are provided with higher wages and amenities, the same is a far cry for the women working in the unorganized sector.

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 the female workers in the same occupation, location and age group. Also, the nature of jobs offered to women is mostly manual and in the 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.[3]

[2.] As per the census 1951, the total literacy rate in India was 18.33% with 27.16 % the literacy rate for men and 8.86% for women. As per the census of 2011, the literacy rate for men was 82.14% whereas for women it was 65.46%. The difference in male and female literacy rate in 1951 was of 18.3% whereas in 2011 the difference in male and female literacy rate was 16.68%.

[3.] Deepita Chakravarty and Ishita Chakravarty, Women Labour and the Economy in India, Routledge Publishers, New Delhi.

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.[4] 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 sector and large enterprises 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 the decrease of women participation in labour force needs to be researched.

1.1.Demography of Labour Force & Positioning of Women

The total *labour force** of the world is 3.449 billion[5] and the total labour force of India is 0.52 billion.[6] Out of the total labour force of the world, 39.285% are women whereas in India only 24.5% from the total labour force of the country are women.[7] 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.[8] 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 13.34 lakhs 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. 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. [9]

**Labour Force* refers to the number of persons actually working or willing to work. Labour force comprises people aged 15 and older who supply labour for the production of goods and services during a specified period.

[4.] International Labour Organization, Global Employment Trends 2013: Recovering From a Second Jobs Dip , 2013.

[5 & 6.] International Labour Organization, ILOSTAT database, using World Bank population estimates. Labour data retrieved in March 2017. India's labour force increased to 52,0199000 from 32,7611000.17 in 1990.

[7.] Labour force, female (% of total labour force), International Labour Organization, using World Bank population estimates, Labour data retrieved in March 2017.

[8 & 9.] Census 2011, Office of the Registrar General & Census Commissioner, India, Government of India

Like in other countries, in India also the number of working women is increasing but their concentration remains confined to certain occupations. The mobility of women to managerial related and technically advanced jobs remains low.

According to The International Labour Organisation:
50% of the world's population is women,
30% of the labour force is women,
women perform 60% of all working hours,
women receive 10% of the world's income and
women own less than 1% of the world's property.

Evaluating the share of Indian women in labour force, some of the facts are alarming. Overall, the labour force participation rate for women in India is falling. In 2004-05 it was 37% ,decreasing to 28% in 2016.[10] Another fact which is palpable is that women work not out of choice but to meet ends. To substantiate this is the work participation rate of rural women, which is higher than that of the urban women. In 2015-16, 26.7% of all rural women in India were working while in the same year only 16.2% of all urban women were working. However when the figures of 2015-16 are compared with that of 1972-72, the improvements seen are for the urban women since in 1972-73 only 13.4% participated in work in comparison to 31.8% of rural women participating in work .[11] Also, 95% of the Indian female workforce works in the informal economy.[12] Further, there exists a gap in wages that are paid to women in comparison to what the male counterpart are paid for the same nature of work. Women earn 57% of what their male counterparts earn for performing the same work

[10.] International Labour Organization, Global Employment Trends 2013: Recovering from a Second Jobs Dip, 2013.

[11.] International Labour Organization, Global Employment Trends 2013: Recovering from a Second Jobs Dip, 2013; World Economic Forum; Government of India, Report on 5th Annual Employment-Unemployment Survey (2015-16), Volume 1 (2016).

[12.] Tyson Laura & Klugman Jeni, Closing The Gender Gap, According To The UN, World Economic Forum, 2016.

and this gender pay gap increases as women advance in their career.[13]

1.2.Small & Micro Enterprises

Micro, Small and Medium Enterprises Development (MSMED) Act, 2006 has classified enterprises in two classes as *Manufacturing Enterprises* and *Service Enterprises.* Since this research is based on the socio-economic conditions of women workers in manufacturing small and micro enterprises of Nagpur city, therefore it is essential to take the definition of these enterprises.

The manufacturing enterprises- small and micro- are defined by the MSMED Act, 2006 in terms of investment in plant and machinery which is as follows:

- Micro enterprises are those where the investment in plant and machinery does not exceed twenty five lakh rupees while,
- Small enterprises are those where the investment in plant and machinery is more than twenty five lakh rupees but does not exceed five crore rupees.

In India, a large number of small and micro enterprises are functioning in informal or unorganized sector.[14] According to the 'Report of Prime Minister's Task Force on Micro, Small and Medium Enterprises[15], more than 94% of MSMEs are unregistered and operating in informal sector. These enterprises significantly employ women. According to the Task Force Report[16], 23,49,525 women out of 99,68,759 were employed in registered MSMEs and 79,50,377 out of 4,96,50,768 were employed in unregistered units. MSMEs in Nagpur city also significantly employ

[13.] World Economic Forum (India), 2016; Paycheck India, Gender Pay Gap in Formal Sector: 2006-2013.

[14.] The National Commission for Enterprises in the Unorganized Sector (NCEUS) defines unorganized sector as enterprise employing less than 10 workers. The informal and formal sectors are alternatively referred to as unorganized and organized sectors in the Indian literature. The surveys on labour force and employment in India do not clearly distinguish between participation in the formal and informal sectors.

[15 & 16.] Report of Prime Minister's Task Force on Micro, Small and Medium Enterprises Government of India, January 2010 is with reference year 2006-07.

women workers. The employment number is high in those enterprises where unskilled workers are required.

1.3.Socio-economic Conditions

Socio-economic status of women has consequences on two fronts. One, it directly impacts their own well-being and two it has impact on the well-being of their homes and prosperity of the society. An empowered woman with high socio-economic status is likely to dispose off her duties at personal as well as at professional fronts with strength of purpose leading to an overall strong society and economy.

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.

Government and legal framework in a country also sets standards with regards to minimum wages, hours of work, safety and health standards, etc. Following of these regulations by small and micro enterprises also determines the socio-economic conditions for women workers. The Factories Act mandates an eight-hour working day, a 48-hour working week, and safe working conditions which include adequate provisions for rest rooms, canteens, medical facilities and proper ventilation. The law also mandates a minimum rest period of 30 minutes after every four hours of work and premium pay for overtime.

1.4.Factors Determining Social & Economic Status of Women Workers Employed in Nagpur City's Small and Micro Enterprises

A) Factors Determining Social Status

Factors determining social status for the women workers employed in small and micro enterprises are family support, consideration in family decision-making, sharing of household responsibilities, balancing personal life with professional life and membership of a trade union.

B) Factors Determining Economic Status

Factors determining economic status for the women workers employed in small and micro enterprises are wages, income of family, cost of living, ownership of assets, facilities that can be availed, bonus, effect of industrial environment on productivity of the workers and their wages, ability and quantum of savings, investments made , job security and social provisions from job.

1.5.Socio-economic Status of Women Workers in Micro &Small Enterprises

Increased participation of women in economic activities has helped them to narrow down the gap between their wants and resources. However, it has also given rise to a number of complex problems arising from their socio-economic conditions at home and at work place.

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

According to Kumawat (2015)** "despite having large population contributing in Indian industries, the life of female workers is very challenging". The main reasons for the challenges faced by female workers are illiteracy, inadequacy in work related skills , wage discrimination , job insecurity , long working hours , unfavourable working conditions, lack of social security, sexual harassment, lack of safety while travelling for work, lack of family support, insufficient maternity leave, lack of crèche facility and negative attitude of female and male co-workers.

**Kumawat Minakshi , Female workers and their Socio-Economic Profile: A study of Unorganized Sector in India , International Journal of Humanities and Social Science Research, Volume 1; Issue 2; Page No. 135-137, December 2015.

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

- *Gender pay gap*
- *Temporary employment & job insecurity*
- *Illiteracy & inadequacy in work related skills*
- *Long working hours*
- *Sparse trade unions*
- *Preference to employ all- male workers*
- *Lack of crèche facility 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*

Gender Pay Gap in India*^

- *A large gender pay gap of 57% exists in the formal (organized) sector.*
- *In the unorganized sector the gender pay gap is of 20-30%.*
- *Among casual workers, gender pay gap is of 35-37%.*

Gender Pay Gap

A large gender pay gap exists in India's organized and unorganized sectors. However, the gap is greater in the organized sector in comparison to the unorganized sector. Further this gap increases with age, education, skill and occupational status.

*^Source: Maarten van Klaveren, Kea Tijdens, Melanie Hughie-Williams, Nuria Ramos Martin , An Overview of Women's Work and Employment in India , Decisions for Life DG3 Project Country Report No. 13, University of Amsterdam / Amsterdam Institute for Advanced Labour Studies (AIAS),Amsterdam, Netherlands, January 2010.

Temporary Employment

Usually employers in small and micro scale units provide a temporary employment base since it ensures avoiding the burden of social security provisions. However, the temporary employment status makes the women workers vulnerable and deprives them from organized strength to fight for their rights.

Illiteracy & Inadequacy in Work Related Skills

Employment of women in Nagpur city's small scale units is low where high working skills are required since working skills are found to be less in women in comparison to male workers.

Long Working Hours

Often women in MSMEs are made to work for long hours with insufficient rest intervals. They are also paid less wages compared to their male counterparts. In many cases , the women workers are paid less due to decrease in working hours which is due to devotion of greater hours at home. Also, employers often justify lower wages to the women workers by accusing them of low productivity.

Sparse Trade Unions

Trade union movement is sparse in small and micro scale units since most of these units employ less workers.[17]Sparse trade unions deprives the women workers from collective strength and subsequent decrease in exploitation.

Preference to Employ All- Male Workers

Small and micro units prefer to employ all-male workers or all-female workers. Small and micro units usually prefer men instead of women to avoid distractions that may come with employment of both. Also , employing female

[17.] As per Trade Union Act 1926, any 7 or more members of a Trade Union in accordance with the provisions of the Act can apply for registration of the trade union. There are two conditions subsequent to the same, firstly no trade union of workmen shall be registered unless at least 10% or 100 of the workmen, whichever is less engaged in the employment of the establishment are its members on the date of making of its application and secondly no trade union shall be registered unless on the date of making of application, minimum seven of its members who are workmen are employed in the establishment or industry.

workers creates the complications of providing them with maternity benefits and crèche facility for child care.

Lack of Crèche Facility and Maternity Benefits

Employment of women beyond a certain number requires provision of crèche facility and maternity benefits[18] which is also a reason for preferring male workers in comparison to female workers. Inadequacy of maternity benefits and crèche facilities also demotivates women from participating in workforce.

Lack of Basic Amenities like Safe Drinking Water & Lavatory

Amenities like safe drinking water is also hard to find in micro units though most of the small scale registered units functioning in industrial estates and cities like Nagpur have installed the same. Lavatory, being a basic facility is also lacking in some of these units.

Health Issues due to Unfavourable Working Conditions

Workers at small scale enterprises have been known to experience health problems. It is reported that the Indian unorganized sector is characterized with congested workplaces, restricted work area, poor illumination, high noise levels and extreme environmental conditions of high temperatures and humidity. These conditions in informal workgroups exposes them to varied health related hazards that gets implicated in their impaired health and poor well-being.[19] This may also be true for women working in small and micro units in cities like Nagpur. Findings of a study by the Pimpri-Chinchwad Municipal Corporation's disaster management cell and the Directorate of Industrial Safety and Health showed that around 70 % of the small and

[18.] As per Factory Act 1948, if any factory/company has 30 or more than 30 women employed then providing crèche facility is mandatory. As per the revisions to the Maternity Act as a result of the Maternity Amendment Act, employers having at least 50 employees will be required to provide crèche facility either individually or as a shared common facility within such distance as may be prescribed by rules.

[19.] Anjali Nag & Heer Vyas, Occupational Health Scenario of Indian Informal Sector, Ind Health, 2016 Jul; 54(4): 377–38.

medium scale units in Pimpri-Chinchwad and Hinjewadi do not comply even with the basic health and safety norms.[20]

Lack of Social Security

Weak social condition of women workers deprives them of the basic social security of owning a shelter. Micro and small scale units are devoid of a policy framework that protects the basic social right of a women worker, that of being provided with a housing site or a loan for the building of a house.

Sexual Harassment

Today, almost all working women are prone to sexual harassment irrespective of their status, personal characteristics and the nature of their employment. They face sexual harassment on way on transports, at working places, educational institutions and hospitals, at home and even in police stations when they go to file complaints. Most of the women tend to be concentrated in jobs where men are in an immediate supervisory position, thus giving them an opportunity to exploit their subordinate women. Small and micro units where men are the employers, women workers are prone to sexual harassment. A 2012 survey on sexual harassment at work place by non-profit Oxfam India along with Social and Rural Research Institute found that labourers, domestic workers and women working in small-scale manufacturing were the most vulnerable.

Lack of Family Support

Since most of the women working in small and micro manufacturing units are from financially weak background , therefore the attitude of family towards working women is restrictive in the nature of job to be done, place and time of occupation . Family support is low in case of work that is in environment with male domination and unconventional in nature. Women working late in manufacturing units are also discouraged by family members. This adversely affects the performance of the women workers. Further, a support base is also lacking in sharing of responsibilities at home. Most of these women workers are expected to singularly handle household

[20.] Sushant Kulkarni, 70% Small, Medium Scale Units Flout Norms, Published Online by Indian Express, August 31, 2012

chores and personal lives along with the professional ones. Their multitasking roles as mothers, daughters, wives, etc. along with that of a working woman often results in work-life imbalances and stress building.

Lack of Family Support & Negative Attitude of Co-workers

Though inadequacy of social and economic provisions negatively impacts the productivity of women workers, lack of family support and attitude of co-workers can crush the morale and will to work.

Women are allowed to do conventional jobs in health and education sectors because of the female dominant environment. This limits their exposure to other available opportunities. But, when women opt for unconventional jobs like in small and micro enterprises they may not find support from family. To complicate the situation, most of the times these women workers do not have control over their income since the income earned has to be surrendered to the male head of the family who may spend it in unproductive activities.

Negative attitude of male co-workers is perhaps one of the biggest challenges for the women workers in small and micro enterprises. Though, women today constitute a significant number in India's working population, however the mindset in general for women managers and workers is oppressive. This is especially seen in orthodox and rigid mindsets of male population. Such mindsets arise mostly due to cultural and social ethos where even today the Indian women is to adorn a passive role in personal and professional lives despite high order of education and economic empowerment.

In professional and work place women are vulnerable especially when the higher management constitutes of an all-male club. As workers, women are subjected to harassment by the blatant behaviour of male supervisors in passing inappropriate remarks, making mockery of their existence and success at work place or in extreme cases harassment aimed at sexual gratification. Mostly, women workers remain silent from the fear of losing their jobs and from the fear of being further victimized. In most of the cases, complaints against the immediate male supervisor is also ignored at higher levels due to inadequacy of the higher hierarchy to handle such situations or a lack of understanding of the gravity of the situation.

On 18th April 2016, Bangalore came to a halt. Amongst a population of about 9.5 million people, thousands of women working in Bangalore's garment sector blocked the arterial roads in a spontaneous protest. Over 1200 factories, many small units, where 90% of the 5,00,000 workers are women were working under exploitative conditions. What also came to light was the severe issue of physical sexual harassment that these women workers were facing.

Negative attitude and lack of support from women co-workers is also a reason for unhealthy work environment for women workers. It is generally seen that women co-workers out of jealously and insecurity join hands with male co-workers or among themselves to isolate and harass other women co-workers.

1.6.Socio-economic Conditions & Efficiency of Women Workers in Micro & Small Enterprises

"Efficiency in its fundamentals has to do with getting work done with the least amount of effort and the greatest amount of satisfaction, and this interpreted extends into all fields".[21] While employing workers, irrespective of gender, efficiency plays an important role. While efficient workers are an asset for an organization, inefficient ones are a liability and also often get paid fewer wages in comparison to the productive workers in a unit.

Though, efficiency differs from individual to individual, however in general when efficiency of women workers is analyzed in comparison to the male workers, it is sometimes doubted and considered to be lower than the male workers. In some scholarly writing and in some popular opinions women are generally held to be less productive than men.[22]

Though, men and women differ in physical strength and men are physically stronger than women, however this premise loses its strength in nature of work other than physical. Therefore, it is unfair and unreasonable to generally classify women workers as being lower in efficiency.

[21]. Lillian Gilbreth, Efficiency of Women Workers, Journal of Social & Political Science, First Published May 1, 1929.

[22].Trond Petersen, Vermund Snartland, and Eva M. Meyersson Milgrom, Are Female Workers Less Productive Than Male Workers?, IRLE Working Paper #139-06 August 2006.

A woman being lower in efficiency is a cliché lacking broad-spectrum base and perhaps it is used for the convenience and benefits of the wage givers. This is substantiated in the fact that women workers across India are paid less than the male workers. As mentioned earlier, in India women earn 57% of what their male colleagues earn for performing the same work.

Though the cliché of disparity between efficiency levels of women and male workers is arguable still the fact remains that socio-economic conditions do exercise an influence on the work efficiency and productivity of a worker. Good socio-economic conditions act as a catalyst in boosting the morale whereas poor socio-economic conditions demotivates and adversely affects the quality of work.

As discussed earlier, the women workers employed in small and micro units experience challenges in social as well as in economic framework. These challenges and issues have a direct impact on their ability and willingness to work. According to World Bank "If all women engaged in domestic duties who are willing to work had a job, the female labour force participation rate (in India) would increase by nearly 20 % points". This is due to the lack of family support, patriarchal societies, low literacy and education for girls and low skill levels. Also once the women workers enter the labour market, challenges like discrimination in wages, adverse factory environment in small and micro units discourages them to continue and even if they do, it adversely affects their productivity.

Literacy, Enrollment Rates, Skills Levels & Working Conditions

In 2007 the *literacy rate* for 15-24 year olds in India was at 82.1%, with a gender difference of 77.1% for young females and 86.7% for young males. Girls are lagging behind in *enrollment rates* for all educational types. For 2007, net enrollment ratio in primary education was set at 90%: 88% for girls and 91% for boys, but the drop-out rates were quite high. In the same year, gross enrollment in secondary education was 57%: 52% for females and 61% for males. And in tertiary education, 13% of the 17-25 years of age were enrolled out of which 11% were females and 16% were males. Considering f*emale skill levels*, the gender gap in educational level of the labour force is immense. Whereas in 2004-05, 60% of the females employed were illiterate and 3.7% were graduated, the shares for the male labour force were less than 28% and nearly 8% respectively. In the year 2000, female employees in the organized

sector worked longer than their male colleagues i.e. an average working week of 48.1 hours against 46.3. However, this is improving in the organized sector. But in the unorganized the situation remains grim.

Reference Source: Maarten van Klaveren, Kea Tijdens, Melanie Hughie-Williams, Nuria Ramos Martin , An Overview of Women's Work and Employment in India , Decisions for Life DG3 Project Country Report No. 13, University of Amsterdam / Amsterdam Institute for Advanced Labour Studies (AIAS),Amsterdam, Netherlands, January 2010.

1.7. Determinants of Women Participation in Labour Force

Some of the socio- economic factors that determine women participation in labour force are:

Age

Though work in household chores is started early by girl child, however their participation at work places is usually found to be much later.

Family Status

It is found that women from well-to-do economic background do not participate as labour in micro and small scale manufacturing enterprises. They may play the role of an entrepreneur but not of an employee. It is also seen that women from joint families have a low labour participation due to the pre-occupation in household chores.

Social Set-up

In certain social set-up where mindset is orthodox and conventional, participation of women in work is considered unfavorable especially in unorganized sectors.

Cultural Factors

Nature and engagement of women in labour force also depends on cultural factors. For example, working in agriculture and cottage units run by women is

considered suitable to work in but in factories it is not, specifically when these are run by men.

Education Level

Highly educated women consider it unsuitable to work in factories, agriculture, small and micro manufacturing enterprises. They prefer working in the organized sector and in professional natured jobs.

Mobility

Ability and willingness to move from one place to the other also improves the work participation rate of women. It also enhances the work participation quotient and prospects to find a better job.

Wages

Financially rewarding jobs where women are paid at par with men encourages work participation from women and acts as a motivation in bringing them out of the boundaries of personal space.

Work Environment

Safe and healthy work environments are a pull for women towards work places. Safe working environment also means less resistant from social and family set-up for working women.

Facilities & Benefits

Facilities and benefits like rest rooms, canteen, separate toilets, maternity benefits and crèche encourage women to move out of homes and seek jobs and in turn to contribute to the economic well- being of the family and the nation.

Flexibility at Work

Flexible working hours, working from home, etc. acts as an inducement and increases the participation of women in labour force.

Management

Strong management and employers who tolerate no-nonsense against women and protects their dignity and self respect is an invitation ground for talented women to actively participate in workforce.

Legislations

Well built legislations that protect the right of women, encourage their participation in labour force. What is also essential is a trouble-free implementation of these laws with support from the judiciary in case of women seeking justice.

1.8. Legislations for Women Workers

Various laws exist in India to protect the rights of working women and to provide them with a safe and healthy work environment, to advance their careers and add to the productivity of the nation. Some of the important laws that protect the rights of working women are as follows:

Factories Act 1948

This act protects workers of a factory. Its provisions include health, safety and welfare measures, proper working hours, rest periods or intervals, leave and other benefits. It also has exclusive provisions for women workers like prohibition of women workers in hazardous work, shift timings, crèche facility for children of women workers, restrooms, canteen, separate toilets, etc.

Maternity Benefit Act, 1961

This act regulates the employment of women and maternity benefits mandated by law. It states that a woman employee who has worked in an organisation for a period of at least 80 days during the 12 months preceding the date of her expected delivery is entitled to receive maternity benefits, which includes maternity leave, nursing breaks, medical allowances, etc.

Sexual Harassment of Women at Workplace (Prevention, Prohibition and Redressal) Act, 2013

The Act seeks to protect women from sexual harassment at their workplace. The Act includes as sexual harassment use of language with sexual overtones,

invasion of private space with a male colleague hovering too close for comfort, subtle touches, innuendoes.

The Act in its Section 2n, defines sexual harassment. Sexual harassment includes any one or more of the following unwelcome acts or behaviour (whether directly or by implication), namely:

- Physical contact and advances, or
- A demand or request for sexual favours, or
- Making sexually coloured remarks, or
- Showing pornography, or
- Any other unwelcome physical, verbal, non-verbal conduct of sexual nature.

Section 3 (2) of the Act further elaborates that if any of the following circumstances occurs or is present in relation to or connected with any act or behavior of sexual harassment among other circumstances, it may amount to sexual harassment:

- Implied or explicit promise of preferential treatment in her employment, or
- Implied or explicit threat of detrimental treatment in her employment, or
- Implied or explicit threat about her present or future employment status, or
- Interference with her work or creating an intimidating or offensive or hostile work environment for her, or
- Humiliating treatment likely to affect her health or safety.

The Equal Remuneration Act, 1976

The Equal Remuneration Act, 1976 aims to provide for the payment of equal remuneration to men and women workers. It prevents discrimination against women in the matter of employment and for matters connected therewith particularly on the ground of gender. The Act applies to an extensive range of employment including the informal sector.

Indecent Representation of Women (Prevention) Act, 1986

The introduction of the Bill against indecent representation of women passed in the Rajya Sabha in 1986 was an action against the derogatory depiction of women in India. The Indecent Representation of Women (Prevention) Act, 1986 prohibits

indecent representation of women through advertisement or in publications, writings, paintings, figures or in any other manner.

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

1.9.A.Overview of Nagpur City

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 a 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.[23]

1.9.B.Presence of Small and Micro Enterprises

According to the last MSME Census (2006-07)[24,] there were 36.17 million MSME units in India employing over 80 million people producing a gross output of Rs. 13.5 trillion. Based on census, the corresponding figures projected by Ministry of MSME for the year 2011-12 are 44.7 million units, employing 101 million people with gross output exceeding Rs. 18.3 trillion.

According to the Industrial State Profile of Maharashtra 2016-17, the number of MSME enterprises in the State is 2,43,721 employing 29,19, 526 people with an investment of Rs. 56,55,177 lakhs.

[23]. Census 2011, Office of the Registrar General & Census Commissioner, India, Government of India

[24]. The latest MSME census was the Fourth All India Census of MSME. The Census was conducted with reference year 2006-07, wherein the data was collected till 2009 and results published in 2011-12. The results made use of Economic Census, 2005 (EC, 2005) conducted by Central Statistics Office (CSO), Ministry of Statistics & Programme Implementation (MoSPI) for activities excluded from Fourth All India Census of MSMEs: 2006-07 for unregistered Sector, namely wholesale/retail trade, legal, educational & social services, hotel & restaurants, transports and storage & warehousing (except cold storage).

According to Directorate of Industries, GOM as on 31st December, 2012, the total number of registered MSME in Nagpur region was 26,714 employing 2.56 lakh people.

Table 1.0: Details of Existing Small & Micro Enterprises and Artisan Units in the District

District: Nagpur, Month: Aug 2015 (Cumulative since inception upto the end of reporting month)		
Category	**No. of enterprises**	**Employment generation**
	Mfg.	**Mfg.**
Micro	8,562	47,553
Small	3,860	70,337
Medium	40	3,959
Large	74	25,869
Total	12,536	147,718
Source : Brief Industrial Profile of Nagpur District 2015-16, Ministry of MSME, GoI		

According to the Brief Industrial Profile of Nagpur District 2015-16, the total number of manufacturing MSME in Nagpur district was 12,462 employing 1,21,849 people. From the 12,462 enterprises, the share of micro units was of 8,562 with an employment generation of 47,553. The share of small enterprises was 3,860 employing 70,337 people. The share of medium units from 12,462 enterprises was of 40 units employing 3,959 persons. According to the Brief Industrial Profile of Nagpur District 2015-16, large scale units accounted for 74 units in the district of Nagpur with an employment generation of 25,869.

1.9.C.Small &Micro Enterprises as an Employment Base for Women Workers

Small and micro enterprises are a strong employment base for women entrepreneurs and workers. Women entrepreneurship is largely skewed towards smaller sized firms, as almost 98 % of women-owned businesses are currently micro-enterprises.[25]

Government of India is also providing incentives to encourage greater participation of women in the workforce. Under Skill India, the new initiatives by the Government for encouraging employment of women includes incentives like 10% of additional employment generated has been incentivized by way of employment allowance type of deduction. Tax exemption or weighted tax deductions are for employing women and special categories.[26]

The Fourth All India Census of MSME reveals that total number of registered enterprises was 15.53 lakhs out of which 2.15 lakhs units were registered as women enterprises. It was found that 13.85 % (205419) of the units in the registered MSME sector were women enterprises, whereas share of enterprises actually managed by female was 10.10%. Thus, it is clear that MSME are contributing well in providing employment to able bodied women. Therefore, it can be deduced that Nagpur city's small and micro units are also a good employment base to women workers.

From the above it is evident that women are crucial for the nation's economic growth. Also, Nagpur city has a sizeable number of small and micro enterprises and employment of women in these enterprises can benefit various stakeholders in the process vis-à-vis the enterprise owners, women employees, society, Government, etc.

It is also equally evident that the dismal state of women in employment and income share is a glaring reflection on gender disparity, which is against the women and in favour of the male workers. To improve the overall status of women, it is essential to primarily improve the socio-economic status of women.

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, lunch room, maternity benefits, 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.

[25] . KPMG Report, The New Wave Indian MSME-An Action Agenda for Growth, Page 15, 2016

[26.] KPMG Report, The New Wave Indian MSME-An Action Agenda for Growth, Page 25, 2016.

CHAPTER TWO-LITERATURE REVIEW

2.0.Introduction

The study on socio-economic conditions of women workers in small and micro enterprises is not a new one. Therefore, to understand the problem and conditions of women workers employed in small and micro enterprises of Nagpur city, a review of previous research and work is essential. It will not only assist in providing research design but will also provide substantiation of the existing research on problems of women workers in small and micro enterprises. Further, it will also avoid duplication of work carried out earlier.

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.

2.1. 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 states that though the real property that a parent can transmit to their offspring is that of character and educational facilities, but besides this they should seek to make the sons and daughters self-reliant, well able to earn an honest livelihood. The book further states that the privilege of the awakened women should be to spot and eradicate age-long evils. She should spread the light of emancipation that she has attained. Gandhi has also expressed his view on work and women when he says that the primary function of women is home. 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 it's suitability needs to be explored.

Irene Tom (1989) in his book 'Women in Unorganized Sector' 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) in his book 'Women's Contribution to India's Economic and Social Development' has studied in detail labour market in India. The book elaborates that gender inequalities is all pervasive in all sectors of Indian economy. It states that division of work is made on the basis of gender. The book covers several parts of labour market in India and suggests measures to reduce the gap between men and women workers on account of wages and other work place disparities.

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. The book states that:

a) As majority of low paid workers in the health services are women, they lose jobs when health services are cut;
b) Many women are employed in low skilled jobs and are gradually being replaced with machines;
c) Women often take less secure, temporary jobs in order to balance it with their unpaid work at home.

Though the discrimination in wages paid to women in the unorganized sector is glaring, however it is arguably justified 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. Women employees to carry out their

household duties do not accept promotional posts at outstation work places. As a result they are denied promotions to the same or equivalent post in their own offices with the juniors being promoted in preference. The book also studies rules and regulations framed by the Government to prevent exploitation of women workers and makes suggestions to the same effect. It states that women employees are harassed on occasions of granting leaves, giving promotions and making transfers. It further states that a watch needs to be kept on the transferable authority and the transfers they affect. It strongly voices out that officers who are incapable of protecting the women employees and providing them with a safe and dignified work-place should be declared as inefficient and that Government should deal ruthlessly with persons accused of harassing and troubling women employees.

Narasaiah (2007) in his book 'Women & Industrialization' has drawn attention to the mindset of society in context to working women. He opinions that women at work have to stack away their personal life since mention of the same or issues related to the same would give a weak and vulnerable picture. He states that even though the world of work is dependent on the strength of work that women perform at homes, still they have to draw a veil of silence over their home life as if it were something illicit, and by doing so women are allowing a basic fact to be hidden. Even though women have changed, but the world of work has not and due to the same they are reaching the point of exhaustion. Narasaiah also explains that women in positions of power are constantly attempting to prove that they can behave like men. They keep quiet about having to look after children, run a household and care for elderly parents. They believe that bringing those issues out into the open would mean admitting flaws that men do not have since household chores men delegate to the womenfolk at home.

Ministry of Labour & Employment, Chandigarh (2008-09) in their study on 'Socio-Economic Conditions of Women Workers in Plantation Industry' have acknowledged that majority of these workers are unskilled and many of them are not aware of the provisions of Minimum Wage Act, 1948, Equal Remuneration Act, 1976 and various other labour acts enacted for their welfare. The high rate of illiteracy and low level of awareness also makes them more vulnerable to exploitation by the employers.

Chhina(2009) emphasizing on the significance and problems of women participation in the organized sector writes that women participation in organized sector is very low. The primary reason for the same is that they are unskilled whereas most of the jobs in organized sector requires specialization in one field or the other. He further rationalizes that since most of the factories are located in cities, workers are required to alternately work in shifts i.e. day/ night shift and this is unsuitable for women since their preference is for day shift. Also, the immobility of women workers adversely affects their services in the organized sector since they prefer jobs that are less rewarding rather than change their geographical base for a better job.

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. Highlighting on the work of National Commission for Enterprises in the Unorganized Sector (NCEUS) released in April 2009, Pandya and Patel have stated that a large number of workers in the unorganized (or informal) sector constitute more than 93% of the total workforce in India. These workers are those who lack job, income and social security. These workers therefore remain susceptible to exogenous shocks.

Oxfam India & SRRI (2011-12) conducted a study on sexual harassment at workplaces and found that in rural areas the unorganized labour is highly stratified on the basis of caste and community. The study found that 17% of working women in the country feel that they have experienced acts of sexual harassment at their workplaces. High incidences of sexual harassment were seen among working women from both the organized and unorganized sectors. However, a majority of respondents perceived women working in the unorganized sector to be more susceptible to sexual harassment due to lack of awareness of legislations. The study found that small scale manufacturing enterprises are among the top three industries that are unsafe for women labourers. The study also found that those women who are sole earning member of their families are more vulnerable to harassment at workplace. Thus, it is important to hold workshops and awareness programs for such women and also

to provide them with assistance if they wish to file a criminal complaint against the perpetrator.

Mundra & Singh (2012) in their study 'Redefining The Economic Status of Women in Developing Nations' find that there is a link between the economic status of women , income level of the family and level of exposure that women get . The study states that the link between economic statuses of women is greater with the level of exposure and this link also presents the true and achieved status of women in different caste groups. This link is far stronger than the link of economic status and level of exposure with the family's income level.

Mittal(2012) in her study on 'Women Workers In Unorganized Sector: Socio-Economic Perspective' has pointed out the problems that Indian women workers in the unorganized sector face . According to Mittal, even though laws have been framed in India to protect the interest of the women workers and avoid their exploitation, still the vastness of the country, the scattered nature of women workers, their lack of education and legal literacy, the indifferent attitude of the government-bureaucracy and the general status of women in society causes vulnerability to women. Therefore, government and Non-Government Organizations (NGOs) must come forward to actively and efficiently deal with the plight of these women. The Trade Unions and Voluntary Organizations can play a vital role in making them conscious of health, education and above all their rights. Also, women should be provided education and training to enhance their sense of self-worth and self-esteem and to enlighten them about their right to good health.

Das, Das K.B, Mohanty (2012) in their work 'Social Security in Informal Sector-A Myth' have stated that women workers everywhere are deprived of various social security measures which are available in the organized sector.

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. Sarma has stressed on encouraging women entrepreneurs, especially in developing economies like India,

towards speedy socio-economic growth of the country. Towards greater participation of women in entrepreneurship, multi-dimensional improvements is required i.e. factors like economic, religious, cultural, social, legal, and psychological and other factors need to go through a progressive transition. Economically empowering women will not only improve their economic stature but also provide recognition in the society, reduce crimes like dowry deaths, reduce dependency on males and exploitation resulting from the same.

Ansari and Raj(2015) have explored the socio-economic conditions of women working in unorganized sector with special reference to beedi rolling in Bundelkhand Region of Uttar Pradesh. The findings of the study showed that the difficulties faced by women beedi workers are never ending. They are barred from facilities for which they are legally entitled. About 94 % of the respondents were dissatisfied with their current jobs and wanted to change it. But the opportunities for switchover to new jobs were sparse. As a result of exploitation in beedi industry, these women workers preferred to become domestic helpers rather than continue working in the beedi industry. The research suggested that a sustainable approach and rehabilitation to other occupation is required to improve the working and living conditions of beedi workers. For the same, the research further suggested skill training for women beedi workers.

Kumawat (2015) in her study based on the socio-economic profile of female workers in unorganized sector in India has concluded that women workers face grave problems. They lack job security and face other constraints related to their work such as wage discrimination, absence of medical and accidental care, etc. The need is of women empowerment and to bring reforms in the unorganized sector so that the socio-economic status of women workers can be improved because it is the women who are employed in high concentration in the unorganized sector.

Das & et.al (2015) have examined the determinants of labour force participation in India. They concluded that policy initiatives can help boost female economic participation in states of India including increased labour market flexibility, investment in infrastructure and enhanced social spending.

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. Further their work has tried to explain the real condition of Indian working women and the study also makes an effort to clear some of the main problems of working women. Their suggestion to the problems faced by the women workers is to bring about a fundamental change in attitudes of employers, family members and public at large.

Mohapatra Diptirekha (2015) in her research paper 'Female Workers in Unorganized Sector in India' has stated that most Indian women by and large undertake *productive work* only under economic compulsion. She also states that usually the upper class women are limited to homes whereas due to economic compulsion, female participation rate is high amongst the economically under privileged communities. Work participation rate is found to be higher among rural women (27%) than the urban women (10%). Women usually go in for temporary and standby jobs because of the prevalent hesitancy to employ women in regular jobs and providing them with good working conditions. Economic necessity compels women to work outside for meager wages and without social security. They also face sexual harassment in the course of employment. Further their inability to work for long hours stands in the way of their career advancement. She concludes her paper in the same pitch by emphasizing on providing economic independence, quality of work and career growth to women workers.

Paul(2015) in his research paper on the 'Dynamics of the State's Labour Force' 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. But, when it comes to house work, women outnumber men. Inorder to increase the share of women in workforce, Paul says that a structured planning is required in the state where special consideration is paid in providing facilities at work places like washrooms, toilets, urinals and transit rooms for women. These facilities will make the work places healthy places to work in. Also, work places should be made safe for women to step out of the houses fearlessly and enter into labour force.

Das (2016) has stated in his work 'Women Empowerment and Socio-economic Development' that economic empowerment of women through employment is a constituent and also an instrument to develop an economy. For an economy to be regarded as developed, it is essential that the women of that country are socially and economically empowered. But, if that sect of population (women) is severely disadvantaged in terms of basic needs, livelihood options, access to knowledge and political voice, the country cannot progress.

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. Their condition is highly unpredictable and have constraints related to their work such as insecurity, wage discrimination, absence of medical and accidental care, lack of continuity etc. which is due to their seasonal intermittent nature of work, irregular patterns of earning and employment, absence of employer-employee relationship and weak administrative structure.

CHAPTER THREE-OBJECTIVES & RESEARCH METHODOLOGY

3.0. Motivation

According to a World Bank Report[1], India has one of the lowest female participation in the workforce. It ranked 120th among 131 countries for which the data was made available. However, this situation is not new to India. The problem of low female participation has been a persistent one. The female participation level has been dropping in India, especially since 2005, despite an increase in female education over the years. Also, while the overall job creation is sparse, most of the new ones are being taken by men. Further, jobs for women in industry are less in comparison to the availability of jobs in agriculture. What makes the situation worse is that nearly 20 million Indian women quit their work between 2004-05 to 2011-12.[2] This again shows a lack of incentive for women to participate in the workforce. Several factors can be responsible for this trend. These factors can be both social and economic and can either favourably and unfavourable influence the work environment and attitude of women towards work.

This 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.

If greater number of women joined workforce by working in small and micro enterprises of Nagpur city it would not only assist in the growth of these units and improve the standard of living of women workers, but it will also impact the overall GDP of the country. According to a study by McKinsey Global Institute[3] , if women participated in the economy at par with men, India could increase GDP by up to 60%, or $2.9 trillion by 2025 since at present, women contribute only 17% to India's GDP which is below the global average of 37%.

1. World Bank , India Development Update : Unlocking Women's Potential, 2017, Washington, D.C. : World Bank Group.

2. Soutik Biswas, Why are millions of Indian women dropping out of work?, Online BBC News, (http://www.bbc.com/news/world-asia-india-39945473) , 18th,May 2017.

3. McKinsey Global Institute, How advancing women's equality can add $12 trillion to global growth, September, 2015, Mckinsey & Company.

3.1. Positive & Negative Impact of Socio-Economic Conditions on Women Workers Employed in Nagpur City's Micro & Small Enterprises

Some of the positive and negative impacts of socio-economic conditions on women workers in general and in Nagpur city's small and micro enterprises are as follows:

Table 3.1: Impact of Socio-economic Conditions on Women Workers

Negative Impact	Positive Impact
• *Negative attitude towards work* • *Stress & health issues* • *Low productivity* • *Quitting work* • *Lack of solidarity among colleagues* • *Outdated work skills* • *Unsafe work environment* • *Low standard of living* • *Inability to balance between personal and professional lives* • *Determent to other talented women to join workforce*	• *Positive attitude towards work* • *Relaxed & less prone to health issues* • *High productivity* • *Enthusiasm towards work* • *Solidarity among colleagues* • *Updating work skills* • *Safe work environment* • *Improvement in standard of living* • *Ability to balance between personal and professional lives* • *Encouragement to other talented women to join workforce*

Therefore, it is essential to identify through this study the existing socio-economic conditions for women workers in Nagpur city's small and micro enterprises and to suggest measures to improve the conditions toward creation of a positive influx on:

- The mindset of women workers towards work in small and micro enterprise;
- The mindset of employers in providing a safe and healthy work environment;
- The mindset of the family in creating a support base in the personal space;

- The mindset of society in recognizing the productive efforts and contribution of women workers employed in small and micro enterprises;

- Increase the participation of women in the workforce of the city and in turn the nation;

- Increase the productivity of women towards greater contribution in the nation's GDP;

- Improvement of personal well-being of the women workers.

3.2. 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.

3.3. 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 ability to balance between personal and professional lives is independent of family support

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

3.4. Significances of the Study

The study has the following significances:

- The study is intended to bring into focus the working and living conditions of women workers employed in Nagpur city's small and micro enterprises. The study becomes significant since previous research on socio-economic conditions of women workers employed in Nagpur city's small and micro enterprises is nearly non-existent.

- The study will gather insights into social and economic aspects of personal and professional lives of the women workers and on the basis of it find ways to uplift their standard of living.

- The study will find measures to transform the pattern of inequality between male and female workers with regards to socio-economic conditions.

- Women workers are important contributors in the overall economic growth of the nation. Therefore, they need to be given their due share in the shape of a dignified work place and in the form of wages that are at par with the male workers. The study intends to find out the existence of discrimination if any in wages given to male and female workers in Nagpur city's small and micro enterprises and suggest measures to remove this discrimination.

- The research is aimed at discovering the influence of various factors like wages, maternity benefits, canteen facility, crèche facility, family support, family income, etc. on the job satisfaction of women workers employed in Nagpur city's small and micro enterprises.

- The labour force participation of women in India has decreased. The study will gather insights whether socio-economic conditions exercise an influence on women's labour force participation.

- Though Government of India has implemented laws to safeguard the interest of women workers in different sectors, however the same are often not followed. The study is being undertaken with an aim to find out the extent of implementation of these laws in Nagpur city's small and micro enterprises.

3.5. Research Methodology

3.5.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.

3.5.B) Sampling Design

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

3.5.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.

3.5.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.

3.5.B. 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.

3.5.C) Data Collection

3.5.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. The details of primary data parameters are given below:

Demographic features

Demographic features include the following:

- Age
- Marital status
- Education status

Basic details of work place

Basic details of work place include the following:

- Product manufactured
- Nature of industrial unit

Social parameters

Social parameters include the following:

- Family support
- Consideration in family decision-making
- Sharing of household responsibilities
- Balancing personal and professional lives
- Safety
- Social security provisions

Economic parameters

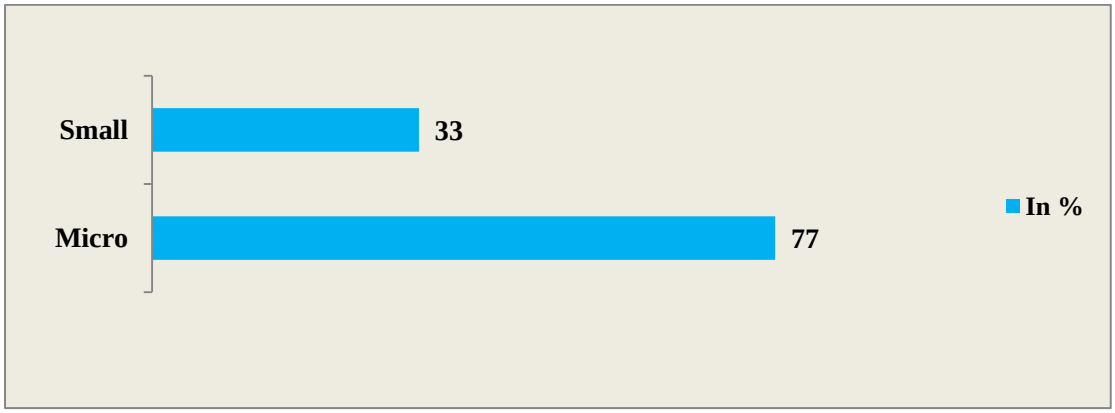
- Wages
- Bonus
- Income of family
- Ownership of assets
- Provision of facilities
- Ability to save
- Investments made
- Job security

- Facilities made available from job

Scale of Business Represented in Primary Data

As shown in Chart 3.1 given below, 77 % of the respondents are working in micro enterprises while 33% are engaged in small enterprises. The sample size includes more of micro enterprises and less of small enterprises since the city is having greater concentration of micro enterprises employing women workers.

Chart 3.1: Scale of Enterprise Representation in Sample Collection



Industries Representation in Primary Data

Table 3.2: Industry Specific Sample Classification

Sr. No.	Category/Nature of Industrial Unit	% of Total Sample Size	Sr. No.	Category/Nature of Industrial Unit	% of Total Sample Size
1	Food Processing (Snacks and Bakery)	43	8	Cooler Plant	03
2	Catering	11	9	Metals Works	03
3	Incense Sticks	08	10	Furniture	02
4	Garment	08	11	Chemical	02
5	Camphor	08	12	Ayurvedic Medicine	01
6	Poly Bags	05	13	Spices	01
7	Construction	04	14	Candle	01
				TOTAL	100

Table 3.3: Structure of Household of Female Workers Selected as Sample

Point	**No.**	**%**
Household Total Size		
1-3 Persons	30	30
3-5 Persons	57	57
More than 5 Persons	13	13
Total	100	100
Marital Status		
Married	90	90
Single	07	07
Widow	03	03
Total	100	100
Nature of Work		
Heavy Physical Labour	40	40
Non-Physical & Easy	60	60
Total	100	100
Education Level		
Illiterate	02	02
Primary (Class 1-5)	17	17
Middle (Class 6-8)	17	17
Matric (Class 9-10)	47	47
Secondary (Class 11-12)	15	15
Graduate	01	01
Postgraduate	01	01
Total	100	100
Family's source of income		
Respondent Only	16	16
Supporting Income from other family member	84	84
Total	100	100

Age Group		
Below 18 years	00	00
18-25 years	07	07
26-30 years	05	05
31-35 years	11	11
36 and above	77	77
Total	100	100

3.5.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.

3.5.D) Analytical Framework

Pearson's Chi-square test was applied for testing of hypothesis. Chi- square test is a statistical method for assessing the goodness of fit between a set of observed values and those expected theoretically. If there is a significant difference between observed values and those expected theoretically, it can be concluded to have significant relationship between two attributes. 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.

3.6. 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 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

4.0. 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

This category included questions related to nature of employment, duration of employment , reasons for doing the job, requirement of skill training, monthly income and pay period.

B) Questions on Work Environment & Facilities Provided

This category included questions on work environment & facilities provided like type of work, pollution at work place, provision of facilities like safe drinking water, rest room, transportation, lunch room, lavatory, maternity, crèche, first aid, housing, social security, bonus, skills enhancing workshops, working hours, overtime work hours, rest intervals, gender based discrimination, safety as a woman employee, sexual harassment at work place and job satisfaction.

C) Family Related Questions

This category included questions on size of family, family's source of income, adequacy to mange family expenditure with existing wages, monthly savings, assets owned, role in family's decision-making, family's support towards work, ability to create a balance between personal and professional lives and family related issues.

4.1. 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:

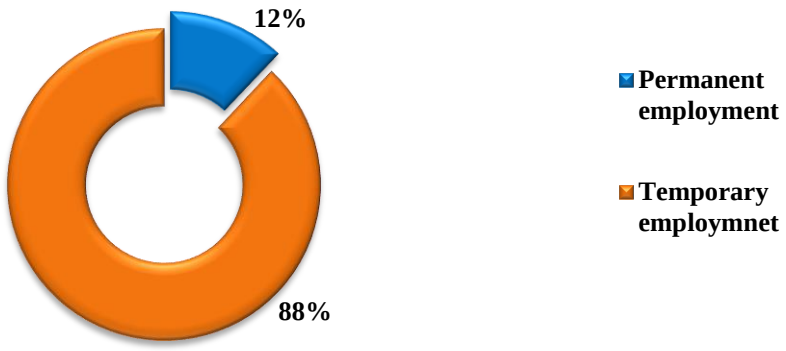
4.1. A) ANALYZING RESPONSES TO BASIC EMPLOYMENT RELATED QUESTIONS

- **Nature of Employment**

Out of the 100 respondents, 88% of women workers were engaged in temporary nature of employment. The 12% of women workers that were employed in

permanent nature of employment are mostly employed in MIDC (Hingna) area's small scale industrial units. A major number of respondents who were temporarily employed are working in micro and cottage units based within the city manufacturing items like papad, wadi, clothes bag, clothes, camphor, construction, etc.

Chart 4.1: Nature of Employment



In relation to the duration of employment at the work place, 37% of women workers had been employed for less than a year while 63% of women workers had been working with the existing enterprise for more than a year.

- **Reasons for Doing the Job**

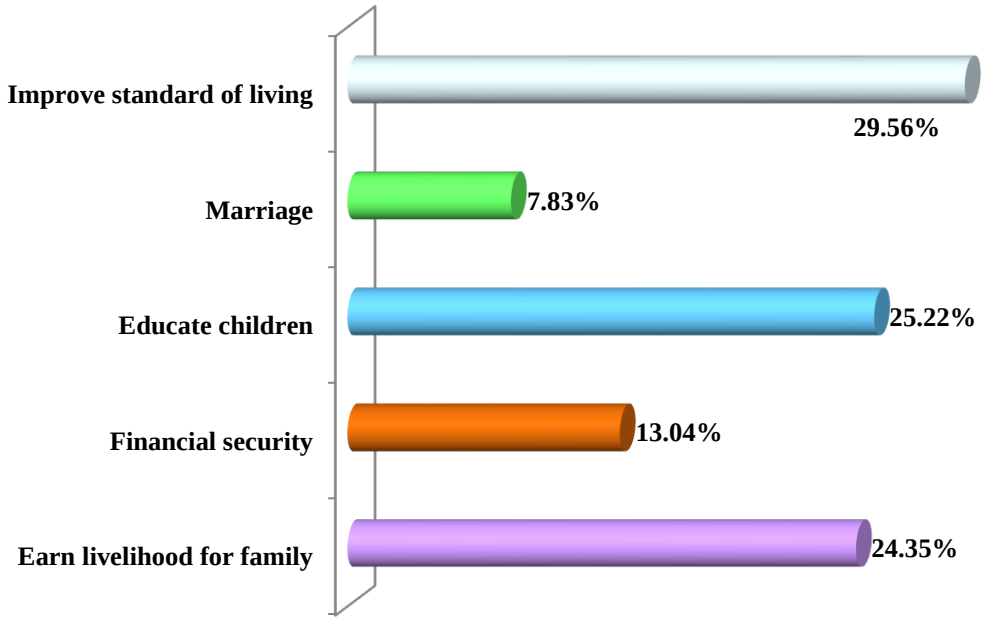
Table 4.1: Reasons for Doing the Job

Reasons	Earn livelihood for family	Financial Security	Education of Children	Marriage of Daughter /Own	Improved Standard of Living	**Total**
F	28	15	29	09	34	**115**
%	24.35	13.04	25.22	7.83	29.56	**100**

When asked on the reasons for doing the job, a few of the women workers choose multiple options whereas others mostly responded with a single option. The

final results reveal that 34% of respondents reason for doing work is to improve their standard of living, 29% respondents are working to educate the children, 28 % are working to earn livelihood for the family and support them in finances, 15% are working to build financial security while only 09% are working to finance own marriage or for the daughter's marriage.

Chart 4.2: Reasons for Doing the Job



- **Skill Training Requirement**

57% of the women workers believed that the nature of work they were engaged in did not require skill training whereas 43 % believed that their work did require skill training. Those who believed that skill training is required are mostly first timers in job and are engaged in manufacturing items like incense sticks, bakery items and snacks, camphor, tailoring and poly bags.

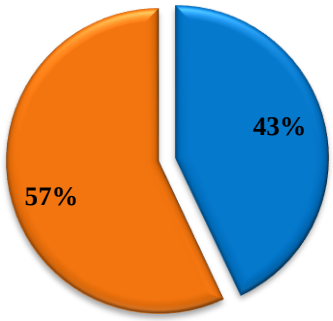


Chart 4.3: Skill Training Requirement
Skill training is required mostly for first timers in job and those engaged in manufacturing items like incense sticks, bakery items and snacks, camphor, tailoring,poly bags.

Skills training required
Skill training not required

- **Pay Period**

24% of the respondents received wages on a daily basis, for 25% it is weekly while for 51% the pay period was monthly. Those respondents for whom it was daily are mostly the ones falling in low income category and engaged in temporary nature of work while the ones who are paid monthly are the ones engaged in permanent nature of work and earning higher income in comparison.

- **Monthly Income**

Table 4.2: Monthly Income

Income	Below Rs. 500	Rs. 500-Rs.1500	Rs.1500-Rs.2500	Rs.2500-Rs.3500	Above Rs.3500	**Total**
f	03	16	12	26	43	**100**
%	03	16	12	26	43	**100**

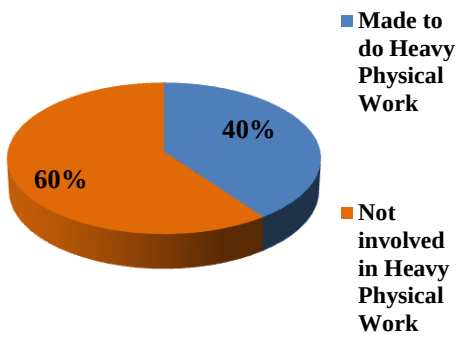
It was found that 3% of the respondents were earning monthly income below Rs.500. 16% of the women workers were earning monthly income in the bracket of Rs.500 to Rs.1500, 12% were earning monthly income in the bracket of Rs.1500 to

Rs.2500, 26% were earning monthly income in the bracket of Rs.2500 to Rs.3500 while 43% of the women workers were earning monthly income in the bracket of Rs.3500 and above. Those who were earning income in the lower bracket are mostly temporary workers and are paid on a daily basis. While the workers who are permanent and have been working for more than a year in an establishment, are earning monthly income on the higher side.

4.1.B) ANALYZING RESPONSES TO QUESTIONS ON WORK ENVIRONMENT & FACILITIES PROVIDED

- **Heavy Physical Work**

Chart 4.4:Physical Work

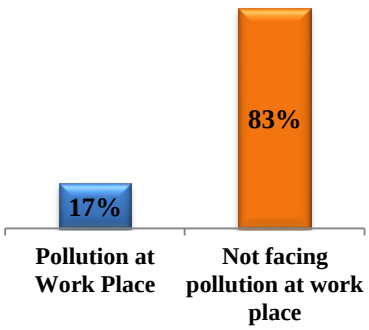


40% of the respondents were made to do heavy physical work whereas for 60% of the women workers, their work did not involve heavy physical activity. Women workers who are made to do heavy physical work are the ones employed in enterprises manufacturing bricks and tiles, catering, bakery, snacks and construction.

- **Pollution at Work Place**

17% of respondents are facing the problem of pollution at work while 83% respondents are not facing pollution at work place. Those who reported pollution at work place are working in industries like chemicals, metal works, cooler plants, construction, poly bags and bakery. Some of these also reported health issues like asthma and lung & skin infections.

Chart 4.5:Pollution at Work Place



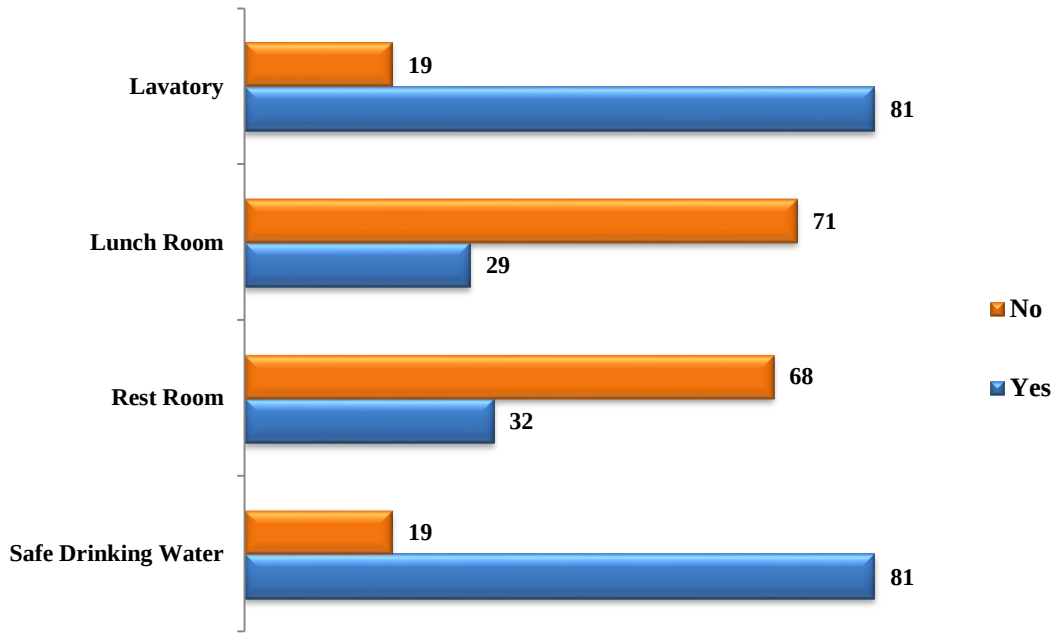
- **In-house Facilities at Work Place**

19% of respondents were not being provided with *lavatory facility* while 81% of respondents were being provided with lavatory facility. Those who responded in the negative are the ones employed in construction work, manufacturing of camphor, incense sticks, candles, bakery items, clothes and micro food processing enterprises. Not providing the workers with lavatory facility may have resulted with these women suffering from urinary incontinence. Further, in emergencies these women may be forced to urinate in public places in the absence of public toilets for female.

For *safe drinking facility*, the response was same as provision of lavatory facility. 19% of respondents are not provided with safe drinking facility while 81% of respondents are provided with the facility. Similar to lavatory facility, those who responded in the negative are the ones employed in construction work, manufacturing of camphor, incense sticks, candles, bakery items, clothes and micro food processing enterprises. These women may be carrying their own provision for water or may be using public taps.

Response for *rest rooms and lunch room facilities* were not as positive as that for basic facilities of safe drinking water and lavatory. 71% women workers are not provided with lunch room facility at work places while 68% of respondents do have the provision of rest room facility. The positive response for these facilities came from women workers employed mostly in small scale units in MIDC Hingna area of Nagpur city.

Chart 4.6 : Facilities at Work Place (In %)



- **Transportation & Housing Facility**

Only 14% of women workers were provided with *transportation facility* to and fro from home to work while 86% have to make their own arrangements to commute to and fro from home to work. Those that are provided with transportation facility are working in:

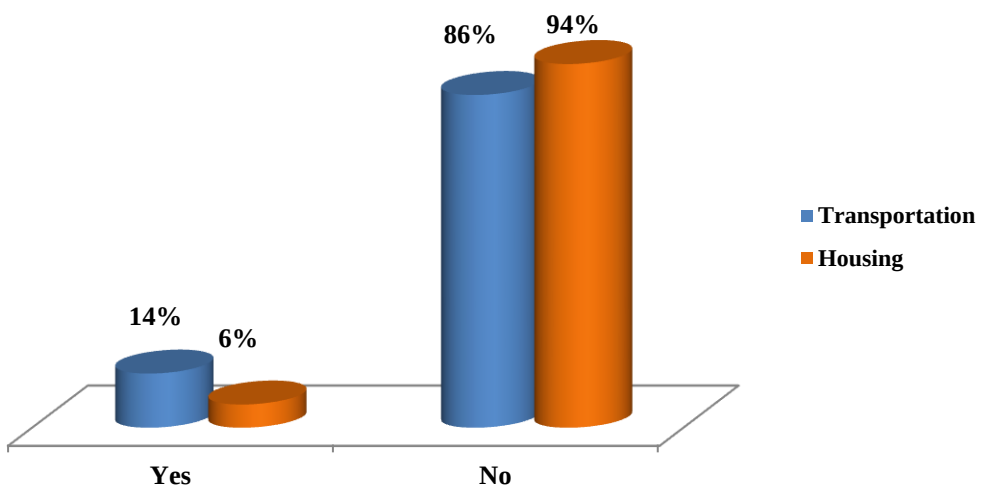
a) A small scale unit in MIDC Hingna;

b) A unit manufacturing food items in Ramnagar area of Nagpur city and

c) For construction related work.

Only 6% of women workers were provided with *housing facility* and these are those who are employed in temporary nature of jobs like construction whereas only one is employed in permanent natured job of manufacturing incense sticks in a micro unit.

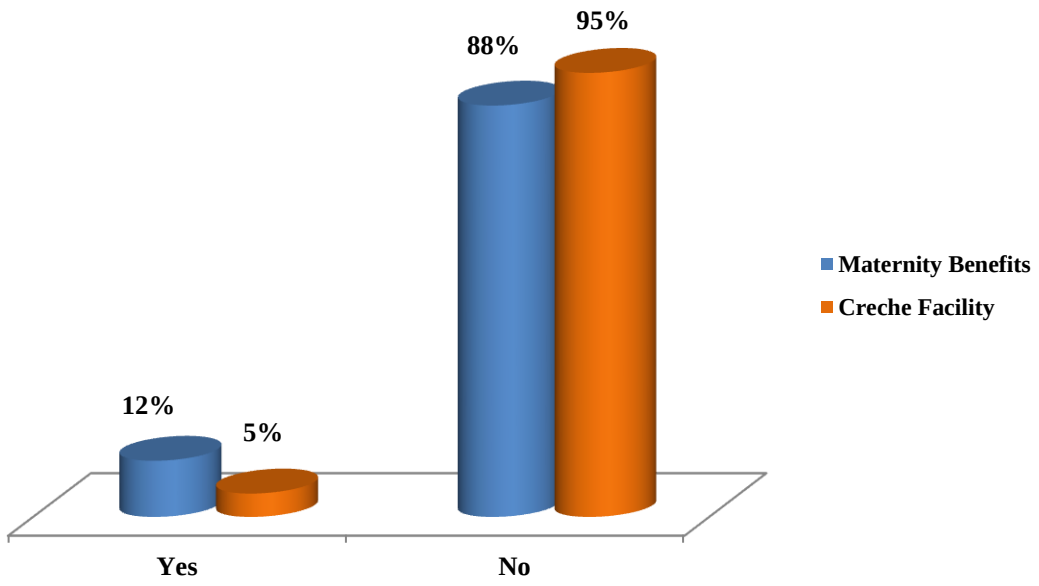
Chart 4.7 : Transportation & Housing Facilities



- **Maternity Benefits & Crèche**

Only 12% of respondents were beneficiaries of *maternity benefits*. The facility of *crèche* was made available to only 5% of respondents. This also clearly shows a disregard by most of the employers to provide maternity benefits and crèche facility as per the rule book. However, the consideration given by women workers to maternity benefits and crèche for job satisfaction is low in comparison to consideration given by women workers to bonus facilities for job satisfaction.

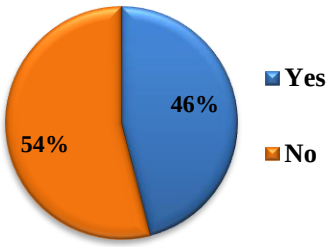
Chart 4.8 : Maternity Benefits & Crèche Facilities



- **First Aid & Health Care**

First aid provision is a must in any scale and type of enterprise, however 54 % of respondents said that first aid and health care facilities were absent in their work place. Some employers and even respondents tried to justify the absence of first aid facility by responding that since no major accidents have been reported therefore the need for first aid facility did not arise. Respondents also defended the absence of first aid facility by countering that since they worked carefully, therefore the need for first aid provision is not felt.

Chart 4.9:First Aid Provision

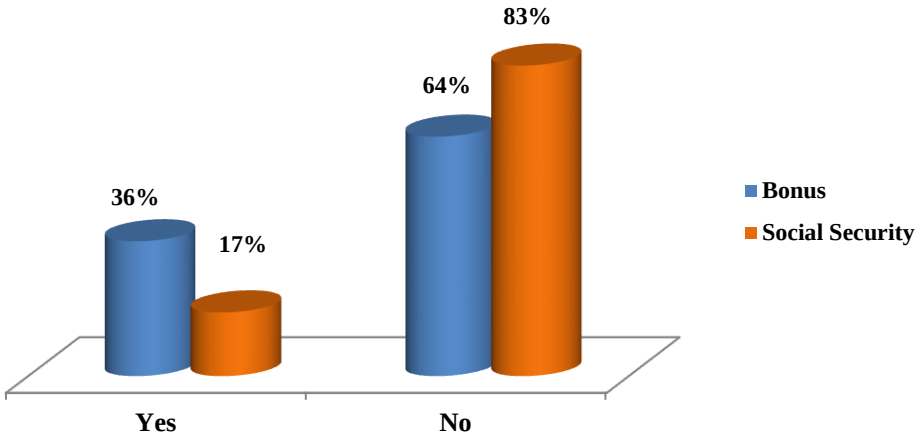


- **Bonus & Social Security Provision**

36% of respondents were paid bonus while 64% of respondents were deprived of *bonus benefits*. Since bonus is in financial terms therefore it was given more importance by the respondents for job satisfaction in comparison to other benefits like maternity and crèche.

Only 17% of respondents were provided with any kind of *social security benefits.* These were mostly those who are in permanent work. For others, the situation is quite grim since once they leave the job, they have to fend for themselves in the absence of any kind of pension or gratuity. The women workers are also unable to raise their voices due to lack of organized strength and weak bargaining power.

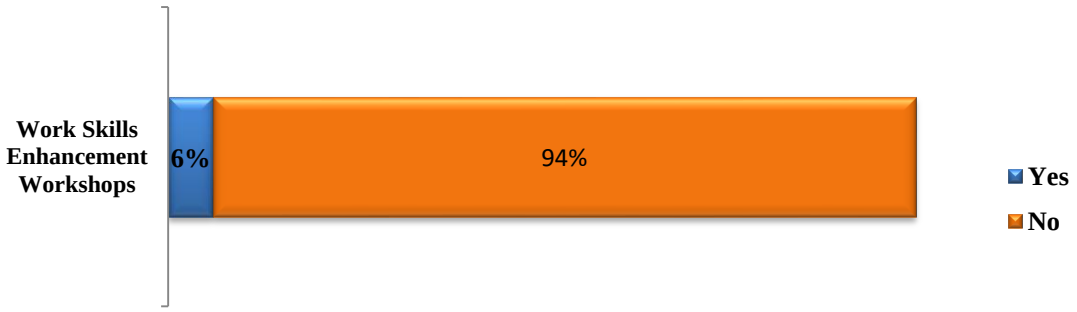
Chart 4.10: Bonus & Social Security Provisions



- **Workshops for Work Skills Enhancement**

In this era where work skills are indispensable for employment, career growth and enhancement of production and productivity, Nagpur city's small and micro enterprises have sidelined it since for only 06% of the respondents' workshops were conducted to enhance their work skills and productivity whereas 94% of women workers are not provided with skills upgradation workshops. This shows that these enterprises are either running on technologies that are not upgraded or do not give importance to incurring expenditure in refining the skills of workers for long run benefits.

Chart 4.11: Work Skills Enhancement Workshops



- **Hours of Work**

Most of the respondents i.e. 67% said that in the normal course the *working hours* are 08, 13% work for 09 hours, 04% work for 10 hours while the remaining

were employed for half day. Those working for more than 08 hours are by far and large aware that as per Factories Act 1948, the lawful working hours are 08. Still, need for the job compels them to be exploited and knowingly they are working for more than 08 hours.

Chart 4.12: Hours of Work

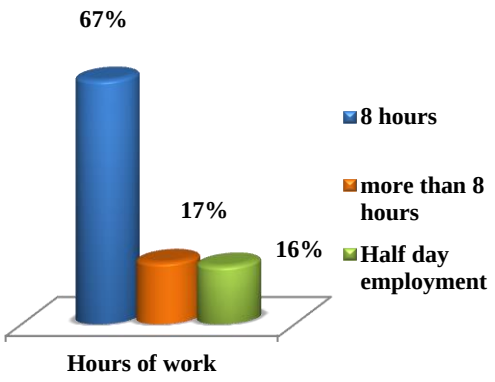


Chart 4.13: Rest Intervals

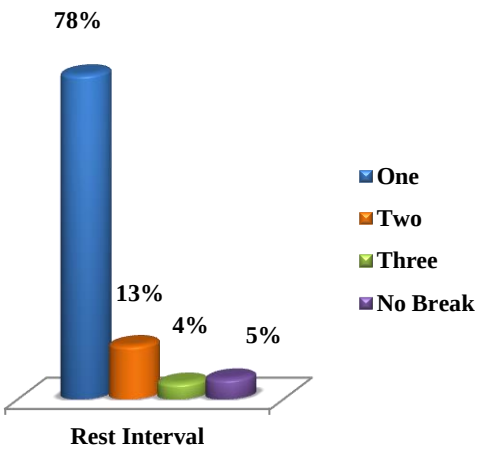
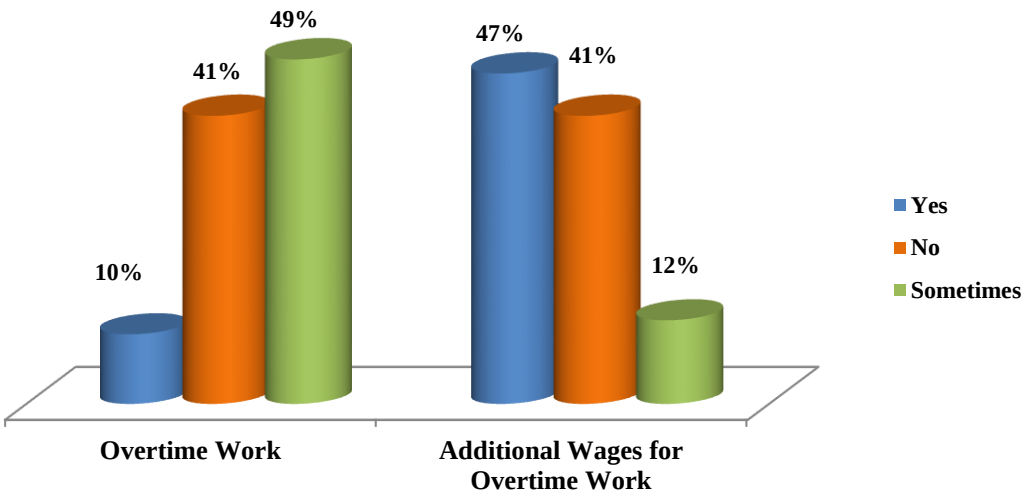


Chart 4.14:Overtime and Additional Wages



In context to *rest intervals*, for 78% of the respondents, the rest interval is only one i.e. ‘a lunch break’. 13% of the respondents were given two breaks while for 04% of respondents, the rest intervals are three. The two rest intervals are for ‘one tea break’ and ‘one lunch break’. In case of three rest intervals, it is two tea breaks and one lunch. The work places that are giving the workers two or three rest intervals are

also the ones that are following the rule book and women workers in these enterprises are working for a period not more than 08 hours. There were also 05% of respondents who said that they are not given any break. These are mostly those who are doing part-time jobs.

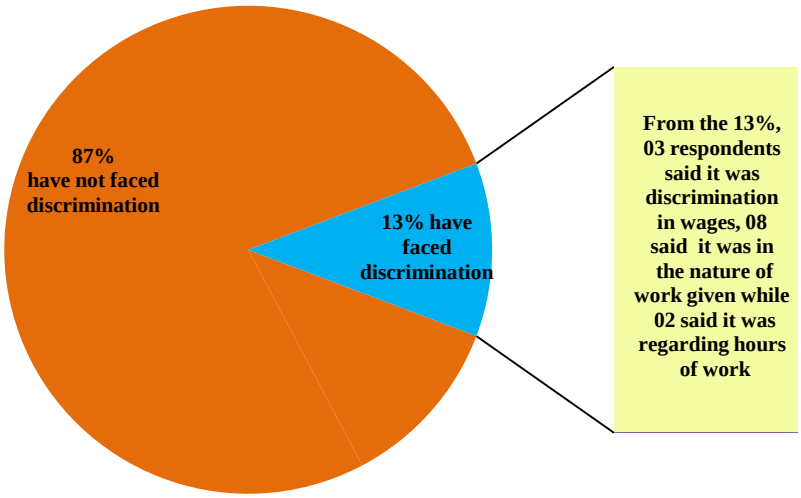
Concerning *overtime and additional wages*, 10% of respondents are made to do overtime work, 49% of respondents are made to do overtime sometimes while 41% of respondents were not made to work overtime. Concerning *additional wages for overtime work*, 47% of the respondents who are engaged in overtime work do get paid for overtime work, 41% of respondents are not paid for overtime work while 12% of respondents are paid sometimes.

- **Gender Based Discrimination**

Gender discrimination is an issue that workplaces across the world are facing. When women workers employed in Nagpur city's small and micro enterprises were asked to respond on it, 13% said that they had faced gender discrimination while 87% said that they had not faced it. The ones who said that they had *not* faced gender discrimination are mostly those who are employed under female bosses or supervisors or are employed in work places where the strength of women workers outnumbers the male workers.

From those who are facing gender discrimination, 03 women workers are facing 'discrimination in wage pattern' where male workers are paid more than women workers, 08 respondents are facing discrimination with regards to the 'nature of work' given where the women workers are made to do work that is usually refused by the male workers while 02 women workers are facing discrimination with regards to 'hours of work' where the women workers are made to work longer than the male workers since it is believed that the productivity of women workers is low in comparison to the male workers.

Chart 4.15: Gender Based Discrimination



- **Level of Safety & Sexual Harassment at Work Place**

89% of respondents said that the *level of safety* in the work place was satisfactory while 11% said that it was unsatisfactory.

When asked to respond on *sexual harassment at work place*, 98% of the respondents said that they had not faced sexual harassment at work place while 02% said that they had faced. However, the women workers who had faced sexual harassment at work place said that they had not reported the matter to the superior/authority/Govt. Dept./etc. From the 98% of women workers who responded in the negative, it is believed that many may have faced it but lack of awareness of the laws, low family support and low level of confidence may be holding them back from giving factual responses.

Chart 4.16: Level of Safety

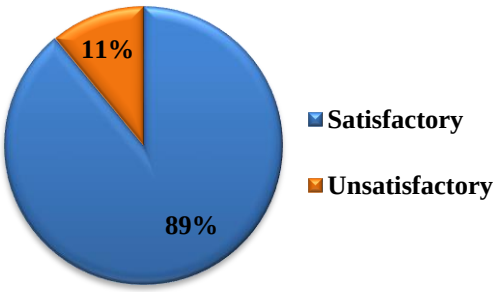
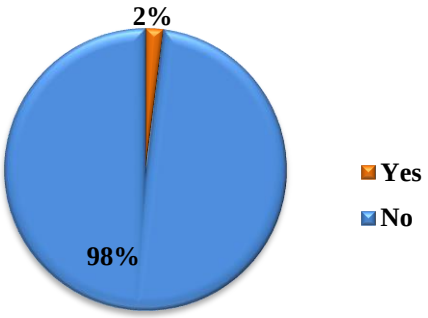


Chart 4.17: Sexual Harassment at Work Place



- **Job Satisfaction**

61% of the respondents were satisfied in their jobs whereas for 39% of respondents, job satisfaction was absent. Those who were unsatisfied with their jobs, also responded that given an opportunity they would like to change their jobs or prefer not to work.

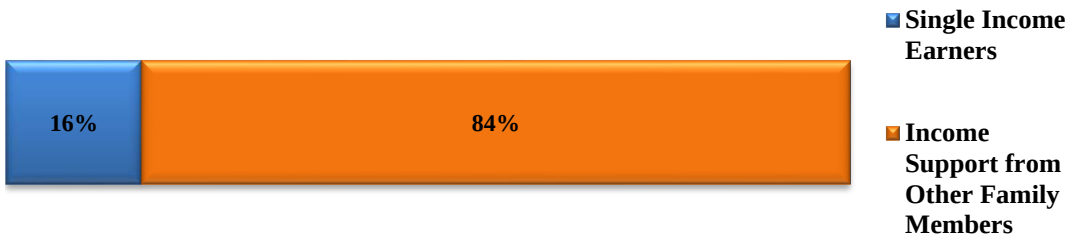
Chart 4.18: Job Satisfaction

4.1.C) ANALYZING RESPONSES TO FAMILY RELATED QUESTIONS

- **Adequacy of Family Income to Meet Expenditure**

Households of 16% women workers were run on the income earned by the respondents i.e. they were the *single income earning source* for the family. However, 84% of women workers had supporting income from other family members.

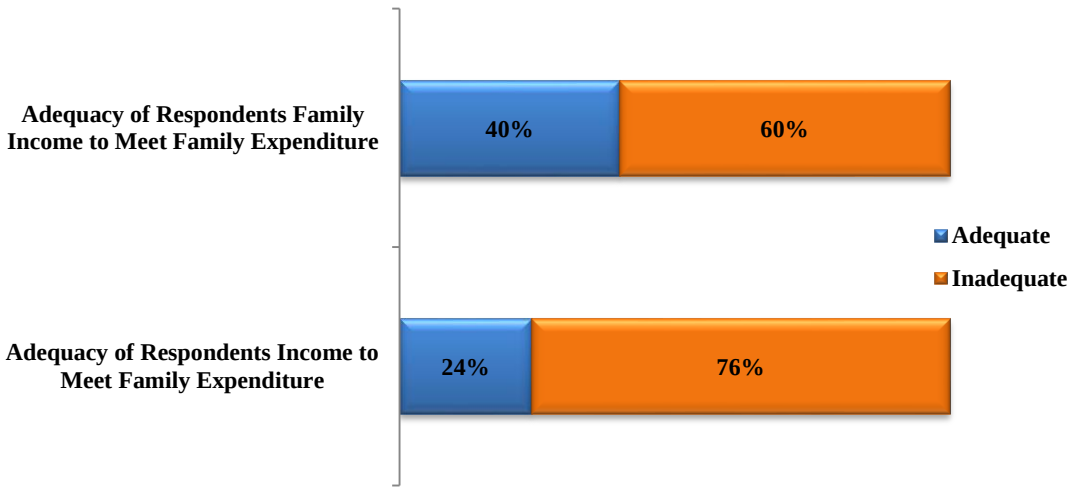
Chart 4.19: Adequacy of Family Income to Meet Expenditure



When asked to respond on the *adequacy of the respondent's income to meet family's expenditure*, 76% respondents said that their sole income was not adequate to meet the family expenditure. However, 24% of the respondents who said that their income was adequate to meet family's expenditure are mostly from small families and own a house therefore are not burdened with the payment of rent and are also earning a monthly income of Rs.3500/- and above.

With income contribution from other family members, 40% of respondents said that the family income was adequate to meet the family's expenditure. However, 60% of respondents still said that the family income was inadequate to meet the family's expenditure and that their existence is hand-to- mouth.

Chart 4.20: Adequacy to Meet Family Expenditure



- **Monthly Family Income, Savings, Assets Owned**

Most of the respondents *family income* i.e. 38% falls in the income bracket of Rs.5000 to Rs.10000/-, 28% of respondents family income is in the slab of Rs.15000-Rs.20000/-, 20% respondents family income is in the slab of Rs.10000-Rs.15000/-, 11% respondents family income is below Rs.5000/- whereas only 3% of respondents family income slab is of Rs.20000-Rs 25000/-.

On being asked to respond on *monthly family savings,* 50% of the respondents said that it is below Rs.5000/- a month, 12% said that it is more than Rs.5000/- a month while 38% of respondents said that they were unable to make any savings and for them it was a hand-to-mouth existence.

Usually *asset holding* depends on savings of the household. However, the research showed that despite inadequacy of most of the respondents to meet with the basic household expenditure, a large number of them still held assets. The holding of assets for these respondents may not entirely be dependent on the income earned by the respondents. It may either be through borrowings or carried down from past or inherited. Maximum of respondents i.e. 60% held a house followed by vehicle than fixed deposit, jewellery and financial securities. Many of the respondents also hold more than one asset. Financial securities are least preferred probably since they do not offer liquidity at the time of need.

Chart 4.21:Monthly Family Income

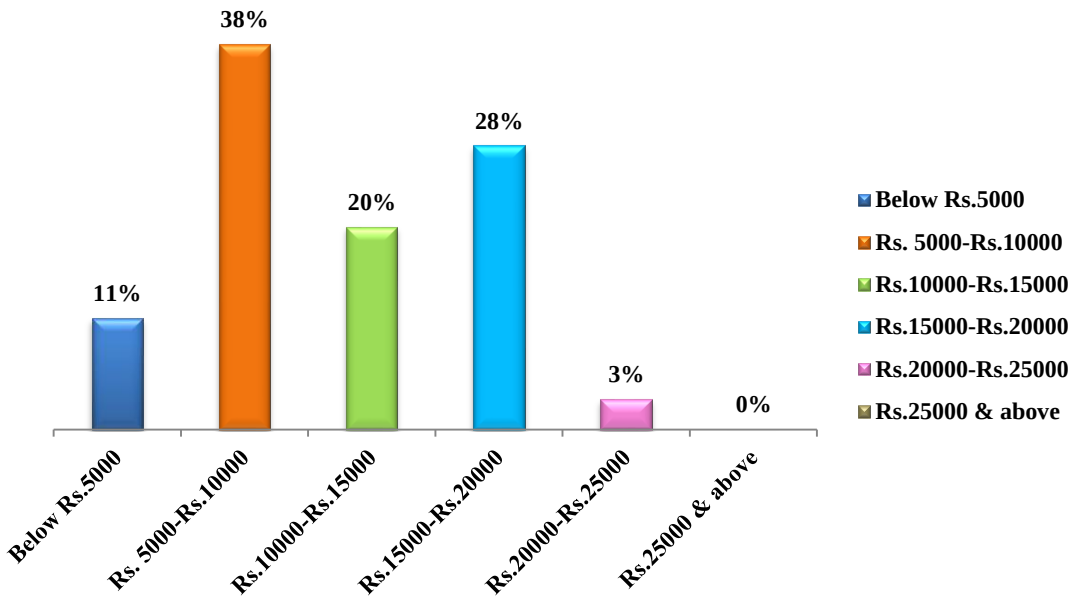


Chart 4.22: Monthly Family Savings

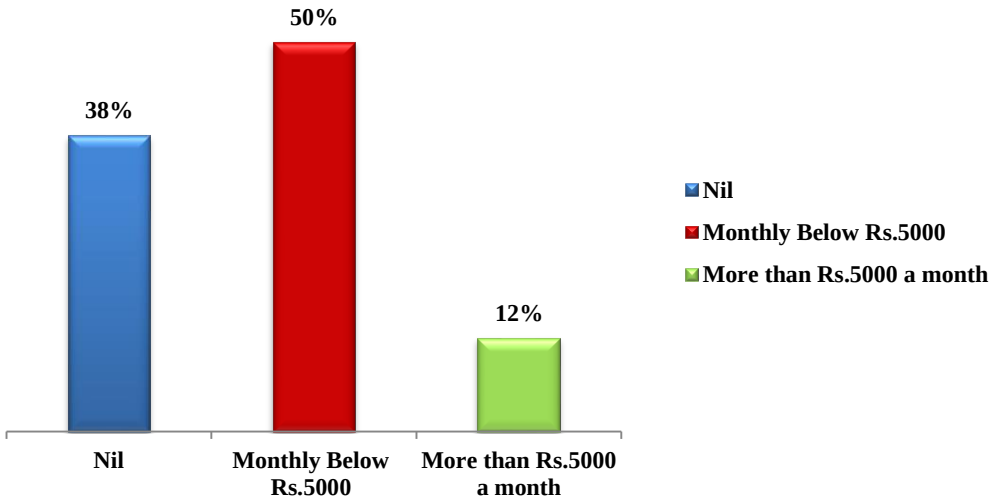
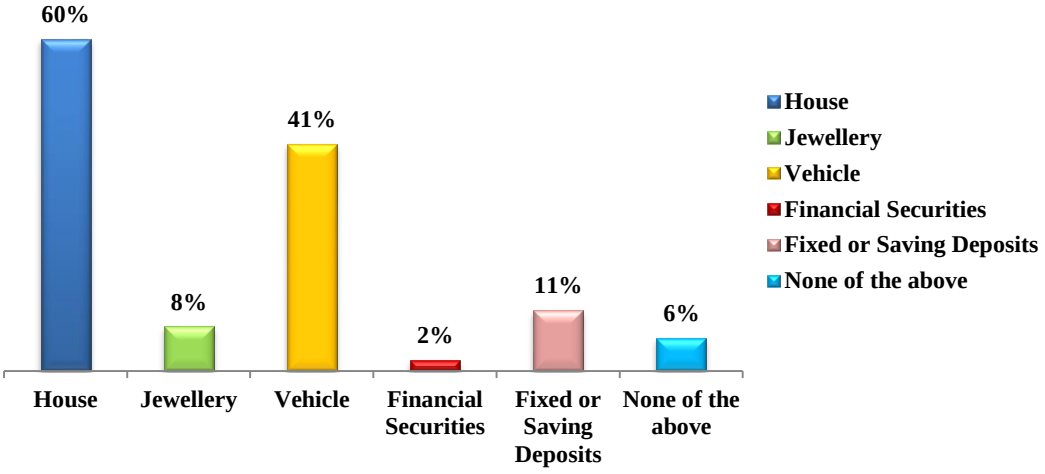


Chart 4.23:Assets Owned



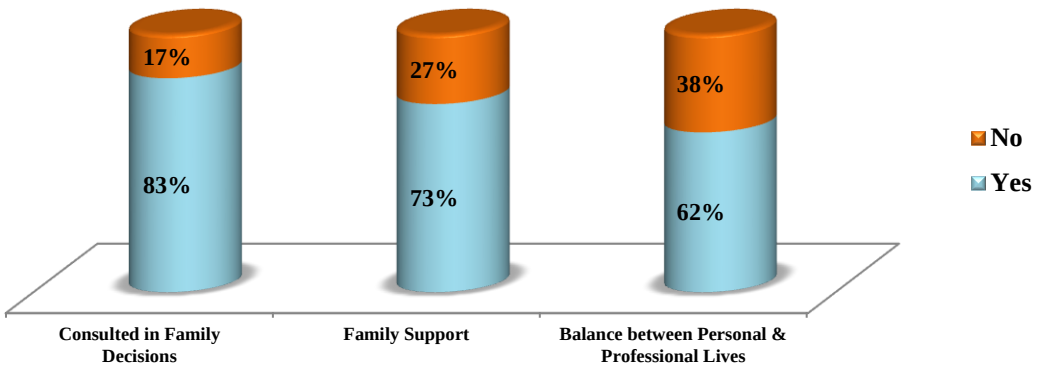
- **Role in Family Decision-Making,Family Support & Balance between Personal & Professional lives**

Being *consulted in the family* provides women with social empowerment and also enhances their social status. 83% of the respondents in this research are consulted in the family's decision-making due to contribution in family income while 17% are not consulted despite contributing economically in the family's income. This reflects on the mind set of the Indian society, where women can contribute economically in the family's income but they are not given a voice in the family's decision-making.

Family's support is crucial for increasing the productivity of women workers and for the overall health of the working women.For 73% of respondents, family support is high towards their working while for 27% it is low. For those women workers for whom family support is low, have low morale and confidence and would rather not work if provided with an option.

Family's support and being given importance by family members in decision-making is essential for high morale and overal good performance of women both at the personal and professional fronts. Since, for a high number of respondents family support is high and they are consulted in the familys' decision-making, therefore a high i.e. 62% of the respondents said that they are able to *create a balance on both personal and professional fronts.*

Chart 4.24: Role in Family Decision-Making,Family Support & Balance between Personal & Professional Lives

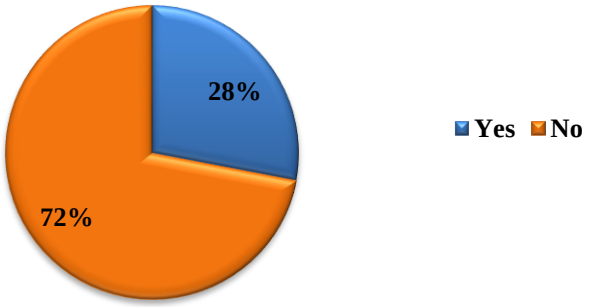


- **Addiction to Alcohol & other Family Issues**

Addiction to intoxicants like alcohol is also one of the direct reasons for low economic status since savings of families can get depleted due to the addicition. Therefore, it is crucial to know whether any member of the family of the respondents is addicted to alcohol since it can adversely affect their social and economic status. 28% of respondents said that they do have a family member , mostly the spouse, who is addicted to alcohol and this unfavorably impacts their social-economic status. It also becomes difficult for these women to save money and improve their existing standard of living.

Concerning other *family related issues,* 01 respondent said that because of low economic status of the family she had to start working and the collateral damage was loss of education. Another respondent said that for her it was difficult to manage both personal and professional fronts since she was a single parent.

Chart 4.25: Alcohol Addiction



4.2. HYPOTHESES TESTING

4.2.A)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

Economic status is determined by factors like income earned, adequacy of income to meet expenditure of the 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. Considering these factors in Nagpur city's small and micro enterprises, hypothesis on 'Economic Status' has been put to test:

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

Table 4.3: Relation between Monthly Income and its Adequacy to meet Family's Expenditure

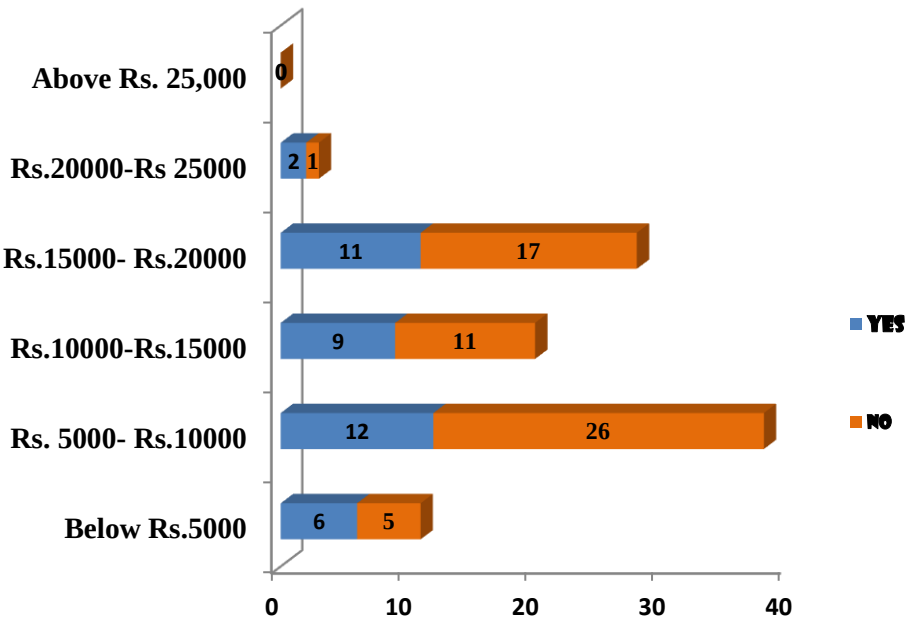
			Adequacy of family income to meet the family's expenditure		Total
			Yes	**No**	
Monthly family income	Below Rs.5000	Count	6	5	11
		Expected Count	4.4	6.6	11.0
		% of Total	6.0%	5.0%	11.0%
	Rs. 5000- Rs.10000	Count	12	26	38
		Expected Count	15.2	22.8	38.0
		% of Total	12.0%	26.0%	38.0%
	Rs.10000-Rs.15000	Count	9	11	20
		Expected Count	8.0	12.0	20.0
		% of Total	9.0%	11.0%	20.0%
	Rs.15000- Rs.20000	Count	11	17	28
		Expected Count	11.2	16.8	28.0
		% of Total	11.0%	17.0%	28.0%
	Rs.20000-Rs 25000	Count	2	1	3
		Expected Count	1.2	1.8	3.0
		% of Total	2.0%	1.0%	3.0%
	Above Rs. 25,000	Count	00	00	00
Total		Count	40	60	100
		Expected Count	40.0	60.0	100.0
		% of Total	40.0%	60.0%	100.0%

(Pearson Chi-Square = 3.196; df = 4; p = 0.526)

The above table shows the relationship between monthly family income of respondents and its adequacy to meet family expenditure. It is found that none of the respondent family earns more than Rs. 25,000/- per month. Maximum i.e. 38% respondents family income is between Rs.5, 000 to Rs. 10,000/- per month. Maximum 60% respondents say that monthly family income is inadequate to meet family's expenditure.

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 4.26: 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.

A.II)Relation between Assets Owned and Savings

Table 4.4: Relation between Assets Owned and Savings

			Monthly family savings			Total
			Nil	Below Rs.5000 a month	More than Rs.5000 a month	
Assets owned	House	Count	17	36	7	60
		Expected Count	22.8	30.0	7.2	60.0
		% of Total	17.0%	36.0%	7.0%	60.0%
	Jewellery	Count	6	0	2	8
		Expected Count	3.0	4.0	1.0	8.0
		% of Total	6.0%	0.0%	2.0%	8.0%
	Vehicle	Count	10	8	2	20
		Expected Count	7.6	10.0	2.4	20.0
		% of Total	10.0%	8.0%	2.0%	20.0%
	Financial Securities	Count	1	0	1	2
		Expected Count	.8	1.0	.2	2.0
		% of Total	1.0%	0.0%	1.0%	2.0%
	Fixed or Saving Deposits	Count	1	3	0	4
		Expected Count	1.5	2.0	.5	4.0
		% of Total	1.0%	3.0%	0.0%	4.0%
	None of the above	Count	3	3	0	6
		Expected Count	2.3	3.0	.7	6.0
		% of Total	3.0%	3.0%	0.0%	6.0%
Total		Count	38	50	12	100
		Expected Count	38.0	50.0	12.0	100.0
		% of Total	38.0%	50.0%	12.0%	100.0%

(Pearson Chi-Square = 17.502; df = 10; p = 0.064)

Table 4.5: Multiple Assets Owned

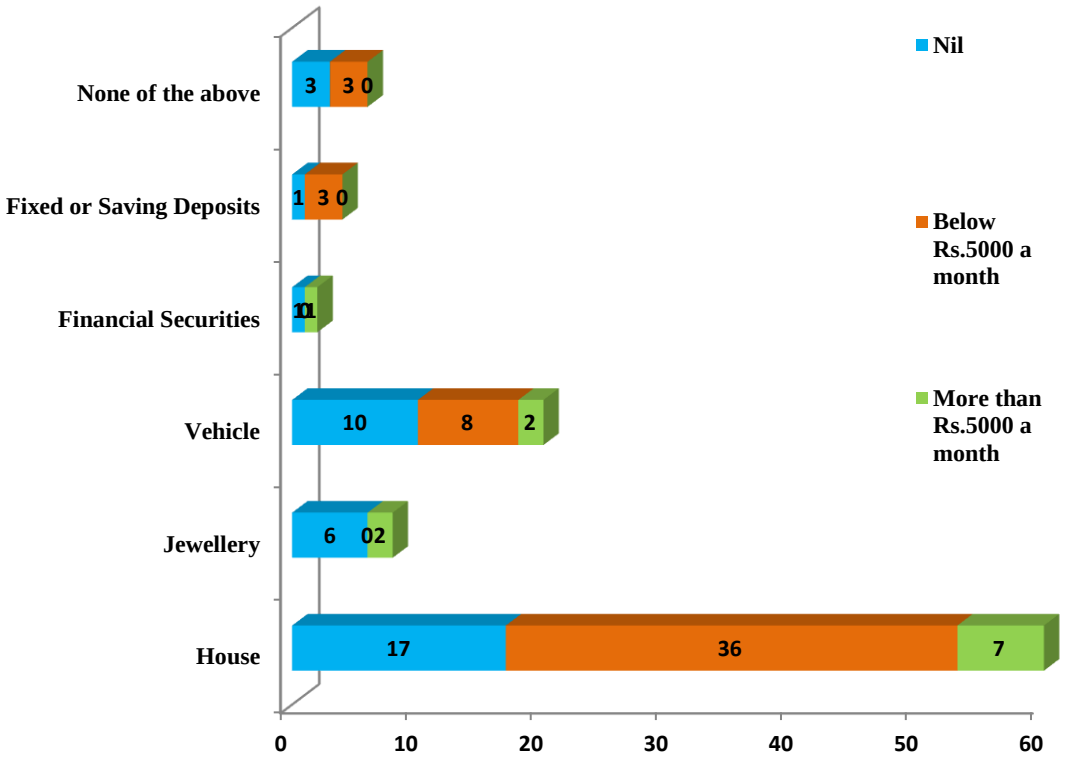
Sr. No.	Assets owned	Frequency
1	Vehicle	21
2	Fixed or Saving Deposits	07
	Total	28

As per the above tables, it is found that out of 100 respondents some own multiple assets viz. vehicle and deposits. 06 respondents whose savings are below Rs. 5,000/- do not own jewellery and financial securities. 60 respondents own house, 28 respondents own more than one asset. 50% of the respondents have savings up to Rs.5, 000/- and maximum 60% respondents own house as an asset.

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 4.27. : 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 then other assets.

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.

4.2.B)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 for 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:

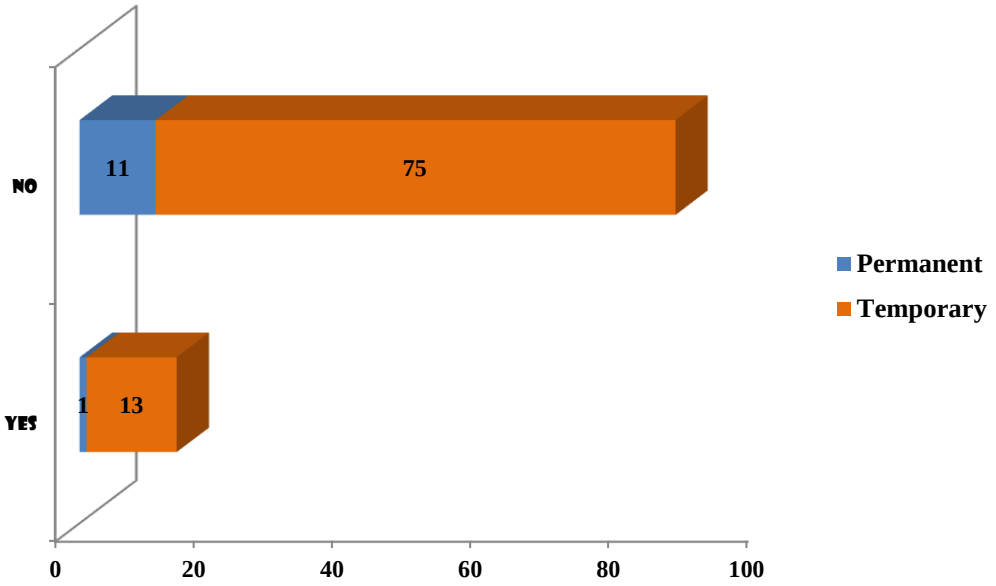
B.I)Provision of Transportation Facility and Nature of Job

Table 4.6: Relation between Nature of Job and Transportation Facility

			Transportation facility		Total
			Yes	No	
Nature of job	Permanent	Count	1	11	12
		Expected Count	1.7	10.3	12.0
		% of Total	1.0%	11.0%	12.0%
	Temporary	Count	13	75	88
		Expected Count	12.3	75.7	88.0
		% of Total	13.0%	75.0%	88.0%
Total		Count	14	86	100
		Expected Count	14.0	86.0	100.0
		% of Total	14.0%	86.0%	100.0%

(Pearson Chi-Square = 0.364; df = 1; p = 0.546)

Chart 4.28 : Relation between Nature of Job and Transportation Facility



As per the above table it is found that maximum 88 respondents have 'temporary' jobs and 75 of them do not get transportation facility and maximum 86 respondents have 'no transportation' facility.

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.

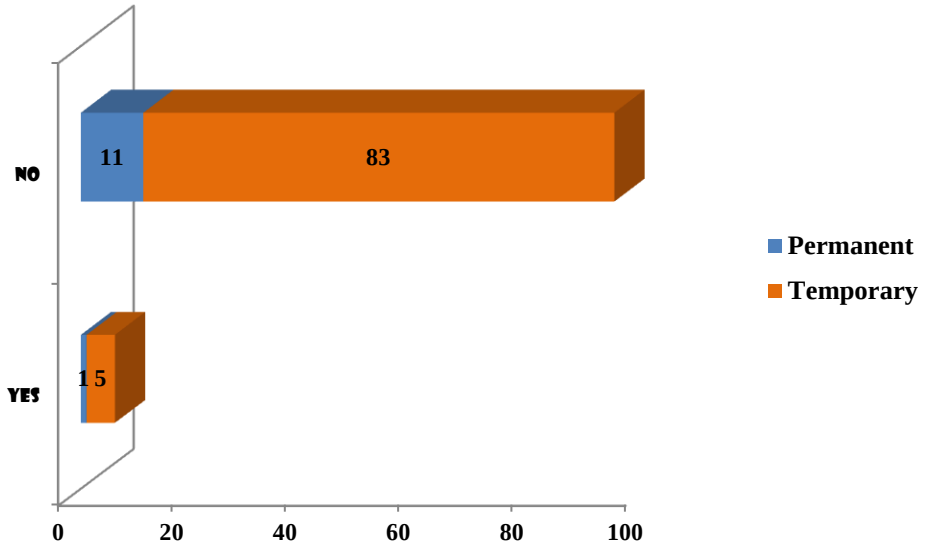
B.II)Provision of Housing Facility and Nature of Job

Table 4.7: Relation between Nature of Job and Housing Facility

			Housing Facility		Total
			Yes	No	
Nature of job	Permanent	Count	1	11	12
		Expected Count	.7	11.3	12.0
		% of Total	1.0%	11.0%	12.0%
	Temporary	Count	5	83	88
		Expected Count	5.3	82.7	88.0
		% of Total	5.0%	83.0%	88.0%
Total		Count	6	94	100
		Expected Count	6.0	94.0	100.0
		% of Total	6.0%	94.0%	100.0%

(Pearson Chi-Square = 0.132; df = 1; p = 0.717)

Chart 4.29: Relation between Nature of job and Housing Facility



As per the above table it is found that maximum 88 respondents have 'temporary' jobs and 83 of them don't get housing facility and maximum 94 respondents have 'no housing' facility.

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.

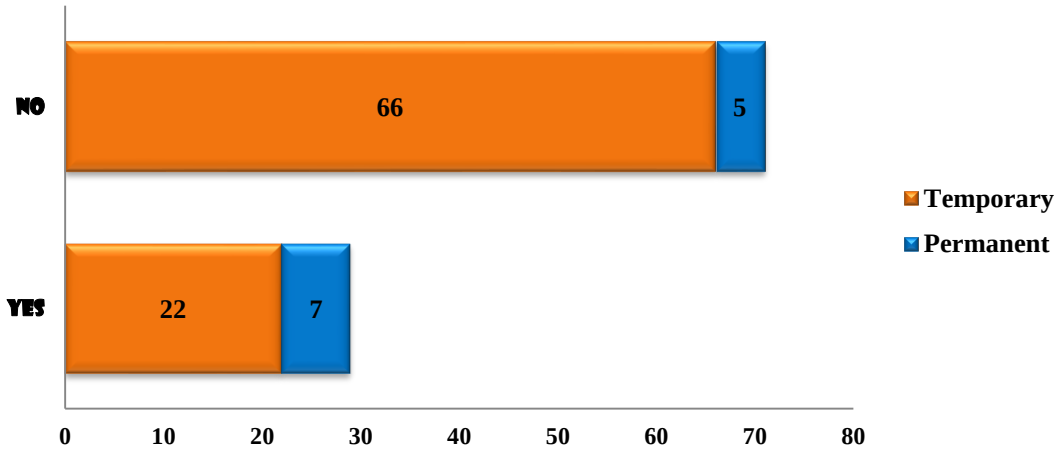
B.III)Provision of Lunch Room Facility and Nature of Job

Table 4.8: Relation between Nature of Job and Lunch Room Facility

			Lunch room facility		Total
			Yes	No	
Nature of job	Permanent	Count	7	5	12
		Expected Count	3.5	8.5	12.0
		% of Total	7.0%	5.0%	12.0%
	Temporary	Count	22	66	88
		Expected Count	25.5	62.5	88.0
		% of Total	22.0%	66.0%	88.0%
Total		Count	29	71	100
		Expected Count	29.0	71.0	100.0
		% of Total	29.0%	71.0%	100.0%

(Pearson Chi-Square = 5.699; df = 1; p = 0.017)

Chart 4.30: Relation between Nature of Job and Lunch Room Facility



As per the above table it is found that maximum 88 respondents have 'temporary' jobs and 66 of them don't get lunch room facility and maximum 71 respondents have 'no lunch room' facility.

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.

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 for 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.

4.2.C) 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:

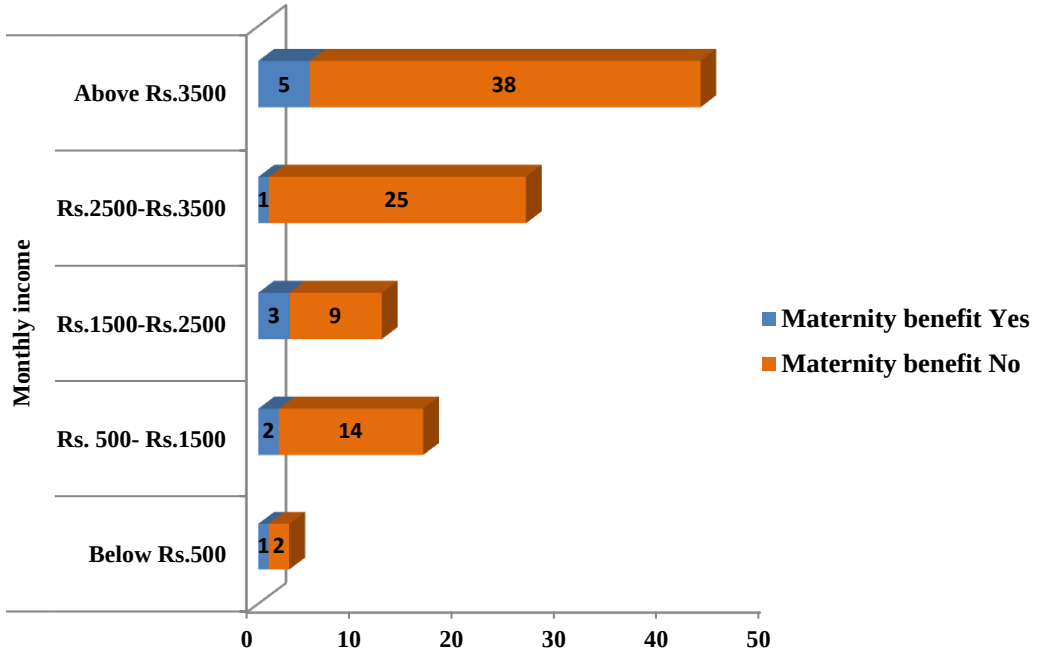
C.I)Relation between Monthly Income and Maternity Benefits

Table 4.9: Relation between Monthly Income and Maternity Benefits

			Maternity benefits		Total
			Yes	No	
Monthly income	Below Rs.500	Count	1	2	3
		Expected Count	.4	2.6	3.0
		% of Total	1.0%	2.0%	3.0%
	Rs. 500- Rs.1500	Count	2	14	16
		Expected Count	1.9	14.1	16.0
		% of Total	2.0%	14.0%	16.0%
	Rs.1500-Rs.2500	Count	3	9	12
		Expected Count	1.4	10.6	12.0
		% of Total	3.0%	9.0%	12.0%
	Rs.2500-Rs.3500	Count	1	25	26
		Expected Count	3.1	22.9	26.0
		% of Total	1.0%	25.0%	26.0%
	Above Rs.3500	Count	5	38	43
		Expected Count	5.2	37.8	43.0
		% of Total	5.0%	38.0%	43.0%
Total		Count	12	88	100
		Expected Count	12.0	88.0	100.0
		% of Total	12.0%	88.0%	100.0%

(Pearson Chi-Square = 4.860; df = 4; p = 0.302)

Chart 4.31: Relation between Monthly Income and Maternity Benefits



As per the above table it is found that maximum 88 respondents don't get maternity benefits out of which maximum 38 respondents have monthly income of more than Rs.3,500/-. Maximum 43 respondents have income above Rs.3, 500/- per month while minimum 3 respondents have monthly income of Rs.5,00/-.

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.

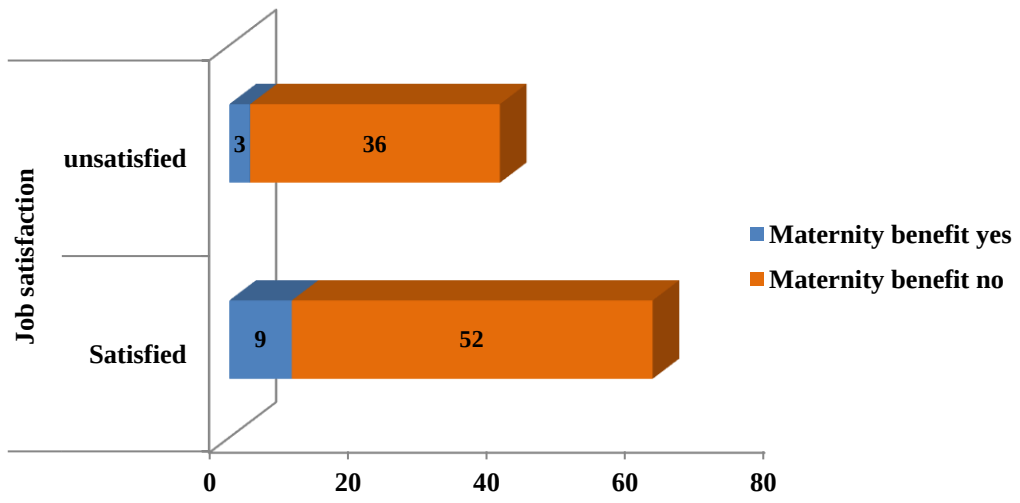
C.II) Relation between Maternity Benefit and Job Satisfaction

Table 4.10: Relation between Maternity Benefits and Job Satisfaction

			Job satisfaction		Total
			Satisfied	unsatisfied	
Maternity benefit	Yes	Count	9	3	12
		Expected Count	7.3	4.7	12.0
		% of Total	9.0%	3.0%	12.0%
	No	Count	52	36	88
		Expected Count	53.7	34.3	88.0
		% of Total	52.0%	36.0%	88.0%
Total		Count	61	39	100
		Expected Count	61.0	39.0	100.0
		% of Total	61.0%	39.0%	100.0%

(Pearson Chi-Square = 1.123; df = 1; p = 0.289)

Chart 4.32: Relation between Maternity Benefit and Job Satisfaction



As per the above table it is found that maximum 88 respondents don't get maternity benefit out of which maximum 52 respondents who are satisfied in their

jobs don't get maternity benefit. Maximum 61 respondents are satisfied with their jobs.

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.

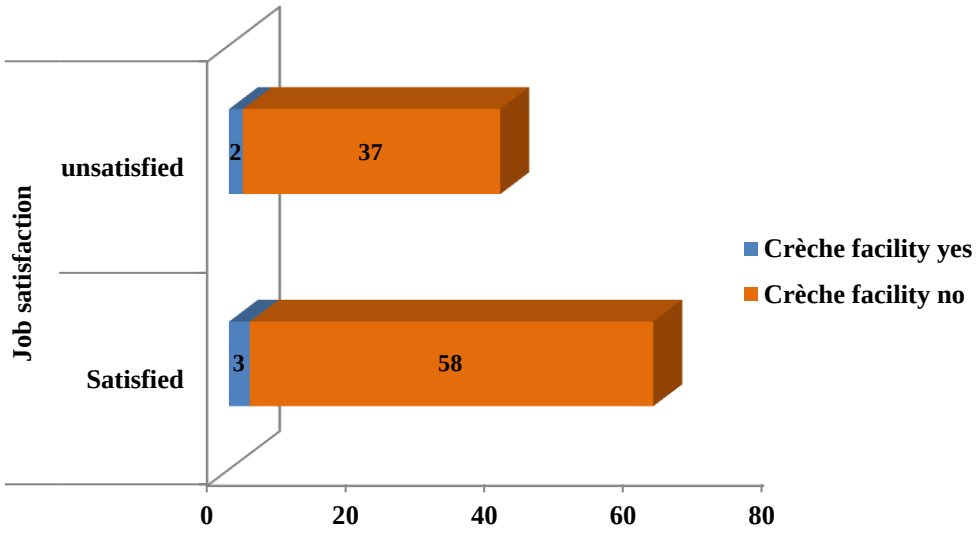
C.III) Relation between Crèche Facility and Job Satisfaction

Table 4.11: Relation between Crèche Facility and Job Satisfaction

			Job satisfaction		Total
			Satisfied	Unsatisfied	
Crèche facility	yes	Count	3	2	5
		Expected Count	3.1	2.0	5.0
		% of Total	3.0%	2.0%	5.0%
	no	Count	58	37	95
		Expected Count	58.0	37.1	95.0
		% of Total	58.0%	37.0%	95.0%
Total		Count	61	39	100
		Expected Count	61.0	39.0	100.0
		% of Total	61.0%	39.0%	100.0%

(Pearson Chi-Square = 0.002; df = 1; p = 0.962)

Chart 4.33: Relation between Crèche Facility and Job Satisfaction



As per the above table it is found that maximum 95 respondents don't get crèche facility out of which maximum 58 respondents having job satisfaction don't get crèche facility. Minimum 5 respondents get crèche facility. As discussed earlier, maximum 61 respondents are satisfied with their jobs.

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.

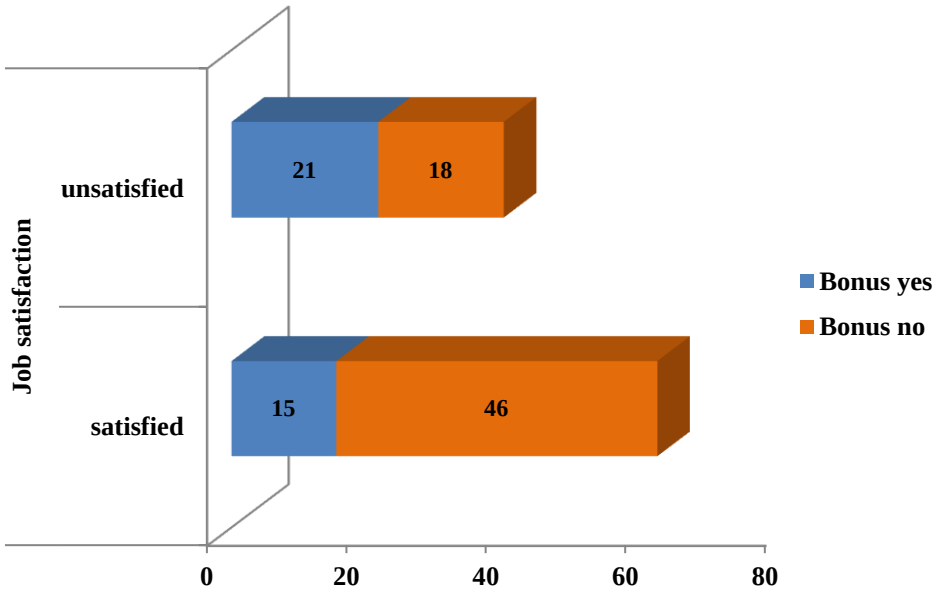
C.IV)Relation between Bonus Benefit and Job Satisfaction

Table 4.12: Relation between Bonus Benefit and Job Satisfaction

			Job satisfaction		Total
			Satisfied	unsatisfied	
Bonus	yes	Count	15	21	36
		Expected Count	22.0	14.0	36.0
		% of Total	15.0%	21.0%	36.0%
	no	Count	46	18	64
		Expected Count	39.0	25.0	64.0
		% of Total	46.0%	18.0%	64.0%
Total		Count	61	39	100
		Expected Count	61.0	39.0	100.0
		% of Total	61.0%	39.0%	100.0%

(Pearson Chi-Square = 8.838; df = 1; p = 0.003)

Chart 4.34: Relation between Bonus Benefit and Job Satisfaction



As per above table it is found that maximum 64 respondents don't get bonus benefit out of which maximum 46 respondents are satisfied with their jobs. Minimum 36 respondents get bonus out of which 21 respondents are not satisfied with their jobs.

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.

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 their 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.

4.2.D)FAMILY SUPPORT AND BALANCE BETWEEN PERSONAL AND PROFESSIONAL LIVES

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

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

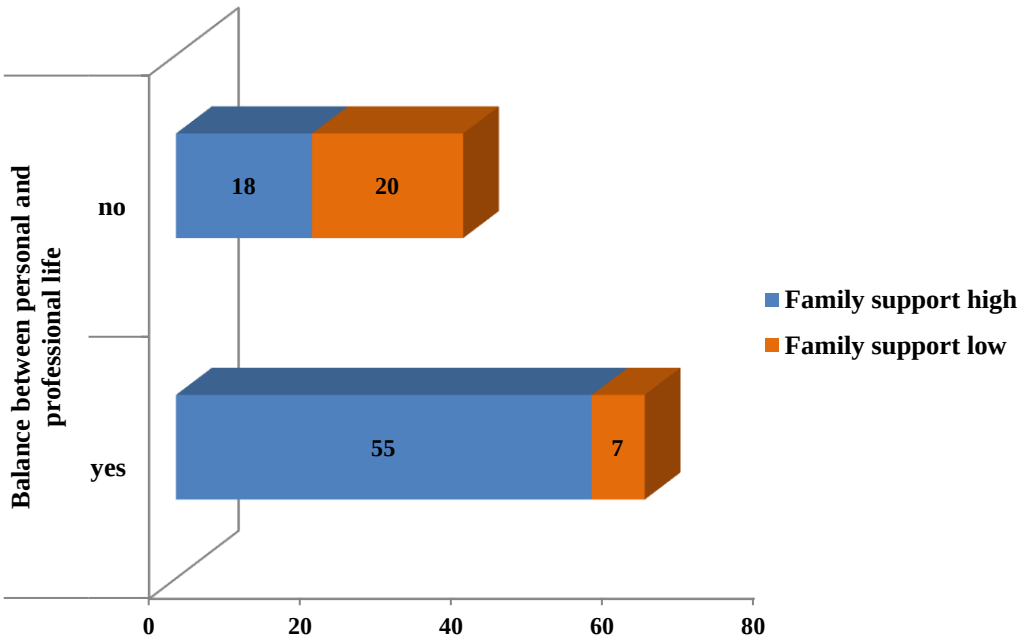
D.I)Relation between Family Support And Work Life Balance

Table 4.13: Relation between Family Support And Work Life Balance

			Balance between personal and professional life		Total
			Yes	No	
Family support	High	Count	55	18	73
		Expected Count	45.3	27.7	73.0
		% of Total	55.0%	18.0%	73.0%
	Low	Count	7	20	27
		Expected Count	16.7	10.3	27.0
		% of Total	7.0%	20.0%	27.0%
Total		Count	62	38	100
		Expected Count	62.0	38.0	100.0
		% of Total	62.0%	38.0%	100.0%

(Pearson Chi-Square = 20.429; df = 1; p = 0.000)

Chart 4.35 : Relation Between Family Support And Work Life Balance



As per the above table it is found that maximum 73 respondents get high family support out of which maximum 55 respondents are able to maintain balance between their personal and professional lives. Maximum 62 respondents are able to maintain balance between their personal and professional lives out of which maximum 55 respondents get high family support.

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.

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: FINDINGS & SUGGESTIONS

5.0. FINDINGS

The following are the key findings of the study:

- 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 will improve their productivity. Despite this awareness, though 94% of respondents are not provided with skill upgradation workshops most of them i.e. 57% have acceptance for this lacunae.

- 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 their timely distribution. Delay in giving wages to these workers is a common practice. Sometimes, monthly delay also takes place in the distribution of wages as a result of which these women workers are compelled to 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 the 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. Though in giving such types of work to the women workers gender discrimination is not drawn, however wage discrimination is drawn where the respondents are paid much less than the male workers for carrying out the work. But, it was also observed that some units do take care to provide physical nature of work mostly to male workers and these units are also sensitive to the paucity of physical ability of female workers in comparison to male workers in carrying out heavy physical work.

- 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 enterprises.

- 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 the women workers since only 14% of respondents get transportation and only 06% 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. These women are forced to leave their offsprings at home and sometimes without any support system at home.

  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*. *Healthcare* for women workers in Nagpur city's small and micro enterprises is also missing. Also, it was observed that despite minor health ailments they still 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. 05% of respondents are also not

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

- 13% of women workers are facing g*ender 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' where the women workers are made to work longer than the male workers since it is believed that the productivity of women workers is low.

- *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 their families. 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 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 i.e. 60% own a house* 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 an 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 supoort 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 addicition. 28% of respondents had a family member , mostly the spouse of respondent, who is addicted to alcohol and this unfavorably impacts their savings and overal environment in the personal space. It also is reponsible for stress building for other family members. The socio-economic status of such families is usually low.

- Some respondents also faced *subjective issues* which comes from being a single parent. In such cases, child rearing and home front responsibility becomes highly challenging. This further reduces the morale and productivity of the women workers. Such workers often hide their social status of being a single parent in order to avoid being ostracized at work place and also to prevent vulnerability to sexual harassment from male employers and colleagues.

- *Economic necessity can compel* women workers from *discontinuing their education journey*. One respondent faced this issue, where to support the family economically she had to quit her education advancement. Such incidences limit the prospects of women workers to upscale their work quotient and improve economic status.

5.1. SUGGESTIONS

"Country and Nation which do not respect
women have never become great nor
will ever be in the future"
– Swamy Vivekananda

The following are some of the suggestions towards improving the socio-economic status of women workers in small and micro enterprises with special reference to Nagpur city:

- 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. Also, they should insist to the employers for conduct of regular workshops to upgrade their work skills and improve productivity. In the absence of the same, they should form groups and seek skill upgradation guidance from NGOs or public organizations like DIC and MSMEs.

- 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 in 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, the disputed 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 jealously 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 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 incident. Besides this, training sessions should be held for male workers to change their mindset to respect women in general and especially the working women.

- *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 working women.

- For high morale of working women, there should be *greater support at the domestic front* since domestic chores and child rearing is considered to be the prerogative and responsibility of women. For this, mindset of the average Indian male needs to be changed and responsibilities at the domestic front should be shared by the male also along with the females.

- *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 can 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 on a voluntary basis. Further, such structure also means distribution in the cost of living and enables 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 families' for improvement in their socio-economic conditions. It is observed that often the birth rates are high in the lower socio-economic strata where it is believed that more the hands in the family, higher the economic contribution. Working women in small and micro enterprises should be educated with regards to 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 standards . 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 productive 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. Where matriarchal socio-economic systems exist, women are held at a premium. Where patriarchal socio-economic systems exist, men are held at a premium. Gradually, India has seen the emergence of patriarchal societies with men dominating the women. In India, by far and large compartments are set with men being the economic earners and women the caretakers at home. *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 indispensible member of workforce.

5.2. 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 Place, The Challenge of Sexual Harassment for Working Women, Women-Natural Multitaskers, Potential of Women in Senior Positions at Work Place, 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?

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QUESTIONNAIRE

UGC Sponsored

Minor Research Project (MRP) Questionnaire

Title: "Socio Economic Conditions of Women Workers in Nagpur City with Special Reference to Small & Micro Enterprises"

Principal Investigator: Prof. Rashi Arora

Institution: G.S. College of Commerce & Economics, Nagpur

Basic Details of Interviewee:

- Name:
- Place :
- Age:
- Marital Status:
- Education Status:
- Contact No:
- Email Id:

Basic Details of Work Place:

- Name of the Enterprise:
- Place of the Enterprise:
- Product Manufactured:
- Nature of Industrial Unit: Micro/Small(Please tick the appropriate)

(Identifying Micro & Small Scale Units: Investment in plant and machinery excluding land and building not exceeding 25 lakhs for micro scale unit; more than 25 lakhs but not exceeding 5 crores for small scale unit)

- **Note:** Please tick ANY ONE answer in the questions given below:

1	What is the nature of your employment? a) Permanent b)Temporary
2	Your duration of employment in the enterprise? a)Less than a year b)More than a year

3	What are your reasons for doing the job?				
	a)Earn livelihood	b)Financial Security	c)Education of Children	d) Marriage	e)Improving Standard of Living
4	Does your nature of work require skill training? a) Yes b)No				
5	What is your pay period? a) Daily b)Weekly c)Monthly				
6	What is your monthly income?				
	a)Below Rs.500	b) Rs. 500-Rs.1500	c)Rs.1500-Rs.2500	d)Rs.2500-Rs.3500	e)Above Rs.3500

QUESTIONS ON WORK ENVIRONMENT & FACILITIES PROVIDED

1	Are you made to do heavy physical labour?	Yes	No
2	Is there pollution at work place? (Noise/ Air/Dust/Gases/Vapors)	Yes	No
3	Provision of Clean Drinking Water Facility?	Yes	No
4	Rest Room Facility?	Yes	No
5	Transportation Facility? (to and fro from work)	Yes	No
6	Lunch Room Facility?	Yes	No
7	Lavatory Facility?	Yes	No
8	Maternity Benefit?	Yes	No

9	Creche Facility?	Yes		No	
10	First –Aid & Health Care Facilities?	Yes		No	
11	Housing Facility?	Yes		No	
12	Social Security Provisions?	Yes		No	
13	Is Bonus Paid?	Yes		No	
14	Are workshops conducted towards enhancing your work skills and productivity?	Yes		No	
15	Working Hours?	------- Hours			
16	Rest interval during working hours?	None	One	Two	Three
17	Are you made to do over time?	Yes		No	Sometimes
18	Do you get additional wages for overtime work?	Yes		No	Sometimes
19	Have you faced gender based discrimination at the work place?	Yes		No	
20	If 'Yes' to Q. No. 19 , which kind of discrimination have you faced?	a) Discrimination in Wages			
		b)Discrimination in the nature of work given			
		c)Discrimination with regards to hours of work			
		d)----------(Any other)			
21	Level of safety as a woman employee?	Satisfactory		Unsatisfactory	

22	Have you faced sexual harassment at work place?	Yes	No
23	If Yes to the above question, then did you report the matter to the superior/ authority/govt. dept./etc.	Yes	No
24	What was the outcome to your complaint made about sexual harassment?	Ans:	
25	Job satisfaction?	Satisfied	Unsatisfied

FAMILY RELATED QUESTIONS						
1	What is the size of your family? a) Small(1-3 members) b) Medium (more than 3 members but less than 5 members) c) Large(more than 5 members)					
2	Family's source of income?					
	a)Only Myself	b)Husband	c)Son	d)Daughter	e)Parents	f)Parents-in-law
3	Are your wages adequate to run the family expenditure? a) Yes b)No					
4	What is your monthly family income?					
	a)Below Rs.5000	b)Rs. 5000-Rs.10000	c)Rs.10000 -Rs.15000	d)Rs.15000-Rs.20000	e)Rs.20000 -Rs 25000	f)Above Rs.25000
5	Is the family income adequate to meet the family's expenditure? a) Yes b)No					
6	What is your monthly family savings?					
	a) Nil	b) Below Rs.5000 a month	c) More than Rs.5000 a month			

7	Do you or your family own the following assets?					
	a)Jewellery	b)House	c)Vehicle	d)Financial Securities	e)Fixed or Saving Deposits	f)None of the above
8	Are you consulted in the family decision- making due to contribution in family income? a) Yes b)No					
9	Family support is high or low towards your working? a) High b)Low					
10	Are you able to create a balance between your personal and professional lives? a) Yes b) No					
11	Is a family member addicted to alcohol? a) Yes b)No If Yes specify who? : ----------					
12	Any other family related issues please specify? ----------					