

CHAPTER 2

REVIEW OF LITERATURE

This chapter provides conceptual framework for the present study. It is divided into five sections.

- 2.1 Stray facts about role and status of working women.
- 2.2 Diversification in women's earning opportunities.
- 2.3 Status of women's employment, and problems of the working women.
- 2.4 Training of women for income generation.
- 2.5 Impact studies on income generation by women.

There are a number of studies in the first section which throw light on the role and status of working women. In the second section, the diversification in women's earning opportunities is discussed. Here, the new avenues and vistas which could absorb women in gainful employment are reviewed. The third section gives a vivid picture of the status of women's employment and their problems related to self, family, training, and

work. In the section under training of women for income generation, various types of training, for generating income, are discussed. The last section deals with impact studies related to various ways by which women generate income.

2.1 Stray Facts About Role and Status of Working Women

Indian economic growth during the past four decades has been impressive but it has not made any favourable impact on the life of women who continue to exist as second class citizens. In India, while the proportion of men in agricultural employment decreased (from 70 to 84 per cent between 1970 and 1980), the proportion of women remained virtually unchanged (at over 80 per cent). The fact that women enter the labour force in huge numbers shows that their income is essential for family's well-being. It is now estimated that one-third of the world's families depend on the sole income of women.

A lot of women in the country still remain pitiable due to non-recognition of their contribution to economic development. Having established the economic value of housework, women work about twice as many hours as men and bear injustice. On the other hand, they are not paid any remuneration for the hours of domestic work.

Besides, women are largely employed in the primary sectors of the economy, constituting 83.01 per cent and 81.59 per cent of the female work force as per 1971 and 1981 Census respectively.

Sarojini, T.K. (1989) pointed out that setting up of the Bureau of Women's Welfare and Development (The National Machinery) in 1976, was a step forward in the direction of achieving equality of status for women as advocated in the Constitution. She elaborated the activities of this machinery and further pleaded for the setting up of a proper data bank on women. She felt, proper research on the social problems affecting women and evaluation of ongoing programmes could help assess the strength and weaknesses of these programmes and hasten the attainment of the goal. The given plan of action for 1975-85 of World Conference, Mexico (1975) gave high priority to research activities, regarding the situation of women, for formulating policies, evaluating progress and in effecting attitudinal as well as basic socio-economic changes.

According to her findings, there were in India 933 females per 1000 males in 1981 as compared to 930 in 1971. There is a higher infant and child mortality rate of females compared to that of males. While the female infant mortality rate was 111 in 1981, the male

mortality rate stood at 110. In 1971-81, the male life expectancy was estimated to be 50.9 years while the female life expectancy was 50. However, the trend is now changing in favour of women due to better coverage of maternal and child health programmes. Despite the progress of education and social reforms, there has been, very slow rise in the average age limit at marriage in India. During the past several decades, for the first time in the history, of India, the 1981 Census has shown an encouraging feature that the female age limit at marriage in 1981 was 18.5 years as against the minimum age limit of 18 years.

Although the literacy rates indicate that there was an increase from 18.7 per cent in 1971 to 24.8 per cent in 1981, the pace of progress continued to be very slow as compared to the literacy rates of men, i.e. 39.5 per cent in 1971 and 46.9 per cent in 1981.

According to the latest available information, between 1984 and 1985 the Work Participation Rate (W.P.R.) of main workers for males declined by one point from 52.61 per cent in 1984 to 51.62 in 1985, while for females, it increased from 12.06 per cent in 1984 to 13.99 per cent in 1985. The increase in WPR among females is shared by all age groups except the group 60 and above. Both in rural and urban areas,

more females than males were reported to be marginal workers, who formed a substantial proportion in all age groups among females. Among males, this proportion tapers off rapidly above the age of 25. The female WPR in urban areas has not increased much between 1971 and 1981, compared to that in the rural areas.

Surya Kumari (1988) stated that the basic interests of women are now socio-economic and political in character, the structure of which required conscientization and politicisation of both men and women. However, the strategy required was a combination of two struggles for rights: one for the "legally entitled" (economic social and political) and the other, against this very social order, for which gender was an important means of exploitation.

In his study while discussing whether laws alone could uplift women, Nair (1988) has pointed out that for the working women in India several enactments have been made since Independence, to ensure better working conditions for women and to ensure equality with men. The Factories Act of 1948, the Mines Act of 1952, and the Plantation Labour Act of 1951, prohibit the employment of women between 7 p.m. and 8 a.m. in factories, mines and plantations; regulate working hours and contain provisions for their safety and

welfare. The Government is authorised to fix the minimum load that may be lifted by women. Provisions have been made under these Acts to run creches for the children of working women. Maternity benefits such as payment at the rate of the average daily wage for the period of working women's actual absence are given. The Equal Remunerations Act, 1976 provides for the payment of equal remuneration to men and women workers and prevention of discrimination on grounds of sex against women in the matter of employment. The Contract Labour (Regulation and Abolition) Act of 1970, has regulated the working conditions of contract labour, and payment of wages. The Act also provides for welfare facilities and creches for the children of working women engaged in construction work.

Nair (1988) further stated that laws by themselves may not bring about the desired social changes unless people become aware of those laws and use them to fight for a square deal. To achieve this objective free legal aid bureaus came up in certain urban centres to help the indigent women. A few voluntary agencies started legal literacy classes to enlighten such women. All said and done, law would succeed only when social awareness matches the spirit of law. This was also put forward by Margaret Alva (1986) in a welcome address of the first

ever South Asian Women's Meet.

The unequal status of a woman certifies her job as being secondary in importance compared to that of a man's. If a woman's remuneration does not compare comfortably with her qualifications it is deemed better for her to utilise her educational qualifications in the house. The Factories Act, the Maternity Benefits Act have all been in existence for years, but unfortunately some of these laws have made the employers taken up an anti-woman stand.

Gupta et al (1987) studied the rural women's contribution to economic growth.

The objectives of their study were :

1. to assess the socio-economic conditions of the rural women, where about 75 per cent women still live, and
2. to ascertain the contribution of rural women to development through their participation directly or indirectly in income generating jobs in two different settings.

Two villages were selected for the study, one from district Kanpur Dehat and the other from Kanpur city. The demographic and socio-economic characteristics of the two villages were different. Two hundred respondents, 100 from each village were drawn proportionately from all castes and religions. Socio-economic parameters

viz. occupation, level of literacy household work; agricultural activities, agricultural labour, other economic activities and the number of hours contributed by men and women were taken into account in the tool of the study. Tabulation was done to give the percentages of men hours against women hours in a particular task.

The women from the lower socio-economic strata had a major share in direct income generating activities. They were burdened with household work in addition to their field work. The women of higher socio-economic strata were found to be less contributive to income generating activities in the villages. In household activities in general women contributed 73% and 70% while men contributed only 27% and 30% in the two villages. In the case of agriculture, major contribution came from men's side in both the villages, viz. women's 40 per cent and men's 60 per cent. So far as agricultural labour activities are concerned, the major contribution is of women, about 65 per cent and 59 per cent in both the villages.

In this study an important finding emerged that women in a backward village Makarpura, are more economically active than women in prosperous castes or in villages adjoining the city. This finding coincides with the finding of the Shrinivas, 1978 and Sharma, 1980.

The common problems faced by the women were health, education and malnutrition. Repeated child bearing had played a havoc with their health status, which ultimately affected the economic activity as well as their participation in income generating activities. This, in turn led to social injustice. In order to overcome these problems the following suggestions were given by

Gupta et al :

In addition to education, women may be given training in income-generating activities. The activities have to be such that there is a market for the products.

The womens' cooperative may be enhanced for the purposes.

Some new jobs and refresher training courses of general nature which are otherwise helpful in their day-to-day life may also be organised.

Women must get easy access to loans with low interest for pursuing their income-generating activities.

Tripathi (1985) pointed out that the future development of the society lies in the equality of status of women compared to men.

According to him the various reasons for women seeking employment are :

Direct economic necessity in the present, middle class, urban families and the socio-economic climate.

The fear, sometimes imaginary, sometimes real, of the prospect of having to face professional and intellectual stagnation after marriage.

The personal desire of the educated women to realise professional ambition.

The desire to gain status in the family by virtue of earning an independent income.

In many urban families even the male members of the family are well disposed to the employment of female members for economic reasons and social status.

Choudhary (1986) also gives the same reasons besides the following two reasons :

To escape from domestic responsibilities, and

Under compulsions of husband and other family members.

In spite of the above factors, Indian working women run a massive obstacle race against time, traditions and unchanging attitude of men. They yet have an inferior status. Among employed women, the status of women is regarded lower compared to that of men.

2.2 Diversification in Women's Earning Opportunities

In this section the various job opportunities which are available to women are reviewed. Various kinds of jobs and employment are possible for women and yet we see women, concentrate only in a few stereo-typed areas. Besides, their work is not recognised and it is taken for granted.

Mohiuddin (1975) while talking about, "Appropriate Technologies for Rural Women", put forth some ideas on 'Diversification of Women's Earning Opportunities'. According to Mohiuddin, next to agriculture, handlooms, handicrafts and rural industry provide large work opportunities to women. However, it has been noted that in the sphere of Khadi and Village Industries indiscreet mechanisation and rationalisation have largely restricted women's participation in the organised sector on account of lack of technical knowledge and skills. In Khadi industry, spinning is mostly done by women, and in weaving, they act as helpers. Similarly, in processing of cereals and pulses and also in making cottage matches, a significant amount of work is done by women. In Palmgur industries, female members assist the tapper in Neera collection for the manufacture of Palmgur and in the processing of Palmgur fibre.

The woollen Khadi production is concentrated in the States of Rajasthan, Punjab, Haryana, Jammu & Kashmir, and Himachal Pradesh. There is a large participation of women especially in woollen yarn spinning. Women from Jammu and Kashmir are engaged traditionally in embroidery and knitting work.

According to Mohiuddin, in addition to processing of paddy and pulses, Papad and pickle making also afford work opportunities. It is necessary to mention the exemplary work done by Mahila Griha Udyog and Lijjat Papad Co-operative Society which have their production centres in Maharashtra, Gujarat, Madhya Pradesh, Andhra Pradesh and West Bengal. Its annual export value amounts to twenty lakhs of rupees.

The women artisans play an important role in the village Leather Industry. Another field of major participation by women workers is Fibre Industry in which they produce a wide variety of artistic and elegant fibre articles. The majority of workers in Southern States, particularly in Kerala, are women. In Indian villages, pottery is a traditional craft. The women are employed in this industry for doing artistic engravings. Similarly, rural women are employed in Lime Kiln Industry. The forest-based industries like collection of forest plants and herbs for medicinal

purposes, collection of gum, Katha and resin, and also fruit preservation, absorb women to a large extent as full or part-time workers.

The statistics furnished by the Khadi and Village Industries Commission of Andhra Pradesh showed that 70 per cent women are employed in Khadi Industry, 80 per cent each in preservation of fruits and vegetables and match-making units, 50 per cent each in collection of seeds, collection of forest plants and medicinal herbs, manufacture of gums and bamboo and cane work. It is evident therefore, that women have an almost equal share as men in rural industries.

Bhagwan (1985) stated that in India, countryside economic uplift of women is attempted through IRDP programmes with the focus on developing traditional crafts like tailoring, knitting, embroidery, and pickle manufacturing etc. It is obvious that these traditional crafts can be developed upto a limit only and if there are many units dealing in a particular craft, they will cease to be viable because the aggregate demand of these products will have its own limitation. Ways and means have to be devised so that projects can be identified in the non-traditional sector. In the urban sector, the situation is slightly better where the educational level of women is relatively higher and so

also their general get up. They are, therefore, in a position to take up relatively unconventional projects.

While a fair beginning has been made in the country for assisting women to set up enterprises, more efforts are necessary. This could be achieved if there are promotional agencies at various levels. There could be a nodal agency at the national level which could monitor programmes for women. The present structure lays greater emphasis on social welfare rather than on economic welfare of women.

The Women's Development Studies Cell, New Delhi, in the year (1982) carried out a study on the needs for women to generate income. They also found various areas both in agricultural and non-agricultural sectors where income-generating activities could be taken up.

Two types of income generating activities can be planned by and for rural women, for those who own land or can lease land, and others for those who have no land.

On a small scale women can individually, with the family or with the community venture into the production of goods that can be sold in the local market or sent to the cities. Depending on the raw materials available, training in skills could be imparted to women and girls to enable them to produce these items of good quality

for sale. Examples of a few items that could be manufactured are :

Mats, brooms, baskets.

Reed work or rope making from grass fibre.

Pickles, jams preserves.

Tomato-sauce, peanut butter and Chutneys.

Papads, Masala powders and dried herbs.

Butter, cheese, sour milk, curd.

Snacks and sweets.

Garments, knitted goods and laces.

Depending upon the raw materials available, skills to be acquired and a guaranteed ready market, this list can be expanded.

Dehadrai (1987) wrote that until a few years ago, the extent of rural womens' contribution to food production and marketing, whether of agricultural or fisheries nature, was grossly under-estimated and certainly undervalued. Planners assumed that it was man who did the cultivating and fishing, sold the produce, administered the income, made the decisions; while woman took care of house and children. Thus, the development assistance was directed to their male component of the target groups.

In practically all areas of the developing world, women in fishing community contribute a lot to the

fishing economy, either directly by harvesting, processing or marketing, or indirectly by providing vital extra income, such as, food crops, and a host of supporting activities that ensure the well-being of the family.

Muniraju (1988) in "Role of Women in sericulture and silk production", pointed out that sericulture being a household industry, women are particularly involved in the production of silk in the country. Women can conveniently get engaged in its pursuit for earning and improving the economic condition of the family. Apart from being agro-based household industry, sericulture involves simple technologies. Rearing of silkworms does not require hard labour and it is not a full time job. The women can therefore, conveniently attend to feeding of mulberry leaves to the silkworm caterpillars, 4 to 5 times a day, and rear silkworms, in addition to the normal household chores.

After initial cultivation of mulberry, sericulture activities like the planting of saplings, cuttings, irrigation, weeding, leaf harvest, rearing and production of cocoons is done by women. After cocoon harvest, reeling, spinning of silk waste is also mainly carried out by women. In addition to self-employment in sericulture, women are engaged as casual labourers by

the entrepreneurs in almost all sectors of sericulture industry and silk production. But the contributions made by women in the development of sericulture industry goes unnoticed and unaccounted for because it is taken for granted as a part of normal duties of a woman to work for the overall benefit and welfare of the family.

According to Tiagi (1988), Stree Seva Mandir set up in Madras in 1949, has tried to secure rehabilitation and emancipation of women through the media of different activities spread over Madras city and the outlying villages in Chenglepet District, Tamilnadu. The major activities of the institution include institutional care through hostels and orphanages, formal education, vocational training, part-time and full-time employment and community welfare through creches, Balwadis, health services and cultural activities.

Tiagi (1988) believed that it was in the field of vocational training that the Stree Seva Mandir has earned great reputation. For instance, at the Lotlee Lenke School of Arts and Crafts women received training in stenography, type-writing, accountancy, needle-work, dress-making, embroidery, radio-servicing and repairing, food processing and preservation, cooking and baking. Besides this, there were units that offer part-time and full-time courses in hand block printing on textiles,

and manufacture of Agarbattis, candles etc.

Choudhary (1986) suggested that through small entrepreneurship, women could be trained, motivated and brought into the co-operative field to form a viable co-operative society to take up activities, such as dairy farming, screen printing and scores of other occupations. Choudhary further stated that to promote entrepreneurship among women on a small scale, the Government of India launched a special programme called, Women Development Agency in 1980. Originally, two such agencies were started, one in North India and the other in the South, on an experimental basis.

As Choudhary stated, the Women Development Agency has the following objectives :

To build a trained cadre of women social workers who will ensure further scope and magnitude to develop local expertise among them.

To link the local women with the systems that provide them resources, services and opportunities.

To enhance the problem-solving capacities of the local women.

To make women contribute more to the economic development in general, and to the self in particular.

To inculcate in women a feeling of self-reliance.

To organize some income-generating, welfare schemes for the unemployed women in these villages, a preliminary survey was conducted by the officials of the Women Development Agency. The trainees were motivated and equipped with adequate theoretical and practical knowledge about the supporting factors and constraints in identifying opportunities for advancing the cause of women's rights. They were exposed to specific types of industrial activity which could help them venture on their own or in combination with co-trainees.

Chaudhary (1986) observed that the people at higher levels did not recognize and utilise the innate abilities of women to solve their own problems in a manner most suitable to their needs and conditions. Hence, the success of this type of endeavour requires mobilisation and commitment of a wide variety of sectors, besides the people at the implementation level. This means willingness, with dedicated service to bring the people closer to the concepts of small entrepreneurship. Experience showed that women should be trained, motivated and brought into co-operative societies for activities such as dairy farming, poultry farming, and screen printing, or any other production-oriented services. Such efforts would put an end to the exploitation of unorganised female labour force and encourage greater economic gain and employment.

2.3 Status of Women's Employment and Problems of the Working Women

Women in employment are always given lower status than their counterpart men workers. In certain areas of work they are paid less than their male co-workers for the same amount of work and effort.

The committee on the status of women in India, observed that most women workers still continued to function in the unorganized sector of the Indian economy, and were characterised by helplessness, disabilities and exploitation.

While appreciating the Government's efforts to promote self-employment through training and credit assistance, the committee noted the reluctance of the credit institutions in advancing loans to women's ventures and inadequacies of marketing arrangements, the problems which were magnified by the women's illiteracy and lack of training opportunities in different aspects of production and marketing. A U.N. report "Inter-Regional Meeting of Experts on the Integration of Women in Development, 1973" emphasised the need to train women in all aspects of carrying trade and small-scale industry with particular reference to management, marketing etc. and highlighted the problem of lack of access to credit and loan facilities,

suffered by most women in developing countries.

With the higher technical and professional education, women have come out of houses but they face the problem resulting from their own inability to do justice to their twin roles; i.e. as homemakers and as bread-winners. They can come out of the shadows of these difficulties but need co-operation, encouragement and rational help from male counterparts.

A study on migrant women in the slums of Delhi indicated that the burden of increasing poverty falls heavily particularly on women as migration results in the loss of support from their own family and kin group. The men in these families remain unemployed or are only casually employed for a long time and the family is dependent mainly on the women's income from domestic service or construction work. Even when some such women come from highly skilled, traditional occupations they consider such urban occupations as degrading and as involving a loss of status. Their illiteracy and lack of other marketable skills leave them little alternative, but to accept such low-paid unskilled work.

A study conducted in Calcutta (Banerjee, 1978), reported that inspite of the fact that there had been no significant increase in wage rate over the last seven years, more women were coming forward to work in

the informal sector. Among the later entrants, an increasing percentage came from families with no tradition of women working for monetary returns, outside their homes. The entrepreneurs used this "bottomless pool of cheap labour" for decentralised production, thereby avoiding the regulations of factory legislation and corporate taxation.

In India, KVIC's - Khadi Village Industries Commission - and KVIB's - Khadi Village Industries Board - offer training programmes for the benefit of rural women. However, there is a need for systematising efforts in terms of gathering women together and making them utilise their potential. In the Indian context, mobilisation of women from the weaker sections of the society to develop their economic activities in an organised manner, it is essential to strengthen the grass-root level organisations, by ensuring access to developmental inputs. In view of this, the approach for economic development is impeded. This fact is re-emphasised by inadequacies of data on skills and occupations of women. The policy makers generally view women's activities as welfare activities. Moreover, rural women at the grass-root levels have been undervalued and under-estimated. The same tendency has percolated into the extension machinery.

As regards the financial institutions and banks, it has been observed that inspite of earmarking certain percentage of money for women, the bank officials resist giving loans to women, and raise unwanted queries in such a way that women put a stop to their activities. It is to be remembered that with some training and exposure, women from even the weaker sections are able to perform almost all the primary sector activities with ease and confidence. What is needed, is an effort to develop their potential by offering them necessary knowledge, skill, training, besides providing them with the infrastructural facilities.

Women should be given their due share with an understanding that they have to contribute and perform their roles in the development of the economy. Unless and until we have such approach at policy level it would be difficult to involve women in meaningful activities. However, it has been noted that in the Seventh Five Year Plan, 30% of the I.R.D.P. funds are earmarked for the womens' developmental activities.

2.4 Training of Women for Income Generation

This section deals with various kinds of training programmes undertaken by Government, semi-Government, and voluntary organisations to train women in various income-

generating skills. The training package or programme should deal with the basic principles related to generation of income. Training can be provided in the best way to overcome intermediate hurdles and restraints such as how to get access to a better price for their products, how to start production of goods, be it at home or in the factory, and how to administer small shops or co-operatives. The most important activity is to train women to identify the local resources and a few materials which they can transform into goods. Considering the nature of the programme and the target group for whom it is meant, orientation and functional training are considered an extremely important input.

2.4.1 ROLE OF GOVERNMENT AGENCIES IN TRAINING FOR INCOME GENERATION

Since its inception, the Ministry of Labour, Government of India, has organised training programmes. In 1974, the Ministry began to increase its emphasis on the needs and involvement of women in these programmes. The challenges of the International Women Decade led to the realisation of a need to expand these programmes. While the Ministry has ample experience in vocational training in urban areas, it needed information on the special requirements for vocational training in rural areas.

Vocational training programmes for women, relevant to their actual life style but directed towards increasing the potential to improve the quality of their lives, is the primary requirement for implementing the objectives of the Sixth Five Year Plan.

The department of Women and Child Welfare was started in the State of Andhra Pradesh with Headquarters at Hyderabad, Warangal, Karnool, Kakinada, Ongole and Vizag for implementation and supervision of programmes on Women and Child Welfare at the regional level. For the year under report a sum of Rs.1517.11 lakhs was allotted for the implementation of welfare programmes for women and child welfare.

The Department was established to provide a wide range of services i.e. instruction in Home Crafts, Home Economics, Nutrition, Needle work and Embroidery, etc. through women welfare branches located at District Headquarters and remote tribal and backward areas. The aims and objective of the Department which are relevant to this study are :

To promote the welfare of families by assisting each individual woman member to contribute to the general well being of the family.

To provide facilities for economic relief by giving special training for gainful

trade through simple cottage industries and by helping to secure employment for supplementing the family income.

The Department of Women and Child Welfare operated the following training agencies for training women :

Training-cum-Production Centres. The centres involve women in making things for the family and the house such as mats, baskets, brooms, articles out of grass and reeds. Preparation of sauces, pickles, snacks and sweets are also made for home use.

Vocational Training Centres. These institutions provide Technical Education to girls belonging to low income groups who after getting the minimum educational qualifications are trained in subjects like type-writing, shorthand and book-keeping.

Regional Tailoring Centres. These centres train the literate young women from economically backward families in tailoring, as trade.

Uniform Manufacturing Centres. These centres are meant for booking work orders of stitching uniforms received from various Government departments, local institutions, and public enterprises.

Tailoring Centres. These centres are started in slum areas with the objective of providing training in embroidery, Zari work and Kamdani to women of low income group families and also providing them part-time

employment.

Craft Training Centres. Training is given to women belonging to Schedule Castes and Scheduled Tribes in printing and dying, sericulture, bamboo products, bead work, tape weaving, embroidery, tailoring, rope making, bamboo and rattan products and mat weaving.

Training-cum-Production Scheme for Women: The following new units were introduced -

Printing Press,
Radio-T.V. Technician Courses,
Silk Screen Printing.

Ojha and Saxena (1985) in a case study of rural women on Identification of Appropriate Technologies for Rural Women to reduce drudgery, increase efficiency as well as income, pointed out that training for the rural women in agriculture was significant for the rapid transfer of agricultural technology. Krishi Vigyan Kendras (Farm Science Centres) were engaged in these activities.

The following training programmes were conducted by Krishi Vigyan Kendra during 1980-84 for the rural women :

Training for utilization and polarization of rich protein food (Soyabean).

Training programme for school Drop Out girls in stitching and embroidery work.

Training in preservation of fruits and vegetables.

Training on operation, care and maintenance of improved agricultural tools (Weeders and Sickles).

Methodology adopted in all these training programmes, was "learning by doing". For monitoring the training programme the K.V.K. maintained index card for each trainee and organised Sammelan (mass meetings) to assess the impact of training programmes. The feedback information showed promising results.

Ojha and Saxena, further stated that for income generation, suitable vocations must be adopted by village women to increase their standard of living and income. The following vocations were adopted by them after undergoing the training programmes at K.V.K. of CIAE (Central Institute of Agricultural Engineering), Bhopal:

Knitting, embroidery and tailoring.

Making of Papad and Badis at village level.

Processing of fruits and vegetables.

The trainees of K.V.K. of CIAE visited the following activities of the K.V.K. of Indore : (1) Bee keeping, (2) Sericulture, (3) Family and child welfare centre, (4) Resham Kendra, (5) Gobar gas plant, (6) Kasturba Gram Dairy Farm, and (7) Rural Balwadi. After the visits, some trainees took up the job of making dolls. Most of

the trainees showed interest to adopt Bee keeping and to start small units of Resham Kendra. The Institute is planning to provide possible help in establishing these units, in their villages. Later the marketing of the products had to be organized to give them incentives and encouragements. It is very clear from the above study that such organisations like KVK (Krishi Vigyan Kendra) are helpful in motivating women to come up and take up certain skills for income generation. Such organisations would also prove helpful in urban set-ups to bring forth women who do not have gainful employments but at the same time have the potential of getting trained to have gainful employments.

The Krishi Vigyan Kendra operates the following Corporations and Boards for training women :

Khadi Village Industries Corporation. With the assistance and support of the voluntary agencies, the Khadi Board set up about 125 training centres in the country. More than eight lakhs of persons were trained in Khadi and Village Industries at the various centres.

Handloom and Handicrafts Board. There were three Central Training Institutes of Handloom Technology at Salem (Tamil Nadu), Varanasi (Uttar Pradesh) and Gawhati (Assam). In these States, there were 24 weavers service centres where training facilities on improved looms and

use of new appliances were made available.

In view of the potential for export of woollen carpets to the international market, India organized massive training programmes in carpet weaving for craftsmen.

Central Silk and Coir Boards. The training centres were organised by the Governments of Andhra Pradesh, Assam, Bihar, Jammu and Kashmir, Orissa, Karnataka, Tamil Nadu and West Bengal, which had potential for expansion of sericulture.

The coir industry was more or less confined to the coastal districts of Kerala, Karnataka and Tamil Nadu. The Coir Board had established National Coir Training-cum-Design Centre at Alleppay so as to impart training in product development. Long-term training courses in advanced coir technology were also organised.

TRYSEM - Training Rural Youth of Self Employment Scheme also trained women in various vocations and skills.

Training facilities under TRYSEM. The TRYSEM scheme launched by the Department of Rural Development is suitable for undertaking village industries training programme. The following facilities given under TRYSEM scheme to the training centres, trainers and trainees in the form of tuition fees, stipends, supply of equipments

and allowances could be suitably adopted to each of the following village industries :

- 1) Stipend upto Rs.150 per month per trainee.
- 2) Tuition fees upto Rs.50 per trainee per month to the training centre of master craftsman.
- 3) Upto Rs.200 per trainee may be reimbursed to the training centre towards the cost of raw materials.
- 4) Tools costing about Rs.250 per trainee may be given to the trainee after completion of training.
- 5) The Department of Rural Development, may sanction grants for strengthening of the infrastructure of the existing training centres for making them production-cum-training centres.

Rama Rao (1987) brought forth that during the Sixth Plan period, an outlay of about Rs.1780.95 crores (Rs.923.400 crores from Centre and Rs.857.05 crores from States) was provided for village and industries sector, for creating job opportunities for nearly 20 million persons by the end of the plan.

From the First Plan onwards the importance of training had been realised in developing human resources. Training was accepted as a synonym of all forms of knowledge, skill and attitudinal development and enhancing human capabilities.

2.4.2 ROLE OF VOLUNTARY AGENCIES IN TRAINING WOMEN FOR INCOME GENERATION

Chakraborti (1988) pointed out that the importance of voluntary participation in achieving the goals of Welfare Organisations, is widely recognised today. However, in practice, the involvement of volunteers in institutions seem to be minimal. Lack of motivation, lack of knowledge and the inability of the institutional staff to evolve effective public relations, to organise voluntary assistance and to supervise the volunteers after they have been enrolled, are the main reasons.

Harichandran (1988) while talking about role of voluntary agencies in training women pointed out the phenomenal increase in the number of voluntary agencies and lamented that in the name of eradicating the exploiting forces of the society, these agencies are nurturing their own interests.

The voluntary agencies are operating in a wide area of the rural economy viz., agriculture, animal husbandry, fisheries, small scale and village industries. There is greater employment potential in these sectors. The present employment policy of the Government also calls for creation of more opportunities in these sectors only.

Under the study conducted by Chakraborty, the 17 districts of 16 States and one union territory were

surveyed, to gain information on the existing situation regarding vocational training for women in rural areas. Based on this information, the needs to improve the vocational training conditions for rural women were recognised. These surveys were conducted in the context of the project "Women's Vocational Training Programme".

The objectives were to :

Survey existing training facilities for women in the selected districts;

✓ Identify training needs/trades and areas in which the training facilities need to be expanded/diversified in different parts/regions;

Suggest the nature of training courses to be started; whether part-time, full-time, flexible, or ad-hoc skill development courses considering the constraint on time available to women in rural areas;

Recommend whether the training scheme be implemented on pilot basis and if so suggest geographically dispersed zone/zones where some of the training programmes could be tested for the development of a countrywide training programme;

Suggest an organisational pattern at various levels - national, state and local to run this vocational training programme and assess the extent to which the existing infrastructure available for rural development, rural

extension work, health and community centres or educational institutions, could be utilised;

Consider the feasibility of setting up mobile training centres;

Estimate the number of trainees to be trained during the year;

Evaluate the facilities of equipment, and tooling required for conducting training schemes;

Assess the requirement of personnel, their qualifications and the investment necessary for running such schemes on a nationwide basis;

Assess and project, the employment potential of trainees after completion of the proposed training programmes;

Consider and recommend the need/desirability of setting up training-cum-production centres as against purely training centres;

Assess the marketability of the articles produced as a consequence of trainees acquired skills.

Under voluntary efforts for training women for income generation, one pioneer agency is SEWA. SEWA was born in 1973, when some self-employed women labourers approached Ela Bhatt of TLA with their problems like exploitation by money lenders, harassment by the police and municipal authorities. It has its own cooperative

bank which extends credit, does wholesale bulk purchasing, pays their tax and utility bills and provides many other services determined by the bank's management who are women. SEWA also runs childcare centres, a maternity and health insurance scheme and a housing scheme.

Jain (1975) while talking about SEWA (Self-Employed Women's Association) says that its membership was 6000 in mid-1975, and that it has been able to accumulate share capital of Rs.78000/- by December 1974 and draw loans ranging from Rs.250 to Rs.1000 from the nationalised banks, thus eliminating the 'money lenders'.

SEWA's objectives are : economic regeneration and social uplift. SEWA's major activity is the running of a bank called Mahila Sewa Sahakari Bank for self-employed women workers in Ahmedabad who have joined the cooperative bank as members. A woman becomes a shareholder of the bank by buying a share worth Rs.10. As a shareholder she is entitled to take a loan from the bank.

The income groups that have become members of SEWA range between those who earn about Rs.150 per month to more than Rs.750 per month. Some of them are the sole earners in the family, some belong to occupations where both husband and wife are self-employed; there are others who are wives of textile mill workers earning a minimum of Rs.500 per month.

Jain also gives an account of the daily income and points out that according to the organisers, the average daily income of the women by vocation is roughly as follows :

	<u>Average daily income in rupees</u>	
Vegetable vendor	11	
Used garment vendor ..	8	
Handcart puller	6	
Junksmith	4	
Garment maker	3-4	

By taking a quick round of interviews with a sample of about 30 to 40 women, she got the impression that these women have gained not only in financial strength, but even in their position within the family. They added that the social workers and staff of SEWA were another additional source of strength. The women could always restrain their husbands and other male members from ill-treating them by threatening to complain to SEWA. They added that this was a very powerful deterrant to abandonment and ill-treatment.

2.5 Impact Studies on Income Generation by women

Rao and Naidu (1988), in a study called Employment Generation under IRDP, described its objectives as :

To assess the impact of IRDP schemes on generation of additional employment to the beneficiaries; and

To evaluate the impact of IRDP programmes on generation of additional income to the beneficiaries.

To assess the above aspects of IRDP, Rao and Naidu conducted a field study in the Guntur district of Andhra Pradesh. Six blocks were selected for intensive study by drawing two blocks each from the three different regions of the district with marked disparities in infrastructure development. The beneficiaries who had received assistance under five important schemes of IRDP, viz. Bullocks and Bullock Carts, Milch Cattle, Minor Irrigation, Sheep Rearing and ISB Schemes were considered, as the schemes were consistently implemented in all the six blocks. A sample of 801 beneficiaries who received assistance during 1982-83 and 220 non-beneficiaries was drawn from 104 villages and they were interviewed with the help of a structured questionnaire. The survey was conducted in June 1985.

The full employment potential of various schemes could be realised only after three years of grounding of the schemes. In order to evaluate the impact of the schemes, in terms of generation of additional employment and income, the data of 1985-86, i.e. those relating to beneficiaries of three years after 1983 was collected and analysed. The schemewise results are analysed below.

Elimination of unemployment, under-employment, and eradication of poverty among the landless labourers and marginal farmers need diversification in the occupational structure. In any scheme of diversification movement from agriculture to non-agricultural sector is imperative. It is well known that change in occupation is both a function of opportunities and ability i.e. not all can work as village artisans, nor can all have farms. But the results with respect to the changes in occupation as a result of IRDP schemes show that about 88.4 per cent of beneficiaries continued to follow their old traditional (main) occupation even after receiving assistance under the programme. Only one-fifth of the total beneficiaries changed in their subsidiary occupations from one to another. Thus the expectation that IRDP would act as an incentive to diversify the occupational pattern did not yield the anticipated results.

DWCRA assumed that women could be organised in small groups, which would appoint one group organiser who would act as the liaison person between the group and the Government. Through the organisation of the groups, women could improve their participation in programmes for rural development to :

- Improve their earnings;
- Acquire new skills;
- Reduce their daily workload;
- Have better access to credit; and
- Some social services.

Improvement of earning under DWCRA, the women beneficiaries could have an opportunity to :

Develop some economic activities viz. spinning, weaving, gardening, etc. which they could combine with their domestic chores.

Have small group production oriented activities viz. candle making, cottage and work-sheds, handicrafts work on bamboo, lay, palm, screen printing, etc. which could provide them with employment opportunities.

Have access to the existing production infrastructure creating condition for them to market some industrial products at the local level.

One of the main components of DWCRA included a training package composed of two parts. One basic and general part, aimed to create awareness on specific issues related to the well-being of the children and the family. The second part to deal with the basic principles related to generation of income. Training can be provided in the best way to overcome intermediate hurdles and obstructions, such as (1) to get access to a better price for their products, (2) to start production of goods, be it at home or in factory, and (3) to administer small shops or cooperatives. But the most important of all these activities is to train women to identify local resources and raw materials which they can transform into goods.

Some Government officials have already expressed their views that DWCRA will be more effective if it can be developed, considering the availability of raw materials and the marketing outlets. Some specific activities for training women in income generation were suggested as follows :

Bee keeping and honey processing, sericulture, extraction of papain, home food production, waxing, screen-printing on paper and cloth, tailoring, handicraft work in cane, bamboo and sarkanda, candle making, spinning and weaving, soap making, making paper from weeds,

bakery, chicken raising, fishing in ponds, and goat raising.

Garewal et al (1986) pointed out that under IRDP the sewing and knitting activities were identified as potential programme through which the women could get additional income.

Training was provided to farm women in these crafts, in selected villages for about six months and each trainee was paid a monthly stipend. A large number of craft centres were started and funds were invested in the whole country to impart training in tailoring and to provide assistance to adopt it as a profession.

Grewal et al study was conducted to examine the impact of assistance provided under the tailoring craft on the social status of rural women, the extent of additional income these rural families could earn and the pattern of its utilization. The objectives of the study were :

- to study the pattern of beneficiaries under the tailoring scheme,

- to examine the impact of assistance on income and employment of the beneficiaries, and

- to study the impact of the scheme on the social status of the beneficiary women.

Another study was conducted in two villages, of Bhiwani district of Haryana in 1984-85. Over seven thousand farm women had been trained in tailoring in the district. The total number of beneficiaries was 50, out of which 4 belonged to marginal farm house-hold and the remaining 46 to landless agricultural labour families. Under this scheme financial assistance was provided to the respondents in two components :

- (1) stipend at the rate of Rs.50 per month for six months and
- (2) subsidy on sewing machine.

The stipend was not paid in cash to any of the beneficiaries. It was used to meet the two-third of the cost of the sewing machine which the trainees had to pay. Thus the assistance provided to the beneficiaries was used for the purchase of sewing machine. The trainees were only provided with a sewing machine each by the agency only after completing the training for six months.

Further an attempt was made to examine the impact of sewing machine in enhancing the income and employment of the beneficiaries who made tailoring as their profession or confined tailoring to their domestic use. The beneficiaries who had worked as agricultural labourers before IRDP assistance and now did professional tailoring raised their annual income from Rs.850 to Rs.2600 i.e. a net rise in income of Rs.1750 per annum. In addition,

this resulted in reducing drudgery in their work.

In the previous five sections, the investigator has tried to give a bird's eye-view of the studies related to women vis-a-vis their careers, employment, vocational potentials and a broad picture about their world of work.

There are an umpteen number of studies in the section of role and status of working women. The investigator found it best to review only the directly related and somewhat related studies and not to consider the remotely related ones. These studies however, helped in other sections also to form the backbone of the theoretical framework of the study.

In the section regarding the diversification in women's earning opportunities, the studies, which were thought important in upcoming areas like sericulture and cottage industries were reviewed. These studies gave a vivid picture about various areas where women could be gainfully employed.

A number of studies about status of women's employment were studied. These studies were mostly rural based. It was found that only a few studies had been conducted in urban set-ups to study status of women's employment and their problems.

In the section of training of women for income generation, some studies which gave various avenues and opportunities to train women for income generation, were reviewed. These studies were thought important because they brought forth various areas and opened vistas of training women which would help them in seeking a job later on.

While reviewing impact studies on income generation by women it was found that only a few studies had been conducted. It was also found that no systematic study was carried out in this regard.

On the whole, it was found that very few studies had been conducted in the areas of training women for income generation. The studies on impact of income generation by women on development of women, contribution to family, and to various professions, are yet not found.