





## 2.2 Impact on Savings and debt position

It is evident from Table 2.1 that the savings of laborers reduced from Rs.980 on an average in kharif and rabi to Rs.420 in Zaid season. The decrease was 57 per cent. The

debt position of laborers also worsened in Zaid season. The average debt amount was Rs.1730 in kharif and rabi. It increased by 45.9 per cent in Zaid (Rs.3200).

**Table 2.1: Impact of Seasonal Unemployment of Woman Labor in Agriculture**

No.	Variable (Average)	Kharif & Rabi (Rs.)	Zaid (Rs.)	Percentage change No.
1	Income (Wage earnings)	11000	4750	-56.8
2	Food Items	8010	7162	-10.58
3	Non food Items	5233	4313	-17.58
4	Savings	980	420	-57
5	Debt position	1730	3200	45.9

## 3. Suggestions of Women Laborers to Overcome the Problem of Unemployment during Off Season

The women laborers had some suggestions of their own to overcome the problem of unemployment (Table 3.1). Some laborers suggested that they should be given training in entrepreneurial activities like mushroom cultivation and food processing.

They also opined that technical knowledge gained through training will help them in gaining more wages. They also suggested that they should be given loans from banks for purchasing poultry birds and livestock without many formalities. Some suggested that instead of 40 days, 100 days assured employment should be provided under NREGS program. Some laborers suggested that the increase in existing wage rate can be of great help to them. About 4 laborers did not have any suggestion.

**Table 3.1: Suggestions of Women Laborers to Overcome the Problem of Unemployment**

No.	Suggestions offering suggestion	No. of laborers	Percentage
1	Employment guarantee programs like NREGS should be implemented properly to assure 100 days of work in a year	5	16.6
2	SHG activities should be enhanced and training for developing entrepreneurial skills should be provided	2	6.6
3	Training should be given for skill improvement in the use of new technologies in agriculture	3	10
4	Wage rate should be increased so as to increase savings and reduce debt	9	30
5	Loan should be provided free of interest to buy poultry and livestock etc.	7	23.3
6	No suggestions	4	13.3

## 4. Conclusion

1. It is found that the women laborers got employment in agriculture for only one third of the total days in a year. The rest of the days they are unemployed.
2. The women laborers are found to be involved in only specific crops and specific activities in agriculture. They are not involved in any mechanical operations due to their lack of skill and as a result they are not getting employment for more number of days.
3. In the study area Zaid season is the off season in agriculture as the fields are left fallow due to lack of irrigation facilities. Women laborers are unemployed for most of the days. Some laborers were involved in employment guarantee programs and also other non agricultural activities, but only for a few days.
4. The seasonal unemployment of women laborers has severe negative impact on their income, consumption expenditure and savings. The debt position of the laborers also worsened.

5. The women laborers had many suggestions to overcome the problem of unemployment during off season like proper implementation of employment guarantee programs, higher wages in agriculture, training to improve skill and for starting entrepreneurship activities and provide loans without much formalities.

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