



A Report on the ZERO-TICKET BUS TRAVEL SCHEME FOR WOMEN IN STATE OWNED BUS TRANSPORT CORPORATIONS - II



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**STATE PLANNING COMMISSION
CHENNAI – 600 005**

ZERO-TICKET BUS TRAVEL SCHEME FOR WOMEN IN STATE OWNED BUS TRANSPORT CORPORATIONS

**M. Vijayabaskar
Jaganth G
G. Benita Tresa
Sowmya Raman**

State Planning Commission

Chennai – 5.

J. JEYARANJAN
Vice Chairman



STATE PLANNING COMMISSION,
"EZHILAGAM",
CHEPAUKKAM, CHENNAI-600 005.

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FOREWORD

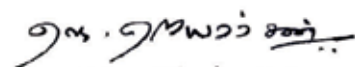
Mobility is an important dimension of women empowerment. Further, women's participation in the workforce, despite attainments in education, remains low in spite of several interventions by the state. To partly address these issues of gender justice, the Honourable Chief Minister announced a Zero-ticket Travel Scheme for Women Passengers in public buses in urban Tamil Nadu in May 2021. Through this scheme, women can travel free of charge in state owned buses plying in urban zones of the state.

To understand how the scheme has benefitted women, the State Planning Commission has undertaken two studies. The first study was based on a survey done among users of the scheme in Chennai metropolitan area, the findings of which were reported in an earlier publication. Following the recommendations of the Honourable Transport Minister and the Principal Secretary, Transport Department, the SPC undertook a study in three other locations marked by different economic bases to understand how the scheme has shaped women's lives. Urban location amidst an agrarian belt, a tourist and trading hub, and a manufacturing hub were chosen for study. A sample survey of users along with focus group discussions among users were conducted. This Report details the key findings of the study.

The findings suggest that the scheme has not only helped save roughly 11.4% of the monthly income of women users, but has also helped increase in work participation of women by enabling self-employment. The savings amount to more than 14% of the income for more vulnerable workers such as construction and agricultural labourers, and street vendors. Women respondents also report that they depend less on family members for their mobility. Moreover, women from rural hinterlands are increasingly using this scheme to access new learning opportunities in the urban centres.

I commend the authors – M. Vijayabaskar, Additional Full Time Member, SPC, G. Jaganth, G. Benita Tresa and Sowmya Raman, Policy consultants, SPC for this valuable impact study. I thank the members and staff of the State Planning Commission for this effort. I also thank the officials of the Transport Department for their cooperation in undertaking this study.

I assure that State Planning Commission will continue to prepare such reports that has relevance for informed governance.



Vice Chairman,
State Planning Commission

Acknowledgement

We would like to thank the Tamil Nadu State Transport Department for their continuous support in conducting this survey and preparation of the Report. We also acknowledge the critical support rendered by officials of Transport Corporations in Nagapattinam, Madurai and Tiruppur in identifying routes, conduct of both the sample survey and Focus Group Discussions among users of the scheme.

Prof. N. Manimekalai, Head, Women's Studies Department, Bharathidasan University and Prof. Albert Christopher Das, American College, Madurai along with Mr. Mohan Kumar of Chikkanna Government Arts College, Tiruppur, were instrumental in identifying and training field investigators, provided inputs for revising the questionnaire as well as in monitoring the field survey. We are immensely grateful to them for their contribution. The study could not have been completed within the stipulated time without this support. They also drew on the services of the Management, Faculty and Students from ADM College for Women, Nagapattinam, American College Madurai and Chikkanna Government Arts college Tiruppur for this work. We thank them all.

We also recognize the backstage contribution of all the staff members of State Planning Commission.

Finally, we extend our gratitude to the numerous women passengers who shared their valuable time to take part in the Survey and the Focus Group Discussions.

Highlights of the Report

Overall, the Zero-Ticket Bus Travel (ZTBT) Scheme for Women has immensely benefited women passengers across the State in multiple ways. The scheme has particularly helped women users by **a) contributing to higher disposable income b) enabling higher work participation c) reducing dependence on family members for their mobility and d) fostering new opportunities for social networks and learning.**

Almost 50% of women travelers are aged over 40 years suggesting its importance to the lives of older women in Tamil Nadu.

Though the scheme is operational in buses originating from urban centres, women from rural households benefit more from this scheme than urban users.

39% of users belong to Scheduled Castes (SC), 21% to Most Backward Classes (MBC) and 18% to Backward Classes (BC). This distribution shows majority of women benefited are from marginalized social groups.

More than 80% of the sample women users earn less than Rs. 12,000 a month. The scheme has been advantageous to women in low-income categories than those from well-to-do households.

On an average, women save about Rs.888 every month through the ZTBT scheme. Savings across different occupational categories of women passengers range from Rs. 756 to Rs. 1012 per month.

The average user saves 11.4% of her monthly income through this scheme. But economically vulnerable users such as daily wage workers in agriculture/construction, street vendors and domestic workers save approximately 14% of their monthly income.

SC and MBC households save slightly more (11.3% and 12.1% respectively) compared to BC households.

The Scheme has generated incentives for women to undertake self-employment activities such as vending of food products, thus contributing to higher work participation.

Women users also report reduced dependence on family members for their travel needs contributing to their empowerment and dignity.

By enhancing their ability to seek and access new learning/skilling opportunities in urban areas, as well as to access urban leisure spaces at reduced cost, the scheme improves the social well-being of women users in multiple ways.

Most respondents report to use the savings derived for household expenses that include buying groceries and vegetables. The Scheme has therefore helped users to cushion themselves partly from the impact of retail inflation that we are currently experiencing in India.

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I. Introduction:

In May 2021, the Government of Tamil Nadu announced a scheme whereby women travelers can travel without paying any fare in government run normal-fare buses (for short distances up to 30 kilometers) in cities and towns in the state. Women are issued zero-tickets (a fare less ticket) when they travel in these buses. The State Planning Commission (SPC), in an earlier study, looked at the impact that it had on women users and their households in the city of Chennai. Following the suggestions by the Honorable Minister of Transport in a meeting where the SPC presented the findings of that study, the SPC conducted another study of such users in smaller towns and cities with different economic bases. Given the differences in livelihoods and social locations of women in such urban nodes, this study is meant to complement the earlier study on what the scheme means for women users in the state. This Report outlines the major findings of the study.

Method:

The study was conducted among women passengers who travel in government buses in three urban areas in districts of Nagapattinam, Madurai and Tiruppur. The three districts were selected because of the different economic bases they draw their dynamism from. Nagapattinam town is situated in a dense agricultural zone with livelihoods dominated by agriculture and related employment. Madurai, being a major trading centre as well as a tourist destination, is likely to foster a different kind of mobility among women users. Tiruppur town has been an industrial hub for decades, specializing in knit garments catering to international and domestic markets. The region is dotted with a large number of small and medium garment factories and ancillary units employing thousands of women workers. All the three towns are surrounded by many villages, and women travel for various activities between these towns and villages. Information on usage, changes in travel patterns, impacts on household savings and livelihood options were collected through a sample survey among women users along major routes in the three urban nodes.

After identifying the urban nodes, we calculated the sample size for each of these nodes based on data on total number of passengers traveling in government buses provided by the respective transport corporations. In order to estimate a sample size with 95% confidence interval and +5% precision, we arrived at a sample size of 385 passengers in each of the towns.¹

1 We use the formula

$$n_0 = \frac{Z^2 pq}{e^2}$$

Where z^2 is the abscissa of the normal curve that cuts off on an area α at the tails, e is the desired level of precision, p is the estimated proportion of an attribute that is present in the population, and q is $1-p$. The value of z is found in statistical tables which contains the area under the normal curve.

To ensure this sample size, we collected information from 416, 422 and 437 women users in Nagapattinam, Madurai and Tiruppur respectively amounting to 1275 respondents in total. While most respondents used the scheme regularly such as when they travelled for work, a few respondents used it for one off visits during a week or month. For analytical clarity, we classified the passengers into two categories namely Frequent and Occasional travelers. Frequent travelers are those who travel four or more times in a week, while Occasional travelers are those who travel less than four times a week. The details of number of passengers surveyed in each district is given in below in Table 1.1

Table 1.1: Routes Selected and Sample Size

S.No	Districts	No of Frequent Travelers	No of Occasional Travelers	Total No of respondents
1	Nagapattinam	394	22	416
2	Madurai	365	57	422
3	Tiruppur	328	109	437
	Total	1087	188	1275

The sample excluded students as they avail of existing free bus pass scheme for students.

In addition to the sample survey, a series of Focus Group Discussions (FGDs) was conducted among users in the three regions to capture aspects of the scheme that are harder to capture through surveys. This includes their perception of how the newly acquired mobility gives them a sense of dignity and empowerment, the reasons behind shifts in uses as well as perceptions on issues that they face as users of the scheme. The entire study was done in collaboration with officials of the respective transport corporations as well as with officials of the Transport Department at the State-level. In total, we conducted three FGDs in Nagapattinam, five FGDs in Madurai and three FGDs in Tiruppur.

In the next section, we provide an overview of the passengers represented in the sample.

II. Basic Profile of Passengers who use Zero-ticket travel Scheme

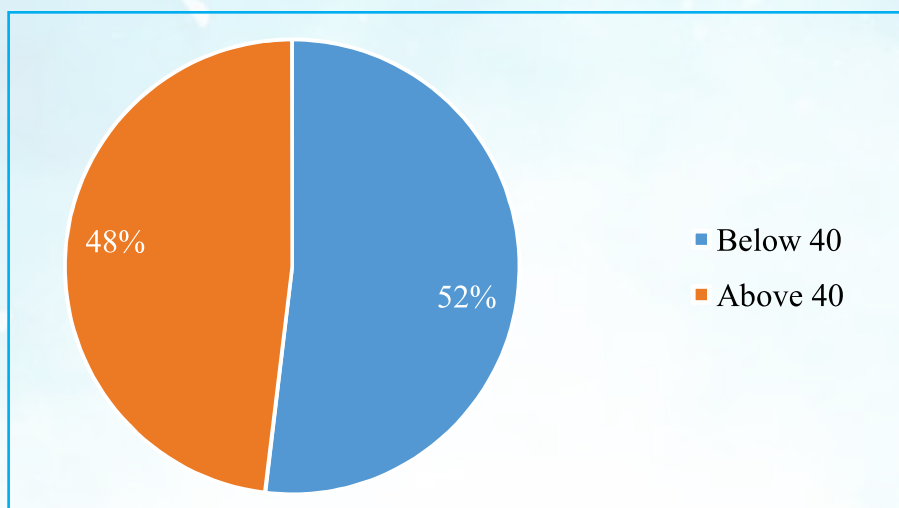
Among the women passengers who use Zero-Ticket Travel Scheme (ZTBT), around 52% of them are below the age of 40 (Table 2.1). The fact that more than 48% of women users are more than 40 years of age indicates the extent to which this scheme benefits older women. There are no major differences in these proportions across districts.

Table 2.1: Age Category of women passengers

Age Category	Nagapattinam	Madurai	Tiruppur	Total
Below 40	52.7 (207)	50.0 (181)	53.4 (174)	51.9 (562)
Above 40	47.3 (187)	50.0 (181)	46.6 (152)	48.1 (520)
Total	100.0 (394)	100.0 (362)	100.0 (326)	100 (1082)

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Figure 2.1: Age Category of women passengers



Social Composition:

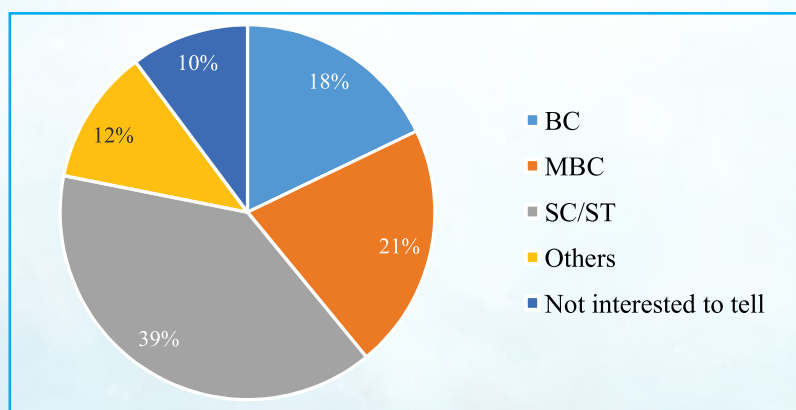
Among the women passengers who disclosed their caste identity, almost 78% of them belong to marginalized social groups. 39% belong to Scheduled Castes (SC), 21% to Most Backward Classes (MBCs) and 18% to Backward Classes (BCs).

Table 2.2: Social Category of women who use ZTBT Scheme

Social Category	Nagapattinam	Madurai	Tiruppur	Total
BC	12.9 (51)	27.1 (99)	13.1 (43)	17.9 (193)
MBC	21.6 (85)	19.5 (71)	22.3 (73)	21.2 (229)
SC/ST	57.4 (226)	26.8 (98)	30.2 (99)	39.1 (423)
Others	6.6 (26)	16.4 (60)	12.2 (40)	11.7 (126)
Not interested to tell	1.5 (6)	10.1 (37)	22.3 (73)	10.2 (110)
Total	100 (394)	100 (365)	100 (328)	100 (1081)

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Figure 2.2: Social Category of women who use ZTBT Scheme



This distribution suggests that the scheme benefits women from such marginalised social groups more than their share in the State’s population. According to estimates from a Tamil Nadu Household Panel Survey’s Pre-Baseline Survey (TNHPS-PBS) initiated by the Tamil Nadu Government along with the Madras Institute of Development Studies (MIDS) in 2018-19, the Scheduled Castes accounted for 23.7% of the State’s population while MBCs accounted for 23.6% and BCs, 45.5%.

There are however, variations in this regard across the three districts surveyed. In Nagapattinam, almost 92 % of women users are from marginalized social groups, out of which almost 57% of women passengers belong to SC households. This is likely because of the fact that the district has a larger share of SC population compared to most other districts in the State. In Madurai, around 74% of women belong to marginalized groups of which 27% are from SC, 20% from MBC and 27% from BC households. In Tiruppur, roughly 30% belong to SC households, 22% to MBC households and 13% to BC households. The user share is therefore clearly skewed more towards users lower down the caste hierarchy. It also highlights the fact that higher proportions of women from these communities are dependent on public transport.

Place of Residence:

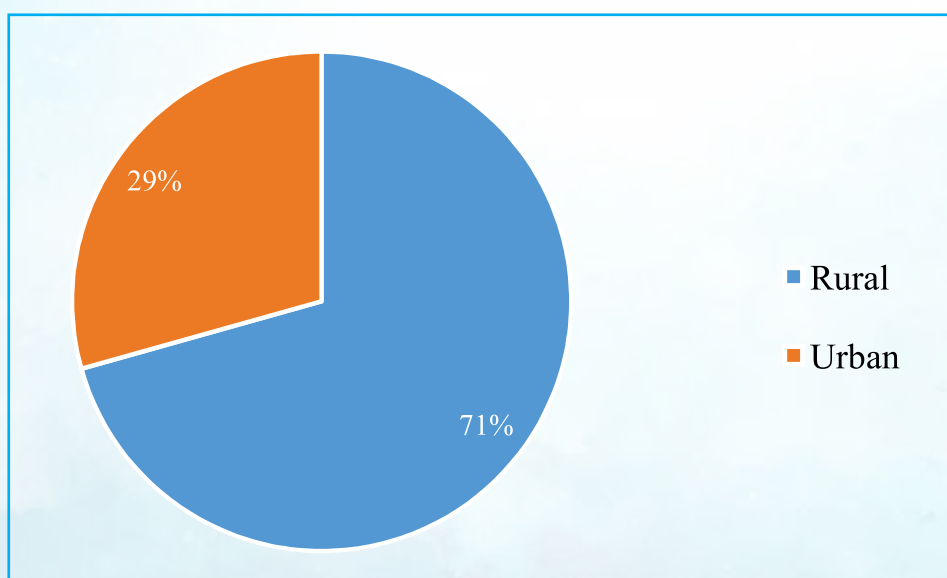
All three urban nodes draw people from rural hinterlands for labour requirements among other reasons. As a result, we find that around 70% of the women who use the ZTBT scheme actually live in rural areas near these urban centres.

Table 2.3: Place of Residence of Women Passengers

Place of Residence	Nagapattinam	Madurai	Tiruppur	Total
Rural	93.4 (368)	58.3 (213)	56.7 (186)	70.5 (766)
Urban	6.6 (26)	41.6 (152)	43.3 (142)	29.3 (319)
Total	100 (394)	100.0 (363)	100.0 (328)	100.0 (1087)

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Figure 2.3: Place of Residence



The zero-ticket bus travel scheme thus supports rural-urban-rural travel among rural households. There are of course differences across the three regions as the table 2.3 suggests. Nagapattinam region is much less urbanized and hence we find the users being almost entirely rural. The rural-urban distribution is more even in the other two urban nodes. The share of rural users is nevertheless still higher than urban users.

Educational Profile:

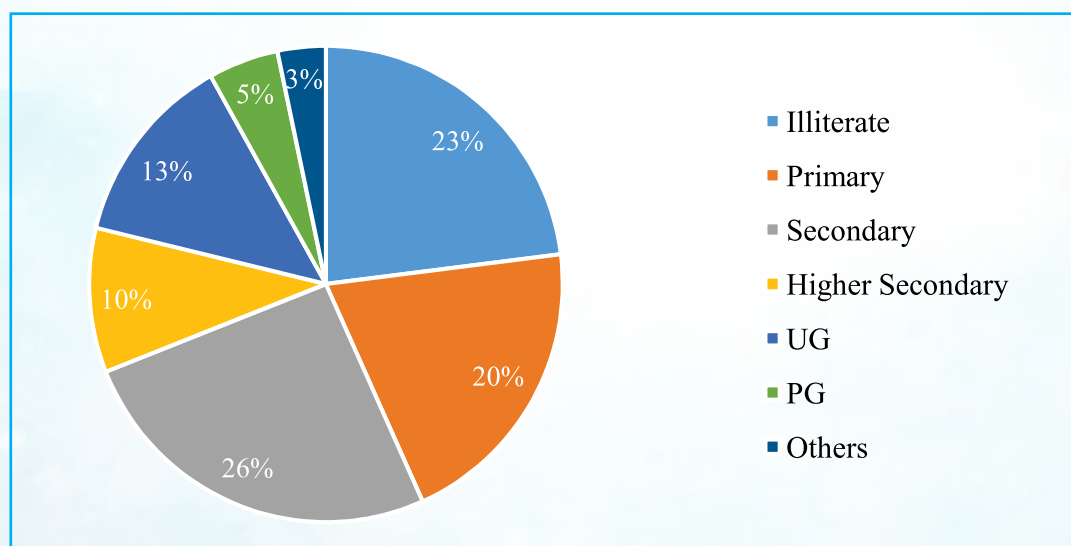
The largest share of ZTBT Scheme users are those with educational qualification of less than fifth grade (5 years of school education). They comprise almost 44% of the sample users (Table 2.4).

Table 2.4.: Educational Profile of Women Passengers

Educational Qualification	Nagapattinam	Madurai	Tiruppur	Total
Illiterate	20.1	20.5	29.3	23.0 (250)
Primary	23.1	18.1	19.5	20.3 (221)
Secondary	28.9	24.1	23.5	25.7 (279)
Higher Secondary	7.6	14.0	7.9	9.8 (107)
Under Graduate (UG)	9.1	15.9	14.6	13.1 (142)
Post Graduate (PG)	3.6	5.8	5.2	4.8 (52)
Others	7.6	1.6	-	3.3 (36)
Total	100	100	100	100.0 (1087)

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Figure 2.4: Educational Qualification of Women Passengers



Another 26% have completed secondary level school education. This pattern, as the table 2.4 suggests, is almost similar across the three zones surveyed. However, given that Nagapattinam has lower attainments in human development, the share of women users with tertiary educational attainments is lower compared to Madurai or Tiruppur.

Marital Status of Women Passengers:

While the predominant share of users is married, almost 16% of users are single women, either widowed or separated (Table below).

Table 2.5: Marital Status of women passengers

Marital Status	Nagapattinam	Madurai	Tiruppur	Total
Married	70.6	76.2	79.9	75.3 (818)
Not Married	12.2	6.0	8.5	9.0 (98)
Widow/Divorced/Separated	17.3	17.8	11.6	15.7 (171)
Total	100	100.0	100.0	100 (1087)

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Given that female-headed households are large in number in Tamil Nadu and the vulnerabilities that they are likely to confront, the scheme offers good support to them.

Income Profile of Users:

Next, we categorize women based on their approximate monthly personal / family income reported by the respondents. Despite known biases in reporting income, the data reported cannot be completely ignored as unreliable.

More than half of them earn less than Rs. 8000 per month (around 53%), while another 28% of them earn between Rs. 8000 and Rs. 12000 per month (Table 2.6).

Table 2.6: Salary Category of Women Passengers

SALARY CATEGORY	Nagapattinam	Madurai	Tiruppur	Total
Below 5000	18.3 (73)	33.7 (123)	10.7 (36)	21.2 (230)
5001 – 8000	35.8 (141)	29.9 (109)	29.0 (95)	31.7(345)
8001 – 12000	32.2 (127)	20.8 (76)	32.3 (105)	28.4 (309)
12001 – 15000	6.9 (26)	5.8 (21)	7.6 (25)	6.7 (73)
Above 15001	6.9 (27)	9.9 (36)	20.4 (67)	12.0 (130)
Total	100 (394)	100.0 (365)	100 (328)	100.0 (1087)

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Together, more than 80% of the sample women users earn less than Rs 12,000 a month. The scheme has thus benefited women in low-income categories more than those from well-to-do households. There is however a slight variation in the composition across income categories in the three regions. In Tiruppur, probably because of a vibrant manufacturing sector that attracts a large number women workers at relatively higher wages, the share of women passengers earning less than Rs.5000 a month is much lower than in the other 2 urban nodes. At the other end of the income spectrum, the share of users earning more than Rs 15000 per month is much higher (more than double) in Tiruppur compared to this category of income earners in Nagapattinam and Madurai.

This takes us to the question of the nature of occupations undertaken by the users.

Distribution of Women Users by Occupation

Among the women surveyed, around 18% of them are daily wage labourers engaged either in agricultural activities or in construction work (Table 2.7).

Table 2.7: Distribution of women in each occupational category in three districts

Occupational Category	Nagapattinam	Madurai	Tiruppur	Total
Daily Wage Labourer in Agriculture/Construction	21.5	20.2	12.3	18.2
Factory work	1.4	6.6	34.5	13.2
Street Vendor	15.2	13.8	7.4	12.3
Self Employed (other than street-vending)	5.8	12.3	18.4	12.0
Employed in retail Service	15.7	8.2	5.8	10.2
Health care Services (incl anganwadi workers)	19.1	7.3	2.6	10.1
Employed in office work	8.0	12.6	8.4	9.7
Home Maker/No Job	4.7	7.6	4.5	5.6
Professional	2.2	3.8	3.5	3.2
Domestic Worker	3.6	2.9	1.6	2.8
House Keeping work in firms	0.3	2.3	1.0	1.2
Others	2.5	2.3	0.0	1.7
Total (N=1014)	100.0	100.0	100.0	100.0

Source: Field survey conducted during 4.8.2022 to 30.8.2022

This also includes those going for work under the MGNREGA. Many women users particularly in Nagapattinam district travel by bus to and from work using the scheme. In fact, in the course of the FGDs that we conducted in villages near Nagapattinam, women users report that while earlier they used to walk to the place of MGNREGA work, they have started using the bus to save time and effort.

According to a participant in one of the FGDs in Madurai who is also an MGNREGA worker from the Melur region, "Earlier we used to walk to work every day. In the mornings it's fine, but walking back after working in the hot sun is an issue. Now since the bus is free, we usually take the free bus back to work. For people in our village, this is helpful. Nobody is home these days, almost all women in all households work somewhere."

Tiruppur has however a lower share of such daily wage workers compared to the other two urban nodes. On the other hand, Tiruppur has a much larger share of users working in factories (34%). In fact, it is reported that a few factories have stopped providing company transport facilities following the introduction of the ZTBT Scheme. Vendors account for the next largest share of users, though again, the share is lower in Tiruppur compared to the other two centres. Self-employed, other than street vendors, account for the next biggest share of users. Together, the casually employed and self-employed account for more than 42% of the users across the three regions. Among the remaining categories too, bulk of them are in temporary work such as in retail. A significant share is also in healthcare services category that includes anganwadi and noon meal workers.

III. Savings of women passengers who use ZTBT Scheme:

Among frequent users, the ZTBT scheme has clearly helped reduce monthly expenses on travel significantly. On an average, women save about Rs.888 every month due to the scheme (Table 3.1).

Table 3.1: Average savings for women in key occupational categories in three districts

Occupational Category	Nagapattinam	Madurai	Tiruppur	Total Avg Savings (Rs)
Others	997	1151	-	1069
Employed in office work	830	1206	914	1017
Professional	975	1248	759	1012
Home Maker	986	1083	761	973
Street Vendor	806	1151	780	931
Employed in retail Service	848	1154	738	912
Health care & Maintenance	792	1112	735	866
Domestic Worker	720	1050	645	825
Daily Wage Labourer	722	971	755	822
Factory work	624	977	791	816
Self Employed (other than street-vending)	693	1023	706	812
House Keeping work in firms	624	926	537	804
Total (N=1086)	800	1096	766	888

Source: Field survey conducted during 4.8.2022 to 30.8.2022

The savings across different occupational category of women passengers ranged from Rs. 766 to Rs.1096 per month. The savings amount varied based on the cost of the ticket and the number of trips they make every month. On an average, sample passengers make about 51 trips in a month.

There are however again differences across the three centers. On an average, users in Madurai tend to save at least 300 Rs more per month compared to users in Nagapattinam or Tiruppur. This may be due to differences in the distances travelled.

We next estimated the share of monthly income that women users save on account of the scheme. The details are given in Table 3.2.

Table 3.2: Average savings as percent of Salary

Occupational Category	Nagapattinam	Madurai	Tiruppur	Total Savings (% of Salary)
House Keeping work in firms	5.8	19.0	4.1	16.1
Daily Wage Labourer	14.9	17.4	9.1	14.3
Street Vendor	10.6	17.8	11.1	13.4
Domestic Worker	10.2	21.1	5.7	13.2
Others	7.8	15.4	-	11.1
Employed in retail Service	11.5	12.3	7.4	11.0
Health care & Maintenance	10.1	12.7	10.7	10.8
Self Employed (other than street-vending)	10.8	15.9	7.4	10.3
Factory work	8.6	16.3	8.7	9.8
Employed in office work	9.2	10.2	8.2	9.4
Professional	4.7	9.4	6.4	7.3
Total (N=1016)	11.3	15.3	8.3	11.4

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Though on an average, women users save 11.4% of their income through this scheme, economically vulnerable users such as daily wage workers in agriculture/construction, street vendors and domestic workers save approximately 14% of their monthly income. Overall, across different occupational categories, women passengers could save anywhere between 7 to 16 % of their monthly income.

However, there are striking difference in this regard across zones. While the estimated share of savings is around 15% of monthly income of users in Madurai, it is around 11% in Nagapattinam and around 8% in Tiruppur. The higher average incomes reported in Tiruppur is one factor. In Nagapattinam, it may also be indicative of lower mobilities in the region in the absence of adequate employment opportunities in the urban.

Average Savings based on Income Category

A similar cross tabulation based on savings made across different income categories of women passengers reveal that the scheme has particularly benefitted women who belong to lower income categories (Table 3.3).

Table 3.3: Average Savings for women in each Income Category

Income (Rs) per month	Nagapattinam	Madurai	Tiruppur	Total Savings in % of salary
Below 5000	24.3	25.6	18.7	22.9
Between 5000 to 8000	11.7	15.3	11.0	12.6
Between 8000 to 12000	7.1	11.6	7.9	8.5
Between 12000 to 15000	6.1	7.9	4.9	6.2
Above 15000	4.6	5.6	3.2	4.2
Total	11.3	15.3	8.4	11.4

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Women users who report to earn less than Rs 5000 per month, save around 23% of the income due to ZTBT Scheme. Similarly, women who earn between Rs.5000 to Rs.8000 per month saved around 13% of their income. They together constitute more than 50% of the sample users.

We next explored the pattern of savings of women across different social categories.

Average savings across Social Groups:

SC and MBC households save slightly more (11.3% and 12.1% respectively) compared to BC and Others households (11 and 11.3% respectively) (Table 3.4).

Table 3.4: Average Savings for women in each Social Category

Social Category	Nagapattinam	Madurai	Tiruppur	Total Savings in % of salary
SC/ST	11.0	17.1	7.5	11.3
MBC	13.5	15.8	7.9	12.1
BC	10.3	12.7	8.3	11.0
Others	9.7	15.1	9.2	11.3
Not Willing to Say	-	16.4	9.7	11.7
Total	11.3	15.3	8.4	11.4

Source: Field survey conducted during 4.8.2022 to 30.8.2022

This suggests that the scheme benefits women across different socially marginalised categories almost equally.

In addition to the immediate savings in expenses brought about by the scheme, an important shift that the scheme has brought about is the improvement in participation in paid work among women users.

Incentive for Work Participation:

“Nobody is at home these days, almost all women in all households in my village work somewhere these days.” says a MGNREGA worker from the Melur region, Madurai when the research team met her at a bus stop. The scheme seems to have enhanced the options available to women, rural women especially, to take advantage of urban markets to earn a livelihood. In Valakarai, a village 18 kms from Nagapattinam, women spoke during the FGDs about how the number of people going to Velankanni church nearby to sell homemade edible products has increased from their villages as they do not have to spend on bus travel to the market.

Though this shift was not visible in Tiruppur, several users in Madurai too report such changes. This is best expressed by a street vendor in Thirumangalam bus stand.

“I have raised my two kids selling these vegetables in this market. Both my kids are married now, but I still have to earn my living right? This free bus is helpful for people like us. Now I have encouraged my daughter-in-law to come along and set up a shop next to me. Having company helps and we can earn some 100 or 200 Rs extra”

The vendors among participants in FGDs also are of the opinion that they face less business risk because of the zero-ticket bus travel. In Valakarai village, women vendors sell in either Nagapattinam or Pattukottai junction (midway between the villages where FGDs were conducted and Nagapattinam). Since the introduction of ZTBT scheme, women say that their business risk has reduced when they travel to sell. This was reported by a street vendor in Thirumangalam as well.

“I sell groundnuts and guava fruit here in Thirumangalam bus stand, Earlier in the total capital I invest every day (a sum of 200 to 300 Rs) at least 40 Rs would go for bus travel. Now that’s saved. For me it is a great benefit. I do not have to worry about the money lost on bus travel if I do not sell as much on a day. As I sell less perishable goods, I can meet the sales the next day as well..”

Earlier, in case they do not sell enough, the amount they spend on travel translates into a loss or at times prevent them from making enough returns. However, when they do not incur expenditure on travel, the net income from their daily sales improves.

IV: Other Socio-Economic Outcomes & Changes in Travel Characteristics

Apart from the direct financial saving and hence better disposable income among poor women, the scheme is likely to have generated a range of benefits. To begin with, it is useful to understand how the savings in travel expenses helps the household. Second, it is also important to trace how women use this scheme to enhance their mobility as well as to generate new social networks. Access to public spaces has long been denied to women. This scheme may therefore undermine barriers to such access.

Given the general view that low-income families have higher propensity to consume, we expect the savings due to zero-ticket bus travel will allow for increase in their households’ expenditure on food, medicine and education. We therefore tried to explore what women do with the additional savings they make because of the ZTBT scheme. **Most respondents report to use the savings for additional household expenses that include buying groceries and vegetables. This suggests that the scheme has helped users to cushion themselves from the impact of retail inflation that we are currently experiencing in India.** Some reported to spend on their children’s education or

buy medicines. A good number of women respondents also report to save the amount in their bank account or in informal institutions like chit. Some of the vendors we interacted with also claim that they could now drink 2 cups of tea along with snacks when they are at work using the Rs 20-30 that they save on bus fare.

A FGD in Nagapattinam shows that the scheme is also useful for the functioning of Self-Help Groups (SHGs) that are critical institutions for women's access to low cost credit. According to a participant who is also a member of a SHG in Palakurichi, Nagapattinam,

“Earlier we used to collect money from everyone in the SHG to meet the expenses of the person who travels to the bank representing the SHG. Now after the introduction of the zero-ticket bus travel scheme, we don't have to worry about travel expenses.... Nowadays at least 4 or 5 people from the group travel along with the beneficiaries to the bank for availing loans and for other work in Nagapattinam town. It is a huge sum saved for us as a group”.

The transportation cost associated with loan processing (which usually takes 5 or more trips from their village to Nagapattinam and back) has come down to zero. This reduction in transaction costs, enables the group to use the savings thus made for other productive purposes.

Another important shift is the reduced dependence on other members of the family for their mobility. We observe a significant change in the mode of travel by women. Especially, in Nagapattinam, around three fourths of the women state that their mode of travel (travel pattern) has changed after the introduction of ZTBT Scheme. Around 67% in Madurai and around 60% in Tiruppur too report that the scheme has helped them make changes in the way they travel.

Among them, several report to have moved away from private buses and/or use of share auto rickshaws. **Importantly, almost 40% of women passengers stated that their dependence on family members to take them to workplaces or elsewhere has come down as they started using this scheme.** Apart from shifts in the existing mode of travel, around 23% report an increase in the frequency of travel. The frequency has particularly increased in Nagapattinam, with around 34% reporting an increase in the frequency of travel. 16 per cent of respondents also report an increase in the distance that they travel.

An agricultural worker from Valakarai, Nagapattinam, explains the context for such an increase in frequency.

“Women from our village usually go for agricultural work in nearby villages. Not many of us are educated to go for other jobs in the town. But, now we use this free bus to go to shops, to visit the church... Many young girls from our town have started going to the town for tailoring classes and other such things. Isn't it good that we don't have to depend on anyone to travel these days?”

This suggests that the scheme has opened new social and economic spaces for women that can be empowering in the long run. Around 29% of user respondents also report a reduction in their travel time because of the shift from walking to use of buses for their travel. Another interesting observation from FGDs is that the participants point to a significant increase in the number of young women (mothers or care givers) traveling using the white board buses to accompany children to schools in nearby towns.

V. Occasional Travelers

The use of buses to access other services or for personal/family reasons is also evident from the data gathered on Occasional Travelers. As stated earlier, we classified the passengers into those who traveled frequently (more than 4 trips per week) and those who used this scheme to make less than 4 trips per week (Occasional Travelers). 183 passengers in the sample are Occasional travelers (Table 5.1).

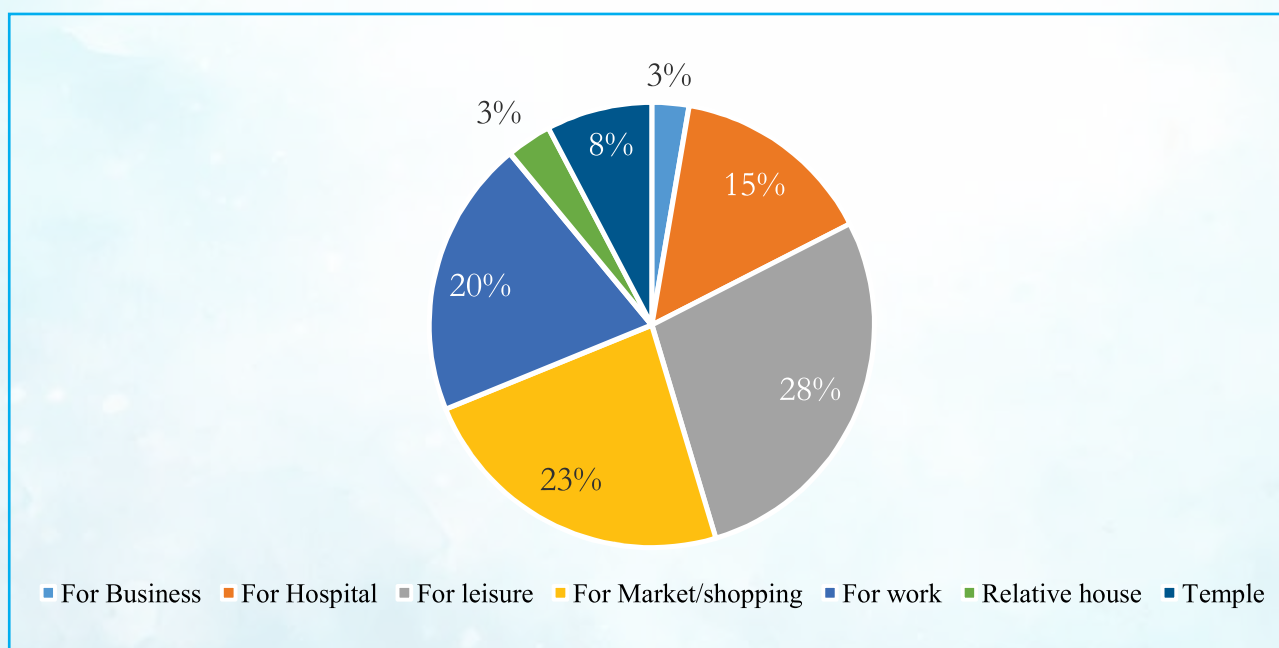
Table 5.1: Purpose of travel by Occasional travelers

Purpose of Travel	Frequency	Percentage
For leisure	51	27.9
For Market/shopping	43	23.5
For work	37	20.2
For Hospital	27	14.8
Temple	14	7.7
Relatives' house	6	3.3
For Business	5	2.7
Total	183	100.0

Source: Field survey conducted during 4.8.2022 to 30.8.2022

Among occasional travelers, more than 70% of them use the ZTBT Scheme either for leisure related travel or to go to markets and shopping, and at times for work.

Figure 5.1: Purpose of travel by Occasional travelers



A significant number of people also report to avail of the ZTBT scheme for going to hospitals in more distant locations. Visiting relatives or going to temples are the other main reasons reported though the frequency seems to be less. Interestingly, 57% of the occasional users report that they travel only because of the ZTBT scheme and 65% said that they would like to travel more frequently in the future.

On the other hand, some women also noted that they take up additional household responsibilities that require them to travel outside their villages. Such responsibilities include going to the nearby market to procure groceries, attending family events, and dropping children at private schools in nearby towns. They are therefore now expected to take up such responsibilities, which were carried out by men in the past. While this can be seen as contributing to the 'double burden' of women, the extent to which such access to spaces outside the household can also be empowering is uncertain at present.

In addition to the various beneficial outcomes that the Report has mapped thus far, there were some issues with the scheme as stated by some of the user respondents.

VI. Some Issues:

In Tiruppur, respondents complained about the negative attitudes of drivers and conductors when they interact with women passengers availing the ZTBT scheme.

Due to increased demand for ZTBT scheme, there tends to be greater rush during peak hours in buses operating from the peripheries towards Tiruppur town. Some respondents complain that as a result, buses often do not stop at regular stops or arrive late. This has resulted in passengers seeing zero-ticket travel as unreliable during peak hours. Women passengers working in factories therefore prefer to take zero-ticket buses only while returning home. Such practices are also reported by a few women respondents in Madurai.

Few of the textile units which earlier provided transportation facilities for women workers have stopped the same, instead, they reimburse the ticket cost if women travel to work in private buses.

There were also a few complaints of non-availability of white board buses in the areas bordering Tiruppur town.

Appendix

Professional

The term professional refers to anyone who earns their living from performing an activity that requires a certain level of education, skill, or training. There is typically a required standard of competency, knowledge, or education that must be demonstrated often in the form of an exam or credential.

Domestic Worker

Domestic workers are those workers who perform work in or for a private household or households. They provide direct and indirect care services, and as such are key members of the care economy. Their work may include tasks such as cleaning the house, cooking, washing and ironing clothes, taking care of children, or elderly or sick members of a family, gardening, guarding the house, driving for the family, and even taking care of household pets. A domestic worker may work on full-time or part-time basis; may be employed by a single household or through or by a service provider; may be residing in the household of the employer (live-in worker) or may be living in his or her own residence (live-out).

Factory worker

A worker is any person employed – directly or through an agency, including a contractor – in any manufacturing process, in cleaning any part of the machinery or premises used for a manufacturing process, or any other work related to such a process.

House Keeping work in firms

House Keeping worker is someone who is engaged in housekeeping work within a firm either on a temporary or on regular basis.

Vendor

Vendor is defined as a person engaged in vending of article of everyday use or offering services to the general public, in any public place or private area, from a temporary built up structure or by moving from place to place.

Employed in Office work

Employed in Office work means an employee engaged with a firm either on permanent or temporary basis listed in company's regular payroll and whose work week is regularly scheduled to be thirty (30) hours a week or more.

Employed in retail services

Refers to those employees who are not involved in street vending, but employed in retail outlets

Home Maker

Women who are engaged in household activities and do not have regular source of income from either any permanent or temporary organization.

Daily Wage Labourer

A person casually engaged in other's farm or non-farm enterprises (both household and non-household) and getting in return wages according to the terms of the daily or periodic work contract is treated as casual wage labour.

Self Employed (Other than street vending)

Women who are engaged as beautician, makeup artist, counselor, event manager, report writing etc., on their own without any regular employment contract.

