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RESEARCH IN HUMANITIES AND SOCIAL SCIENCES: FINDINGS AND CHALLENGES

Special Issue Editors

S. M. ROJAPPOO
Dr. MARI MUTHU
J. BENET RAJADURAI



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33 பகுதி-1
Part -1

INDIAN WOMEN FLOWER SELLERS AND THEIR STRUGGLE FOR SURVIVAL IN A METROPOLITAN CITY (MUMBAI)

Dr SHASHIA MISHRA

R J College, Ghatkopar (west), Mumbai 40086

Introduction

Women constitute one half of the India's population that is one half of the country's human resources. Apart from the fact that they constitute one half of the country's 'man power' resources, women play an important role in shaping the personalities of the nation's young human resources. Emancipation of women is one of the indicators of socio - economic development of society and social change. The position of women in a society is an index of its level of civilization of the nation. In a metropolitan city when women do not get jobs in formal sector to run their house they are involved in informal sector for survival.

According to the Central Statistical Organization, the informal sector is an unorganised sector which includes all those activities that are not regulated by any legislation and which do not maintain annual accounts and balance sheets. The informal sector in an extremely significant sector of the present society and of the urban areas. This is because majority of work force in the urban areas is involved in the informal sector. Women condition becomes more precarious if they are uneducated migrants. Due to lack of skill, knowledge and unavailability of training programs, for survival these women run a business with a very small amount of investment and flower-selling business is one of them.

Survival of women and their involvement in Business

According to Schumpeter "the entrepreneurship is essentially a creative activity or innovative function of women". Entrepreneurship is regarded as a factor of production together with land, labour, capital and natural resources. It promotes human security by supporting entrepreneurship to enable disadvantaged population groups to seize economic opportunities based on market mechanisms and entrepreneurial initiatives. The study highlights that with small savings how women run a flower-selling business at Dadar station (Phul galli), Prabhadevi Siddhhivinyak temple area in which majority of women are involved whose husband had lost their job due to strike in cotton textile mill. The role of women in modern society in the world of business entrepreneurship is changing rapidly in many developing countries. The number of women earning income outside the home has been increasing all over the world. The informal sector plays a very significant role in the present society. Certain theories have been put forward related to the informal sector.

In a theory of Marxian approach focus is on the structural dependency and the exploitative relation between the formal sector and the informal sector. The informal sector produces cheap

substances, poor quality of goods and services. Through its production, the informal sector provides resources to the formal sector. This helps in the capital accumulation in the formal sector. The informal sector acts as a collection of labour. It has a surplus labour force. However, the labour force of the informal sector remains exploited. This process is called as exclusion of the informal sector

Dualistic Approach theory highlights that the informal sector is consists of household and secondary activities, with the help of family members business are runned and nobody has any formal knowledge, thus the activities which is performed are totally different from the activities of the formal sector. It does not have any rules and regulations, no safety net and is characterised by low earning. But the informal sector is a significant part of the modern society. This is because the formal sector has been growing at a slow rate. The formal sector has not created sufficient job opportunities. As a result, the jobless people are able to find jobs in informal sector. In a study it is reveal that informal sector needs attention as it has large scope for generating employment. It is necessary for the government to lift some of the units in the informal sector upto the formal sector and allow them to grow over a period of time. Hence the scope of the informal sector is very large.

Structuralist approach by Moser (1978), Castells and Portes (1998) the micro firms of the informal sector play a very significant role. The informal sector is necessary in the economic development. It is needed to be connected to the formal sector. The positive aspects of the informal sector are - the informal sector acts as a subordinated and specialised unit of the formal sector. It helps in reducing input and labour cost.

Thus, it increases the competitiveness of the large firms of the formal sector. The informal sector is more flexible and can easily adapt to innovations.

As per legalist approach the formal sector has rigid rules and regulations which create a burden. Hence the formal sector is forced to bypass them by taking the services of the informal sector. The informal sector is useful because it is not bound by rigid rules and regulations.

As a result, the informal sector is significant in both types of countries developed as well as developing countries.

According to Institutional approach any type of economic deal involves efficient terms and conditions. But sometimes, problems may arise between two parties involved in an economic deal. The problems may be related to distribution of benefits between the two parties. The reasons of these problems can be incomplete terms and conditions.

Women in Entrepreneur business of informal sector and their survival

The informal sector basically is an unorganised sector which does not have any written set of rules and regulations. The informal sector has a small scale of operation with minimum investment. It implies that relatively less amount of capital is involved. It is a labour Intensive and Indigenous Technology: The informal sector makes use of labour intensive and indigenous technology which is suitable for the types of activities performed in it. The workers in the informal sector have temporary jobs. They are selected to do a particular job depending on the requirement and demands. Many of the activities of the informal sector do not give a fixed work place to the workers. The work place keeps on

changing depending upon the site of the work. They may be illiterate or may have basic level of education. As a result, they have a low level of earning. The workers in the informal sector are not given any formal training. They acquire skills on the job mainly by observing others and by practice. The informal Sector is characterised by cost reduction. This is possible due to the use of locally, easily and cheaply available material and labour. Since the informal sector is not legalised, it does not have clear-cut written rules and regulations and does not have a definite structure. Hence it is temporary and unstable in nature. The informal sector in India is the largest employer as majority of the work force is employed in it.

Women oriented topics and related issues have always been very close to us. Their hidden strengths and contributions to society directly and indirectly have always attracted us. It is highly appreciable to see the women of today at a far better position/status in society as compared to what it was previously. Even though areas like hygiene and health have remarkably improved lowering the death ratios in comparison, certain areas, which need support, are areas like 'empowerment of women' in a true sense and not just by having reservation quota or only by education. Women's empowerment means they are acquiring the power to think and act freely, decide about their choice, utilize their potential fully and respected equally in society at par with men. As per United Nation Development Fund for Women (UNIFEM), the term women empowerment means "Acquiring knowledge and understanding gender relations and the ways in which these relations may be changed, developing a sense of self-worth, a belief in one's ability to secure desired changes and the right to control

one's life. Gaining the ability to generate choices, exercises, bargaining power, developing the ability to organize and influence the direction of social change, to create a more just social and economic order, nationally and internationally".

This case study is primarily about entrepreneur women in informal sector of flower selling business in Mumbai. Along with its Indian focus, the study centers on non-manufacturing informal enterprises owned and managed by women. The study reveals that women are naturally endowed with the qualities of entrepreneurship. "Women Entrepreneur" is a person who accepts challenging role to meet her personal needs and become economically independent. The study shows, strong desire to do something positive is an inbuilt quality of entrepreneurial women, who is capable of contributing values in family, economic and social life. Entrepreneurship among women is of great concern as women have become aware of their existence, their rights, and their work situations. The study is based on the flower selling business of non-manufacturing informal enterprises are very scarce and are yet threatened by formal and large enterprises.

In a study of Metropolitan City the research highlights the flower selling business as a business in today's urbanization scenario where women play an important role. The researcher, through this study, has tried to draw strong linkages between the informal sector and economic security for women. As against the normal perception that women cannot do anything on their own and have to depend on their counterpart or someone for work and decision making, is not the case in flower selling business.

The study highlights that with small savings how women runs a flower-selling business at Dadar station (Phul galli Central place in Mumbai), Prabhadevi Siddhivinayak temple (more than one lakh devotee visits on every Tuesday) area in which majority of women are involved in flower selling business whose husband had lost their job due to strike in cotton textile mill. This flower selling industry is important compared to other enterprises in the informal sector because it promotes the spiritual tradition and largely uneducated women as per the study dominate the business.

Informal sector of Flower selling business in metropolitan city in Mumbai (Dadar Station)

The flower selling women have recognized this business, as one area through which they can be independent. Looking at the market scenario and life style of city, Mumbai people are utilizing more and more flowers in various occasions such as offerings in temples, parties, gifts, decorations, rituals etc. Floral market business is increasing day by day. It has become one of the most profitable businesses in unorganized sector where business is managed in an informal manner. The basic advantage is that one can start with minimum investment and has cash on return. With little physical strain and low skill activity makes it lucrative for women entrepreneur.

Flower selling business in Mumbai is an informal sector where the involvement of women is very high whether it be wholesale market or retail outlet. There is no fixed time. Today, flower-selling business has become a livelihood for many people. In Mumbai this business has attracted many people directly or indirectly. Major areas where flower selling business is flourishing are

major temples, Church, common junctions, etc. mostly near temples, women manage most of the shops in an informal way. In this flower selling business, women are from the poor family background whose husband is either underpaid, unemployed, drunkard or sick. In such a situation women's main aim is for survival and run the household.

The flower selling women who are selling flowers in a metropolitan city in Mumbai also sell flowers in trains, churches, temples, junctions are of the opinion that education will bring more opportunities in finding jobs and will help in the growth of their business. Some of the women also said that this small business could grow into a big and use of computer. In a study some women are of the opinion that their children should be highly educated so that they do not have to enter this flower selling business because of high risks and no guarantee of income.

Flower-selling business near temple, station and traffic signals gives an indication that this business is very lucrative, safe and respected business for the women in today's society. There are more and more women who are entering into this informal sector of flower selling business. Majority of flower selling women were married and were dependant on this flower selling business for their survival. Most of the women of this category were poor, illiterate and semi literate. Their husbands were either jobless, drunkard, or sick became jobless in closing of the mills. Majority of women, who sell flowers near temple mentioned that (early morning), they do not travel alone, early morning or late night. Their family or some friends or some other flower seller women's are always there with them. The flower seller women fix up a place and time of meeting together and then go in

groups to the wholesale market. If the women are alone then they travel along with husband or other relative. Place near the temple is always crowded hence women who sells flower near the temple has no fear of travelling alone. This problem does not exist with those women who sells flower near church, in trains, traffic signals or junctions.

Challenges of Flower Market and Women

There are various challenges faced by flower seller women's who were studied by the researcher during the survey. The greatest deterrent to women flower seller is that they are women. A kind of patriarchal – male dominant social order is the building block to them in their way towards business success.

The financial institutions are sceptical about the entrepreneurial abilities of women. The bankers consider women loans as higher risk than men loans. This is one of the main reasons that majority of women flower sellers who have taken loan to run the business are from the private money lenders. The bankers also put unrealistic and unreasonable securities to get loan women entrepreneurs. According to a report by the United Nations Industrial Development Organizations (UNIDO), women are still facing difficulties in obtaining credit or loan from financial institutions. Main reason is often due to discriminatory attitudes of banks and informal lending groups.

The other most common challenges faced by flower seller women were late / early working hours, managing both house and business, and husbands not helping is the major challenge faced by flower selling women. Late and early working hour is cause of concern since the devotees start coming as early as 5a.m. on normal days and 4 a.m. during festivals. This timing forces

women to get up early to cater to customers. In addition to this they have to arrange for flowers from wholesale market at cheaper price or will not be able to stand in the competitive market. The flower selling women can windup the days business only late in the night after calculating the money and taking into the account of raw material stock, so that next day planning can be done. The late /early timings are a problem if the women's do not have more helping hand in their business. In addition, some of the flower sellers said that their husbands do not help them in their work. There are different reasons for the same, like husband working somewhere else as permanent job or he is jobless but also alcoholic or sick. In the case where husband is working somewhere, he is directly contributing to the total income of the house but in other case he becomes a burden to his wife since he does not even take care of the children or other household work and women has to do all the work on her own by hiring helpers etc. This directly affects the profit of the business. There were some respondents, who said not being educated poses problems like issues where documentation is required, or government issues are involved or BMC issues are raised. They have to depend on the others to solve their problems. Otherwise, the flower selling women end up paying haftas every time for not knowing the legalities. They get a feeling that people take their advantage because they do not know to read or write. The women who are in this business for more than 20 years and still do not have legal shop say that one of the reasons is illiteracy. The government, union, BMC, social workers are looking into these areas for improvement, but the pace is very slow. It was noted that Flower selling business as such does not require heavy investments. Hence it becomes ideal for the people

who do not have a good financial background. Since this is an informal sector the banks do not provide loans for the business, thus the women flower sellers have to generate their own funds. The money is generated either through life savings or through private loans or through friends or mortgages of belongings. Flower selling business has attracted many poor people who have found that this business is a good business where there is enough scope to grow and generate finance to support his family. It is a low investment business where a person can start business with finance as low as Rs. 500 to as high as Rs. 10,000. The working capital for this business is also low as compared to other informal sector business.

Floral market is increasing day by day. It has become one of the most profitable businesses in unorganized and informal sector. The basic advantage is that one can start with minimum investment and has cash on return. With little physical strain and low skill activity makes it lucrative for women entrepreneur.

Suggestions

Being a very profitable and growing business government should encourage to convert this informal sector to formal and organized sector. Banking facilities, such as short-term loan and working capital, should be easily available to women entrepreneur. Specific area should be marked and reserved for women flower seller with all facilities and safe environment. Trade unions should play important role by providing proper forum for women flower sellers to voice their grievances.

Entrepreneurship among women leads to control over assets, freedom to take decisions results in uplifting the status of women. By

developing entrepreneur development informal sector women will not only generate income for her family but will create more employment opportunities for women in society resulting in a multiplier effect in the generation of income and employment.

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