

# ***CHAPTER - V***

***FINDINGS, CONCLUSIONS AND  
SUGGESTIONS***

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The study of Tea Stall Vendors is undertaken with necessary review of theoretical aspects. An enquiry into the financial aspects is also carried out with the help of predetermined questionnaire. The data collected is processed in Chapter No.Three and Four. This is the Final Chapter which is directed towards the presentation of findings and conclusions. An attempt is also made to give suggestions, to improve the business conditions of the tea stall vendors. All the findings, conclusions suggestion are summarised below.

#### FINDINGS AND CONCLUSIONS :

1. It is interesting to note that even though the tea stall vendors work in informal sector, young people below 20 years are not found to be in the business. The number of old age workers is also very small. Almost all the tea stall vendors are prime age workers. The adult workers in age group of 20 to 40 years are found to be maximum. The job of tea stall vendors involves hard work for long hours everyday therefore, it is obvious that the tea stall vendors are necessarily prime age workers.

2. The number of tea stall vendors seem to be proportionate to the size of population of various castes. The notion of low status business seem to have over taken by economic need of the people. Even though belonging to the upper caste, majority of the tea stall vendors have taken up this activity. It is a fair combination of people of the various castes. This business is an example of secular community group a representing all the castes in the town.
3. It is seen that most of the tea stall vendors have their own houses and are living in Pakka and R.C.C.house. This is due to the fact that many of the tea stall vendors originally hail from the city. Only Few members/respondents are living in rented houses because they have newly come from outside places.
4. It is very discouraging to note that basic amenities like electricity, water, latrine toilet etc. have not yet reached up to the tea stall vendors. 10% of the vendors do not get electriclight because the place of their houses are on unauthorised site and therefore a connections cannot be obtained under such conditions. The situation of water facilities is also not good. Infact, tea stall vendors need adequate and clean water

to do their business. The condition of latrine and toilets is the worst. All this adversely affect on their health and hygiene. As they serve other people, if their health and hygiene is not good it has larger social impact.

5. It is surprising that only 8% vendors are illiterate, and 92% are literate. it is also surprising to note that even though we have large number of educated unemployed youths nobody has entered into this business. As a matter of fact, if educated employed people take up this business activity the condition of the business will improve and young people would get themselves engaged self employment.
6. It is very discouraging to note that 32 out of 50 vendors only aware of adult education programme and the remaining 18 tea stall vendors are not aware adult education. The co-ordinaters of the adult education programme are expected to approach the tea stall vendors and ask them get the education under the scheme of adult education. It is also pointed out that tea stall vendors do not get any time for taking adult education. If we consider the value of education, tea stall vendors should spare appropriate time for education through the programmes of adult education.

But in survey it is observed that total of the 50 respondents, none has participated in adult education. They have no time to learn new skill. but they should participate in this scheme.

7. There are 4 widows and divorcee who have to earn their own bread not only for themselves but also for their children. These female vendors generally found to be hard working.
8. It is generally assumed that poor families with ignorance and lack of planning tend to be larger in size. However due exposure to city life majority of tea stall vendors are small and medium sized families.
9. From the Table No.3.9, it is clear that some families are joint families; There is co-operation and understanding between family members.

This indicates that the tea stall vendors come from both types of families. But the dominant number of vendors come from nuclear family background.

10. It can be observed that before taking up this occupation the respondent vendors were in unhappy

conditions. The occupation has certainly provided a good opportunity to improve their economic condition. They could get themselves self employed on regular basis.

11. It is very clear that total experience of the vendors in this business for more than 10 years. This reveals the stability of business of the vendors.
12. It can be seen that long working hours are minimum of 10 hours to maximum 16 hours is a particular feature of this occupation. The vendors working in this range of working hours are certainly get exhausted at the end of every working day. If such kind of long hours of working is continued daily, they are likely to face the problem of health. The daily work beyond 8 hours can hardly be permitted from the health point of view.
13. If we consider the number of months during which tea stall vendors carry on their activities, it can be said that their business is regularly carried on throughout the year. Most of the tea stall vendors carry on the business for all the 12 months of the year. There are two tea stall vendors who carry on their business activities near the college. As there is a vacation of 3 months for the college in year, tea stall vendors

also keep their stalls closed during the vacation period.

14. The vendors get the help from the family members. Some of the vendors seem to have appointed employees, and they get the assistance from such employees as well. It is also observed that 19 respondents (38%) carry on their business activities without assistance from any other source. It may be observed that though vendors who carry on their activities on a smaller case do not need assistance from the family members and they cannot also think of appointing employees to assist them.
15. General observation reveals that some of vendors want their children to study and take up jobs other than this business, such as Government Service, which gives both assured income and a better status in the society. Other vendors want their children not to accept other job continue the traditional business.

The majority of the tea stall vendors want their children to accept the same business because it is more profitable business agency than other business.

16. This occupation is mainly male dominated occupation. Of course some women have certainly taken bold step to

enter into this occupation. It is also observed that female tea stall vendors are widows and divorced women. They have entered in this occupation as a completing need. This occupation for them is only source of livelihood.

17. Our survey has pointed out that tea stall vendors used to enter in this business mainly because of the economic necessity.

28% respondents accept this business because it is a profitable business. Such respondents were hotel workers before they entered in this business, so they know that, this business would gives sufficient income to meet the basic requirements of their families.

18. From the above observation it can be aid that first group is the group of well established tea stall vendors. Second group is relatively the group of vendors who have been this business for few years. Third group is the group are new entrants. The size of the second group is smallest which implies that the tea stall vendors start with tea only, after some time they add some eating items in their business but such items are purchased from outside sources. In due course of time as they become stable, they themselves prepare



both tea and other eatables and become the number of the first group.

19. There is lack of records about the transactions of tea stall vendors. Most of the tea stall vendors are illiterate or less educated. Nobody keeps the records of this business on proper lines. Lack of record leads to absence exact knowledge about their business. Tea stall vendors can hardly come to know the exact financial position of there business.
20. In respect of sources of finance it seems that most of the tea stall vendors do not approach the bank to get the credit facility. Relatives and private money lenders are found to be the major sources of raising the loans for tea stall vendors. It is interesting to note that many of the tea stall vendors have their owned capital only.
21. Those tea stall vendors who need loans have approached private money lenders. The procedure of the bank to get the loans is lengthy and complicated. The illiterate or less educated tea stall vendors find it very difficult to comply with such procedure. They is no formal procedure and the loan given quickly. However the interest on such loans is very high.

22. There are many government schemes to provide financial and other assistance but tea stall vendors have not been given any kind of assistance. They are neither aware nor availed of any of such assistance.
23. The capital investment of the tea stall vendors include assets like, stall, furniture, stove and vessels and glasses and saucers etc. The major item is stall in which more than 55% of the capital amount is invested. The size of the capital investment is different from vendor to vendor. The minimum investment Rs.3,000 and the maximum is Rs.20,500. The size of the capital investment determines the scale of operation of the tea stall vendors.
24. The daily material expenses of the tea stall vendors include somany items like, kerosene, sugar, milk, tea powder, potatoes, onions, biscuits, bread, eggs, edible oil & gram flour etc. Analysis of the daily material expenses show that 'A' group tea stall vendors have average expenditure of Rs.892, 'B' group tea stall vendors Rs.499 and the last 'C' group Rs.364.
25. Besides daily material expenses there are other expenses like wages, carriage inward, breakage, repairs

on store which are reported on monthly basis the figures of monthly business expenses are found to be Rs.827 on an average.

26. The analysis of the sales reveals that there are three types of tea stall vendors group 'A', Group 'B' and Group 'C'. These groups are explained earlier and can be taken as big, medium and small tea stall vendors. The average daily sales are group 'A' Rs.1556, group 'B' Rs.747 and group 'C' Rs.584.

If we consider the above analysis it is clear that tea stall vendors who sell eatables along with tea have larger sales. If such items are prepared by them, the daily sales are highest as in case of group 'A'.

27. It is very encouraging that the profitability of tea stall vendors is reasonably high. The data available permitted us to calculate profit on weekly basis. Looking at the distribution of tea stall vendors by weekly profit it is seen that 58% of the tea stall vendors earned weekly profit up to Rs.2000. There are few tea stall vendors who earned profit more than Rs.5000 per week.

The measurement of profitability in terms of Net Profit Ratio shows that in the range of 29% to 44%. The weighted average of the Net Profit ratio comes to 36%. This is quite favourable index for the business of tea stall vendors.

28. The per capita income (including the income from other sources) is in the range of Rs.150 to Rs.450 per week. The number of tea stall vendors which can be regarded reasonably well placed (per capita income above Rs.500 per week) is also substational. Only few tea stall vendors can be regarded as poor.
29. Regarding saving it is observed that all the tea stall vendors are aware of need of saving. Their saving is Rs.32 to Rs.50 per day. The savings in the form of pigmy deposits are very popular.

**SUGGESTIONS :**

On the basis of the findings and conclusions as described above following suggestions can be made.

1. The level of education of the tea stall vendors is very low many of them are illiterate or less educated. This is the measure difficulty in the way of improvement of these business of tea stall vendors. Special schemes

and programmes are required to be devised to impart general education in the first stage, and occupational training in the next stage. The programmes of adult education can take care of general education. In case of occupational training there is no proper institutional arrangements. There is scope for Open Universities, Non-Government Organisations, Private Trusts to work in this direction.

2. Along with general education and occupational training tea stall vendors should be trained to maintained proper records of their business. Primary lessons in accounting shall be of great help to them.
3. The business of tea stall vendors is such that there is no proper social security. Tea stall vendors the work hard as many as 10 hours per day. The health and hygiene needs are not taken care of. It is necessary to provide them medical facilities, just like the workers of the factory. The schemes like Employee State Insurance should be implemented for tea stall vendors.
4. The daily material required by stall vendors is supplied by local of peoples. It is should come together and establish their consumer stores. This would help them to get the required daily material regularly and at cheaper prices.

5. Tea stall vendors should be discouraged to take the loans from private money lenders. The banks should remain more active to approach tea stall vendors. They banks can simplify their procedures and schemes. So that tea stall vendors will take benefits of bank loans.
6. Tea stall vendors have not taken the benefit of the existing schemes of government. This is mainly due to the fact that many of them do not know these schemes. The concerned government agencies should come out with effective communication of their schemes to tea stall vendors.
7. The analysis of the financial aspects of the business show that both the sales and the profits are quite good. This business is economically viable and financially feasible. The educated employed youth can get profitable self employment opportunities necessary to make the youth aware of this fact.
8. The business of tea stall vendors is taken as low-status business. The educated unemployed youth have not entered in to this business. The image of this business needs to be improved. If the government undertakes appropriate policy measures, the image of this business will certainly improve.