

## Educational, Social and Economic Status of Women in Textile Industry in India: The Case of the Informal Textile Retail Stores in Chennai City

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**ABSTRACT**

Retailing is one of the important industry in India recorded for almost 10 percent of nation's GDP. The lesser wage earning workers are vulnerable to aggravation and other discrimination at work place. In the informal textile retail shops, women have to pass through numerous problems as they have to manage with both sides of life, say work and family. Predominantly, such women are semi-literates, educated unemployed and financially deprived. It is revealed from the data that there are 58 percent of the women workers are between ages of 30 to 40 and there is no women worker above 45 years. It is clearly shows that the shop owners are not interested to recruit or retain the women workers above 45 years. The educational status of workers constitutes an average of secondary level schooling and they could able to read, write in the local language and understand English slightly. Almost 60 percent of the women workers are belonging to marginalized section of the society. In the present study, social and economic status of sample respondents are analyzed and found that they are poorly paid in terms of wages, and work under deprived and vulnerable working condition. It is revealed from the primary data that women workers are affected by many occupational health issues only after engaging in this work. Moreover, the women workers are sexually exploited and physically harassed.

**KEYWORDS**

Women workers; textile industry; education; social status; exploitation; worker wages, India.

## INTRODUCTION

In the development picture of Indian economy, the retail industry plays a key function by contributing gross domestic product and employment opportunities to the poorer sections of the country. It also attracts numerous educated unemployed to this field, due to non-availability jobs in formal sector and drop-outs on the part of the unemployment situation. The textile garment shops both in organized and unorganized sectors provide a large number of employment opportunities to the poor and migrant women workers especially educated unemployed and uneducated. The adopted employees are accommodated in various sections in the store both in front and back-end works according to their qualification and experience in the relevant field. Most of the workers in the garment retail stores are young and even under the age of fourteen years in the unorganized stores. The front-end women workers are engaged as sales helpers, sales associates, billing associates, package helpers, housekeepers, sweepers and receptionists. The back-end women workers are deputed as warehouse associates to carry out the work such as inventory procedures, pasting of price stickers, garbage cleaning and helpers.

The retail sector is generally classified as two segments, one is formal and the other is informal. Firstly, the formal retailing is referring to trade undertaken by the licensed retail shops, those registered for goods and service tax, income tax, employee provident fund and ESI etc. Secondly, informal retail refers to old-style formats of retailing, example, the local small shops with less than 10 workers (small provision shop), convenience stores, hand cart and pavement vendors, according to National Commission for Enterprises in Unorganized Sector (2007).

The aim of this study is to identify the social, economic and educational status of the women working in the informal textile retail stores in Chennai city in India. The study aims also to bring out different ways of exploitation against women worker in unorganized retail stores.

## LITERATURE REVIEW

The unorganized sector forms a very large segment of the urban economy in India. The substantial increase in labor force, heavy population pressure on land, the declining labor-output ratio in the modern sector and the ability of the informal sector to accommodate almost all categories of people have encouraged in the growth of the urban unorganized sector in urban areas like Chennai. The review of various literature of the present study brings out, the exploitation of women in terms of low wages, sexual harassments and vulnerable working condition in the unorganized retail stores.

Keshava (2003) analyzed that the retail industry has also opened up vast employment opportunities for youths in India especially educated labor force in both organized and unorganized. According to a recent study, the retail sector in India is poised to employ 5, 00,000 skilled people by the end of the decade. Menon (2008) attempted to reveal importance and uniqueness of retail stores. He explained about various structure of the retail store such as mind-

boggling range of products display including toys, books, movies, food, clothes, and electronic gadgets, among other things, offered by a vast variety of brands. So ultimately it attracts all groups of consumers. Thenmozhi and Dhanapal (2011) identified the retail service quality factors and explored the impact of Retail Service Quality on Customer satisfaction and loyalty in unorganized retail outlet.

Kumar (2008) has identified the various avenues for opportunities with respect to retail industry. It has opened employment opportunities for women, who are considered to be more suitable for certain jobs in the retail industry. As customer being the king of all retailers, women are quite expectedly becoming the choice in most front-end profiles, which require constant interaction with customers. Goyal et al. (2008) explored in their study that the women employees are also the favored choice in confident product groups like eatable and grocery, maquillages, kids, and apparels. The young women with impressive communication ability are considered better employees as they manage to stay longer in the service industry as compared to men.

Nair (2010) examined in her study that women education especially from the deprived sections of the society is very crucial in the development. Though there are many policies framed, still there is big gap and high road ahead for women education. It is also important that educational enrolment of girl children in rural areas where there is lack of amenities for access to schools. Her concern on lack of government schools, higher educational institutions and technical institutions leads to poor education conditions of the women. Women workers in the unorganized textile retail shops women have to undergo numerous difficulties as they have to manage with both work and family. Predominantly, such women are semi-literates, educated unemployed and the financially deprived. Dave (2012) made an attempt to understand the socio-economic condition of women laborers, nature of their work, their working conditions, pattern of wages, discrimination faced by them at work place.

Romica (2012) study was conducted among working women engaged in Organized and Unorganized industries in Urban Bangalore. She has made an attempt to comprehend the position of employed women inside their household by observing at their contribution in crucial conclusion making spaces. The main parts that have been recognized are circulation of domestic responsibilities and cash related decisions. The woman sphere comprises domestic errands like kids care, cookery and housework that fit to woman of the household though the male field comprises cash related subjects wherever menfolk are the main workers and conclusion makers at family.

D'Souza (2013) focused the status and contribution of formal sector, highlighted more of challenges and problems faced by the youth in selecting job as self-employment. It is found that larger number of workers getting their livelihood from this sector and entrepreneur plays a vital role in bringing up unorganized sector at the better position in the country.

Beevi (2014) conducted a research study on informal sector women workers in the textile industry. Conventionally women workers are familiarized to carry out work in an informal

working atmosphere and greatest of the period they are poorly paid. Existence of the prolific revenue generation arena for an extensive period of time, they are deprived of their privileges to receive more and right to involve in expertly labor force of the company or store. The condition is not diverse in the fabric sector as well. However, the segment is systematized but it hires unorganized people especially, women workers typically in sales job and marketing. It is added pertinent in the informal industry as they did not retain abundant talent to work in a plant or industry either the companies are eager to capitalize in labor power exercise. Cost of production is also a significant factor. As maximum of the informal workers are poorly paid, that is extra up to the turnover of the company. It reveals that the womenfolk's unorganized employees are seemingly joyful with their occupation nevertheless they are poorly paid. It is because of the amenities that the company is offering other than the regular wages.

Andres et al (2017) have emphasized in their study that skillful effort in education and health segments are not closely so gender separated, possibly in part since this type of exertion imitates healthier with gender typecasts of females' nurturing roles. But abundant of this type of work necessitates education beyond the secondary level, therefore the frailer sex separation in these occupations results in a better demand for sophisticated feminine worker and the experiential increase in the workforce contribution amongst educated women. Many of the current effort on Indian women's workforce participation have aimed on the significant question of deteriorating charges over a period of time.

Chatterjee et al. (2018) examined the well-known J-shaped association among education and women's work force participation in India. This association, particularly the vigorous deterioration from illiteracy level to secondary level completion, is conflicting to what could be foretold by many of human capital model. The Secondary school level graduates have additional skills and the human capital sources than the primary level educated and those with the completed primary level schooling had some education and proficiency associated to those deprived of any educational level. These skills are make them extra creative workers with advanced salaries and therefore further probable to be in work force. But this will be the contradictory is the circumstance for Indian working women especially in informal works. The outcomes demonstrate provision for the additional revenue effect; the superior the revenue females' households must separate from their own salaries, the inferior the probabilities of the woman existence in the work force. But other domestic revenues barely clarify all of the lesser workforce contribution of women with restrained education level. The caste and background factors are also elucidating certain of these variances. By taking into explanation other household revenue, class, and other features, association among education and women's workforce contribution develops just U-shaped but not consistently optimistic.

## RESEARCH METHODOLOGY AND DATA COLLECTION

The present study is based on the primary data and focused mainly on various issues concerned with women workers in informal textile retail in Chennai. Simple random sample technique was used by the researcher to collect sample at selected shops in the market areas. As per the metropolitan corporation of Chennai, the district has fifteen corporation zones. Among these zonal areas T.Nagar, Tambaram, New Washermenpet, Parrys Corner and Perambur are established good market places for textile shops. There are more than 100 unorganized textile retail shops running at T.Nagar. A semi-structured questionnaire was framed to collect information from the sample respondents. 150 samples are randomly selected for study purpose. This field survey was conducted in the June 2016 to December 2017 to collect the relevant data regarding the socio-economic behavior of the women workers in the unorganized retail shops. The data was collected among the various section of the women workers from the shops which include women sales associates, sales helpers, house-keeping and the women warehouse helpers. The demographic characteristics, social profile and the economic status of the sample respondents of both shop workers and warehouse workers were collected.

### Research Gap

Most of the prior studies are connected to influence of informal retail sector, contribution of the unorganized retail sector, studies on textile industry and assessment between formal and informal retail in India. But still there was no study carried out on the workers of unorganized retail sector. Based on the various literatures reviewed, a research gap was formulated by the present study and attempts to identify the educational, working, living and health status of workers in informal textile retail stores.

### Characteristics of the Study Sample

As elucidated in the second section, 150 sample respondents were randomly selected and interviewed information on demographic details, educational status, working conditions, living conditions, and health conditions of the respondents were collected their socio-economic status. It is revealed from the data that 58 percent of the women workers belong to the age bracket of 30 to 40 and there is no women worker above 45 years. It clearly shows that the shop owners are not interested to recruit or retain the women workers above 45 years. The average levels of education of women workers are up to secondary level and they could read, write the local language and could understand English slightly. Almost 60 percent of the women workers belong to marginalized section of the society i.e. scheduled castes.

Educational status of the women was relatively poor in the study area. It is found from the study that 62.5 percent of them are illiterates and the remaining is studied ranging from primary level to diploma level. Because of their poor illiteracy and poor educational status, they are forced to take the informal jobs in the textile shops for meager wages. So ultimately, the women education is one of the major exterminator of their employment and income.

They are living near the rear sides of 'Buckingham Canal' and other slum area. Their dwelling units are located in river side slums and its condition was very poor and vulnerable. Over 70 percent of the women are affected by 'varicose vein', serious back pain and knee pain in lieu with whole day standing occupation. Still they could not change their occupation due to their unskilled nature. Since women workers are to stand all along the working hours in the retail textile shops, it makes them sick with knee pain, back pain and other health issues. They have to work as per their working hours for their wages.

**Table 1:** Major Difference between Organized and Unorganized Textile Retail Stores

Labor Benefits/Issues	Organized	Unorganized
	Textile Retail	Textile Retail
*Social Security Measures Provided	YES	NO
Fixed Salary	YES	NO
Paid Weekly Offs	YES	NO
Paid Government Holidays	YES	NO
Paid CL & ML	YES	NO
Long Hours of Work	NO	YES
Sexual Harassment	NO	YES
Heavy Work Load	NO	YES
Long Hours of Standing	YES	YES
Sales Target Pressure	YES	YES
Delayed Wages	NO	YES
Festival Bonus	YES	YES
Availability of Loans/Advances	YES	NO
Yearly Increments	YES	NO
Occupational Training	YES	NO
Trade Unions	NO	NO
Proper Sanitation at workplace	YES	NO
Scope for Promotion	YES	NO

The unorganized retail workers are exploited by professional exploitation as compared to the organized retail workers. This was being revealed from the field survey as follows. (Table.1). The unorganized retail shop workers are not having any social security benefits such as

insurance, provident fund, government paid maternity holidays and so on. They didn't pay any fixed salaries. The salary depends on the sales they have done and there is no paid weekly offs/paid leaves. It is also found that the duration of work is twelve hours per day from morning 9.30 AM to 9.30 PM. Along with all these non-compliance of government measures, a full day of standing work and sexual harassment by their supervisors and managers also occurs. They still have the problems such as poor sanitation facilities at working premises, no promotions, no trade union support, no proper occupational training, heavy sales target pressures, no yearly increments and festival bonus.

## RESULTS AND DISCUSSION

This section of the present study constructed to analyze and exhibit the results and discussion. The data gathered was analyzed by appropriate statistical tools. The socio-economic variables like age, education, experience, wage (for income of the sample respondent), and days of work in a month, expenditure and borrowings (for sample respondent). As stated in the methodology part, 150 participants were selected and computed for the analysis.

It is found that mean age of the women textile retail worker is 35, minimum is 16 and maximum is 45. The education level of the respondents registered a minimum of basic literates and maximum of degree holders, likewise the other variables also presented in the following table. It is also found that their age, experience, and knowledge of work is not related to wages they earn. The wage rate is fixed by the shop owners which differ from time to time and indeterminate. The wages of women wages are mainly determined by the days they worked. It shows that they are working as wage earners in the shops, not even earning at the minimum wages act and they have not been protected by social security measures. It is found from the present study that women workers in the retail textile shops are getting a meager amount of rupees 5087 as average wages. The salary fixed by for them was ranging from rupees 3500 to 7000 according to their age and experience. The women workers are low paid as compare with men workers in the textile stores.

Moreover, the women workers are forced to work for more than 12 hours in a day. It is also found from the present study that women workers are harassed by various means by the shop owners and male supervisors. On an average the women workers are working almost 26 days in a month without any occupational benefits. These textile shops are not providing any social security measures for them. It is also found that the workers are not allowed to sit when they are free in shop. Due to this they are facing many occupational health issues. Exploitation has found in various phases from the present study is pointed as follows low wage rate/ salary fixation as low as minimum wages act, non-availability of social security measures, long hours of work (Almost 12 to 13 hours), a full day of standing work, no paid holidays, sexual harassment by the co-workers and supervisors and exploitation by using for domestic work additionally. There is no training opportunities are given to meet the modern technological need in retail industry. Women workers must be promoted for such education. This will help the women to

develop skill on selling and to understand her status in the society which in turn will help her to be a provider and support of her family.

The per capita income (PCI) was almost fully absorbed by their per capita expenditure (PCE). Every women worker is having an average of 11966 rupees as borrowings (PCB).

**Table 2:** Descriptive Statistical Results on Socio-Economic Conditions of Sample Respondents in Unorganized Textile Retail Stores

Variables	N	Minimum	Maximum	Mean	Std. Deviation	Skewness
Age	50	16	45	35.01	7.315	-0.537
Education	50	1	5	2.71	1.25	-0.151
Wages	50	3500	7000	5087	1550.739	0.129
Days of Work	50	20	25	22.7	2.5	-0.162
Experience	50	2	6	4.42	1.137	-1.3
Expenditure	50	4500	7000	5050	321.229	4.987
Borrowings	50	5000	25000	11966.67	4702.444	1.54

Education status of the women was studied intensively to make the inference on how it influences the employment and income generation of women in the study area.

The correlation coefficient was used to find the relation between the determining factors of wages which is considered as income of the women workers. The wage of the worker is considered as dependent variable.

**Table 3:** Correlation Co-efficient for the Dependent Variable

<i>Paired Variables</i>	<i>Correlation</i>	<i>Sig.</i>
Age & Wages	-0.007	0.929
Education & Wages	0.032	0.698
Wages & Days Worked	-0.116	0.156
Wages & Experience	0.062	0.451
Wages & Expenditure	-0.094	0.255
Wages & Borrowings	-0.196	0.016
Expenditure & Borrowings	-0.066	0.426



The step-wise regression has entered to determine the sub-set model predictors. In table-4, the model predictors are shown along with their t-test values and their significance. While all the terms entered along with the analysis have significant t-values and probabilities, they are capable of predicting the relationships between incomes of the respondents. In the present analysis the family income and the family expenditure has not taken account since it is purely an analysis on the women workers.

As the correlation coefficient was depicted in the above table, the per capita income (PCI) was calculated with regression model to catch out the association between dependent variable and other independent variables. It is proven that age has no association with respect to wages paid to the worker. The age is calculated t-value as -.233, with high degree of p-value (0.816). The education is somewhat positive with significant at 0.948, hence the educated workers are engaged in accounting works. So obviously they may earn additional income as compared to the sales associates. On contrast, the days worked during a particular month were computed as -1.654 and experience at 1.260 at 1 percent significance.

**Table 4:** Estimates on Dependent Variable: Wages

Regression Coefficients					
	Un-standardized Coefficients		Standardized Coefficients	t	Sig.
	B	Std. Error	Beta		
(Constant)	6366.080	1245.960		5.109	.000
Age	-3.187	13.699	-.020	-.233	.816
Education	5.480	83.219	.006	.066	.948
Days_Worked	-69.996	42.315	-.152	-1.654	.100
Experience	113.058	89.708	.112	1.260	.210

It is found from the study that there are many instances which correlates with literature review presented in this research paper. The similarities were found is the low level of wages, poor educational status and lack of social security measures. It is evident from the present study that average income of the sample was registered as 5087 rupees per month (Table.2). If it computed for per day wages, it comes as 169.56 rupees and this per day wage is very low to fulfill the basic requirements.

Another important variable is the educational status, which determinate the employment status and income of the women. The owners of the retail stores will recruit employees on the basis of the requirement in the shop. If the requirement falls in to supervisor, cashier and billing executive, then they require educated people. The billing executive and

cashier are preferably need women workers. So, they are fixing extra salary for this kind of works say maximum of rupees 7000 (Table.2). If the women workers are illiterate and educated up to primary level, they will accommodate for back end work and sales job respectively. As per our literature review discussion, this is strongly proving that education is one of the main determinate of the women economic condition.

Another dimension of the association between education and income was recorded as U-shaped. It is also proved that educated people not getting any formal jobs. They have been attracted by informal jobs with a meager income. But another view was disproved that higher the education and lower the income. Because the present study found among the women workers, those who studied high are posted for decent jobs and earning more as compare to the illiterates.

The other parameters are number of days worked, number of hours per day work and the experience is also determining the positively with respect to their income level.

### **CONCLUSION**

In the present study, the social, economic and educational status of the sample respondents are analyzed and found that they are poorly paid in terms of wages with poor and vulnerable working conditions. The education is one of the important factor which influences on income, social status and employment of the women. It also enables the working women in informal textile shops to empower them to get decent jobs and promotion. The wages are much lesser than the least wage rates and they are assigned to heavy work load on whole day of standing job. Moreover, the women are also engaged for loading and unloading of garment bags. While analyzing the facilities given in the working places is also very poor, they are not even provided a hygienic lavatory. It is also found from the present study that women workers are not getting any social security benefits. It is revealed from the primary data that women workers affected by many occupational health problems after engaged in this work, especially back pain, knee pain, and varicose vein. Moreover, the women workers are affected by sexual and physical harassments by their men co-workers and supervisors.

### **SUGGESTIONS**

1. The government has to frame policy for compulsory education for girl children up to graduation level.
2. The both state and the union government has to take steps to protect the informal textile workers for their improvement on wages and working conditions.
3. The policy makers have to carry put a separate research on these mass population to provide basic social security benefits
4. Moreover, the government has to take necessary steps to provide sitting facility while they doing the job or whenever they are free.

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