

## CONCLUSION

India's move towards FPI which is a part of liberalization is essentially a move towards achieving economic growth. Whatever may be hopes and fears about the FPI the fact is that FPI has come to stay in the Indian economy. In the age of globalization especially in the age of liberalization a going back is neither possible nor feasible. Similarly it is not possible to shield against the volatility of the FPI through regulatory measures alone. But what the government can do is to increase the foreign exchange reserve by taking appropriate measures to increase the export trade and thereby safeguard the economy from the evils of possible and probable massive FPI withdrawals. Above all it is also very necessary to develop the economy and thereby keep the economy always highly attractive to foreign portfolio investment and entice them to cling to the Indian economy.

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## Welfare Measures of Women Labourers in Textile Industries in Trivandrum

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## ABSTRACT

The role of the textile and garment industry in the industrialisation process in India was of great historical importance. The industry is global in nature because most nations produce textile and apparel for the international market especially developing countries. This global growth of the industry has affected the life of workers especially women. Textile industry in Trivandrum also faces similar challenges. There appears to be an ironic preference to hire female workers at these textile factories. In this labour-intensive industry, cost plays a significant role in manufacturing. Producers and manufacturers are in search of cheap labour. Female labour is cheaper than male labour. The female workers are also considered docile and more loyal than their male counter parts. Employers also think that with girls it is easier to maintain discipline. This paper attempts to identify the problems faced by women labourers and the attitude of women labourers towards various welfare measures. The study also attempts to provide suitable suggestions to solve the problems of women labourers and also to improve their welfare measures.

**Keywords:** Textile Industry, garment industry, women labours, welfare measures.

## INTRODUCTION

Women play an important role in economic growth and development of an economy. Their contributions have an impact on households, communities and national economies. Women contribute to the family economy, by participating in the labour force, thereby earning an income and contributing to the family and also by undertaking the primary responsibility for household maintenance, childcare and thereby sustain the family. Textile industry is the only industry to have employed women workers more than men. The women are ready to work for very low wages and for longer hours under exceedingly inhospitable conditions of work. They normally do not join unions and strike against the management. The sole reason behind the differential distribution of male and female workers of different branches of industry is the gender gap in wages in manufacturing. Moreover, garment manufacturing has been one of the most women intensive sectors in India from the beginning. Sherry Thomas (2011) examines the health problems of women workers in the textile unit. The study found out that the health hazards of the women working in the textile industry are much higher compared to their counter parts in other sectors. It is therefore an urgent need on the part of the policy makers to take effective steps to better the condition of women in textile industry. Fathima Adeela Beevi



(2014), study focused on the job satisfaction of sales women. The study revealed that most of the women were satisfied with the facilities at work place given by the employer like special refreshment room for the women staff and staying or hostel facility etc but there is no time for refreshment because of continuous working hours without shifting and seasonal workload.

#### Objectives of the Study

1. To identify the problems faced by women labourers in textile industry.
2. To study the attitude of women labourers towards various welfare measures.
3. To provide suitable suggestions for solving the problems of women labourers and improving their welfare measures.

#### Research Methodology

The method used for the study is both analytical and descriptive. Both the primary and secondary data are used for the study. Primary data has been collected from 100 women labourers working in textile industry in Trivandrum. Secondary data is collected from various sources such as books, journals, websites and various reports published by various agencies working in this field.

#### Concept of Welfare Measures

Welfare refers to a state of living of an individual or a group in a desirable relationship with the total environment – ecological, economic and social. The term 'welfare' includes both the social and economic contents of life. Employee's welfare is a part of social welfare which is closely linked to the concept and the role of the State. Social welfare is primarily concerned with the solution of various problems of the weaker sections of the society. The object of the economic welfare is to promote economic development by means of social legislation, social reform, social service, social work and social action.

Welfare measures includes the voluntary efforts of the employers to establish a proper working environment to the employees beyond as required by law, custom of the industry and the conditions of the market. Welfare measures provided to the employees covers a number of areas such as working hours, workmen's compensation, working condition, industrial health insurance, safety, pension, provident fund, gratuity, accident compensation, welfare funds, protection against indebtedness, rest rooms, canteens, crèches, industrial housing, wash places, drinking water facilities, toilet facilities, reading rooms, workers education, co-operative stores, playgrounds and scholarship and other help for the education of employees children.

#### Problems faced by women labourers in the textile industry

1. **No Written Contract:** - Sometimes there won't be any written contract or agreement when women are hired. Women workers are left without any proof or what has been promised. Workers are often provided with agreements in languages that they do not understand.
2. **Underpaid:** - The wages that women workers receive vary from company to company. Employers used to deduct unnecessarily part of the worker's wage for giving it as a lump sum amount at the end of the employment contract.
3. **Temptation of getting lump sum amount:** - The biggest attraction for these female workers is often the large amount of money that she receives towards the end of the employment. Many families are fascinated by this option because of their poverty. There are many cases when workers quit before the contract period and have not even received the lump sum amount that was promised by the factory.

4. **Forces over Time:** - Women often work 12 hours per day on a regular basis that is one and a half shift. During the peak season, they sometimes also work for two shifts (6 hours) or three shifts (24 hours) in a row. They often have to work even on Sundays during busy seasons. These workers sometimes do not receive any overtime payment. Hostel workers are subjected to excessive and forced overtime. Workers also need to woken up in the middle of the night to complete urgent orders.

5. **Restricted Movements:** - Female workers especially live without much freedom of movement or privacy. They often live in hostels or compounds within factory premises. These workers are not allowed to leave the factory without prior permission. Mobile phones are also often prohibited in these hostels. The workers are even closely monitored when they go out to buy something. The cultural code that girls should be chaperoned at all times is used as a pretext to limit the worker's contact with NGOs or prevent them from running away. Parents are allowed to visit their daughters only once a month on Sundays for one hour.

6. **Unhealthy and Unsafe Working Conditions:** - Headaches, stomach aches, sleeplessness, and tiredness are common among these female workers. The factories often have bad ventilation systems that cause workers' space to be full of small particles of cotton dust. The work places are sometimes hot and humid. Some factories do not even provide protective equipment like masks to save workers from the cotton dust. Female workers have also reported about losing weight, irregular menstrual periods, and heavy menstrual pain. There are no proper medical facilities available at the factories.

#### Attitude of Women Labourers Towards Various Welfare Measures

##### 1. Canteen Facility

Table No. 1 - Canteen facility

Responses	No. of Respondents	% of Respondents
Fully Satisfied	08	08
Partially Satisfied	17	17
Not satisfied	75	75
Total	100	100

Source: Primary data

Table No.2 reveals that majority of the respondents (75%) are not satisfied with the canteen facility provided by the company. 17% of respondents are partially satisfied. However, a minor percentage (8%) of respondents is fully satisfied with the canteen facility provided by the organisation.

##### 2. Shelter, Restroom and Lunch Room facility

Table No. 2 - Shelter, Restroom and Lunch Room facility

Responses	No. of Respondents	% of Respondents
Fully Satisfied	9	9
Partially Satisfied	10	10
Not satisfied	81	81
Total	100	100

Source: Primary data



Majority of respondents Eighty One percent (81%) have expressed their dissatisfaction over such facilities. Whereas 10 respondents are partially satisfied and 9 employees are fully satisfied. In the ultimate analysis it can be inferred that organization is not making any efforts to provide such facilities.

### 3. Medical and First Aid Box

Table No. 3 - Medical and First Aid Box

Responses	No. of Respondents	% of Respondents
Fully Satisfied	20	20
Partially Satisfied	37	37
Not satisfied	43	43
Total	100	100

Source: Primary data

Table No.3 reveals that 20% of respondents are fully satisfied; 37% of respondents are partially satisfied and a major percentage of respondents (43%) are not satisfied.

### 4. Cleanliness

Table No. 4 - Cleanliness

Responses	No. of Respondents	% of Respondents
Fully Satisfied	15	15
Partially Satisfied	10	10
Not satisfied	75	75
Total	100	100

Source: Primary data

Table No.5 reveals that Seventy five percent (75%) of respondents are not satisfied with the cleanliness maintained by the organization and 10% of the respondents are partially satisfied with the same. Out of which remaining 15% of the respondents are fully satisfied with the cleanliness maintained by the organisation.

### 5. Drinking water

Table No. 5 - Drinking water

Responses	No. of Respondents	% of Respondents
Fully Satisfied	76	76
Partially Satisfied	13	13
Not satisfied	11	11
Total	100	100

Source: Primary data

Table No. 06 reveals that 76% of respondents are fully satisfied with the availability of drinking water facility, while 13% of the employees are partially satisfied with the same. A minor percentage (11%) is not satisfied with the drinking water facility. In the ultimate result it can be inferred that most of the respondents opinion is satisfactory in relation to the drinking water facilities.

### 6. Facilities for Sitting

Table No. 6 - Facilities for Sitting

Responses	No. of Respondents	% of Respondents
Fully Satisfied	06	06
Partially Satisfied	15	15
Not satisfied	79	79
Total	100	100

Source: Primary data

Table No. 6 reveals that 6% of respondents are fully satisfied with sitting facilities, while 15% of the employees are partially satisfied with the same. However major percentage (79%) of the respondents is not satisfied with the facilities available for sitting. In the ultimate result it can be inferred that employees are not provided with the sitting facilities.

### Findings

Women labours are hired without having any written contract or agreement. They need to work for overtime without any extra payment. They generally live without any freedom for movement. They are not allowed to leave the factory premises without the prior permission. They are working in unhealthy and unsafe working environment. They are not satisfied with the canteen facility, shelter, restroom and lunch room facility, availability of medical and first aid box and the sitting facilities. They are only satisfied with the cleanliness and the drinking water facilities.

### Suggestions

A credible code of conduct should be developed for hiring and employment of female workers at these factories. There should be a welfare officer in every organisation to look after the welfare of the employees especially the women employees in the organisation. Extra payment should be given for overtime duty. They should given freedom for movement. A healthy and sound working environment should be provided to the workers of the organisation. Lunch break must be scheduled between 12.00 pm and 2pm. There is need to effective improvement in canteen facilities with due focus on quantity of food items. Separate and well-facilitated rest rooms should be provided to each and every department so that the employees can relax for some time from their busy schedules. Medical and first aid box should be provided to each department separately. Sitting arrangements must be made in the work place for the workers to take rest in between if needed. Special program must be started for creating awareness among the employee related to labour laws. Employees should be given an opportunity to participate in the decision making process.

### CONCLUSION

In the modern commercial world, textile industries play a very important role in the economic development of the country. The success of the textile industry largely depends on the quality of the



employees working there. But the employees especially the women employees who are working in the textile industries are exploiting very badly in order to reap more profit. Textile industries should give due consideration towards the welfare of employees working in the organisation. It is the responsibility of the employer to provide proper working environment for the employees. If employees do not want to work, it is impossible for the organisation to attain its goals. Textile industries should take necessary steps to improve in those measures so, that the employee can do his job more effectively.

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## A Study on Status of Financial inclusion among Rural People of Malappuram District, Kerala

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#### ABSTRACT

The government of India and the Reserve Bank of India have been making concentrated efforts to promote financial inclusion as one of the important national objectives of the country some of the major efforts made in the last five decades include-nationalization of banks, building up of robust branch network of scheduled commercial bank scheme, formation of self-help groups, permitting business centers to be appointed by banks to provide door step delivery of banking service, zero balance basic saving bank deposit accounts etc. The fundamental objective of all these initiative is to reach the large section of the hitherto financially excluded Indian population.

**Key Words :** Financial inclusion; Schemes; self help groups

#### INTRODUCTION

Financial inclusion is a tool for development and part of economic growth process, this achieving inclusive growth and then such a growth is sustainable development. In most developing countries, a large segment of society, particularly low income group people have a very little access to financial services, both formal and semi-formal financial system. Despite the rapid spread of banking over the years, significant segment of the population, predominately in the rural areas, is excluded from the financial system. Therefore access to a greater proportion of the population to the organized financial system should be high on the agenda of the government of India.

#### Rationality of the Study

Financial inclusion is the process of ensuring financial services and timely and adequate credit