

A Report on the ZERO-TICKET BUS TRAVEL SCHEME FOR WOMEN - I







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STATE PLANNING COMMISSION CHENNAI – 600 005

ZERO-TICKET BUS TRAVEL (ZTBT) SCHEME FOR WOMEN - I

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State Planning Commission

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FOREWORD

Democratising development has been the bedrock of Dravidian Model of governance. Developmental interventions of the Government of Tamil Nadu during the past five decades has unleashed this democratising process in the economy and society of the State. As a continuum of this unique process, the Hon'ble Chief Minister, as soon as he took charge, announced a scheme whereby, women can travel free of cost in the State owned public transport corporation buses in urban areas.

To understand how the scheme has benefitted women, the State Planning Commission undertook a study in Chennai metropolitan area. We undertook a sample survey among the women travellers from various socioeconomic groups in Chennai city covering various aspects of changes in their travel pattern such as frequency and mode of travel and resultant savings for women. We supplemented the survey data with qualitative information that we collected from women travellers who participated in Focus Group Discussions. This report details the key findings of the study.

I commend the authors – M. Vijayabaskar, Additional Full Time Member, SPC, G. Jaganth and G. Benita Tresa, Policy consultants, SPC for this valuable impact study. I also acknowledge the cooperation extended by the officials of the Transport Department in undertaking this survey. I also congratulate and thank other members and officials of SPC for their active participation in the discussion on the earlier draft of this report.

I assure that SPC will continue to prepare such impact reports for the Government on other schemes and programmes.

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Highlights of the Report

Overall, the Zero-Ticket Bus Travel (ZTBT) for Women scheme has immensely benefited women passengers in the city of Chennai. It has contributed in terms of increase in savings as well as by helping a section of them increase their mobility.

On an average, women passengers who use ZTBT scheme make around 50 trips a month and are able to save up to Rs.858 every month. The savings due to the introduction of ZTBT Scheme amount to 8-12 % of their monthly income.

Among the women passengers who use ZTBT Scheme, around 60% of them are below the age of 40 indicating higher levels of mobility among younger women. However, the fact that more than 41% of women users are more than 40 years old indicates the extent to which this scheme benefits older women as well.

Almost 80% of users belonged to Scheduled Caste (SC) and Backward Classes (BC) households, out of which women belonging to SC households comprised of nearly 39%. Given that the share of SCs in the state, particularly in urban Tamil Nadu is lower, it appears that the scheme benefits SC women more.

With respect to the marital status of the women passengers who use ZTBT scheme, around four out of five (almost 82%) are married while around 2% of them are widowed. Among those who are married, almost 79% report to have at least one child. This scheme is therefore largely beneficial to married women and especially those who have children.

Importantly, around 28% of the income of women who earn less than Rs.5000 per month is saved due to ZTBT Scheme. Similarly, for women who earn between Rs.5000 to Rs.8000, around 14% of their income is saved, while for women who earn between Rs.8000 to Rs.12000, around 8% of their income is saved.

Around three fourths of them (74%) make two trips per day, while 10% of them make more than four trips per day. Of the women surveyed, around four fifths of them responded that their frequency of travel remained the same even after the introduction of ZTBT Scheme. It therefore appears that even if travel is made free, women may not necessarily travel more frequently.

Most women passengers feel safe traveling in MTC buses.

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I. Introduction:

Gender justice has been a cornerstone of several social justice measures undertaken by the Tamil Nadu (TN) Government over the last 50 years. Ranging from equal inheritance of rights to property, to providing incentives for girl children, to pursue education, to promotion of microcredit programs for better access to finance, several measures have been taken. Further, according to the Tamil Nadu Human Development Report (TNHDR) published in 2017, TN has one of the highest work participation rates of women in the country.

Nevertheless, gender justice is a long-term process that requires addressing not only existing sources of inequality but also new ones that emerge in the process of a society's social and economic transformation. For instance, as the TNHDR also indicates, the State has a significantly higher share of female headed households compared to most other States demanding the need for additional intervention. Again, there has been a decline in work participation rates of women in the State in line with All India trends especially in urban TN. Finally, the pandemic has compounded the vulnerabilities of women in the informal economy due to job and livelihood losses. It's with a view to address some of these sources of vulnerabilities, that the current TN Government initiated a new scheme that waives any charge for travel by women passengers in the State up to a distance of 30 kms.

To evaluate the economic and non-economic impacts of this scheme on the lives of women users, the State Planning Commission (SPC) undertook a study of users in Chennai city region and was supported by Metropolitan Transport Corporation-Chennai (MTC) and the Madras School of Social Work (MSSW) in this exercise.

Method:

The study was conducted among women passengers who travel by Government buses. To begin with, based on data on usage provided by MTC, 3 of the busiest routes were identified to do a sample survey. In identification of routes, we also incorporated the need to cover the different parts of the city. Based on these two criteria, we identified three routes for conducting the survey. To estimate the sample size, we used the data on per day usage. According to MTC data, more than 7 lakh women commuted on a daily basis in the city.

In order to estimate a sample size with 95% confidence interval and +5% precision, we arrived at a sample size of 385 passengers¹.

¹We use the formula

$$n_0 = \frac{Z^2 p q}{e^2}$$

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.

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To make the study robust, we collected information from 417 women passengers who use ZTBT Scheme. This sample was divided across the 3 routes as mentioned in the table below (Table 1.1).

S.No	Route	Route Number	No of respondents
1	Koyambedu-Thiruvottiyur (KYB_THYR)	159A	209
2	Tambaram-Chengalpattu (TMB_CHG)	500	111
3	Broadway-Kannagi Nagar (BRW_KKN)	102B	97
	Total		417

Table 1.1: Routes Selected and Sample Size

II. Basic Profile of Passengers who use ZTBT Scheme

Among the women passengers who use ZTBT Scheme, around 60% of them are below the age of 40 indicating higher levels of mobility among younger women. However, the fact that more than 41% of women users are more than 40 years of age indicates the extent to which this scheme benefits older women as well. In fact, 13% of the users are aged above 55 years.

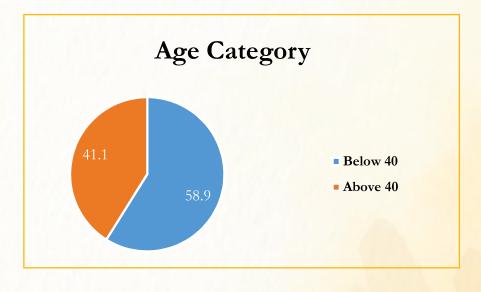
Age Category	Valid Percent
Below 40	58.9
Above 40	41.1
Total(N=409)	100.0

Table 2.1: Age Category of women passengers

Source: Field survey conducted during 2.4.2022 to 18.4.2022

Social Composition:

Figure 2.1: Age Category of women passengers



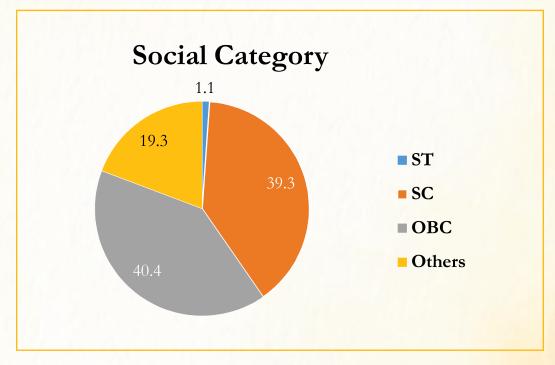
Nearly 19 per cent of respondents were reluctant to disclose their caste identity. Among the rest, not surprisingly, almost 80% of users belonged to Scheduled Caste (SC) and Other Backward Classes (OBC) communities, out of which, women belonging to SC households comprised of nearly 39%. However, given that the share of SCs in the State, particularly in urban Tamil Nadu is lower, it appears that the scheme benefits women users from SC households more probably indicating their greater reliance on public transport. Similarly, the fact that a relatively higher share in the 'Others' category (19%) too have availed the scheme indicates distribution of benefits of the scheme across social strata.

Social Category	Valid Percent
ST	1.1
SC	39.3
OBC	40.4
Others	19.3
Total (N=405)	100.0

Table 2.2: Social Category of women who use ZTBT

Source: Same as Table 2.1





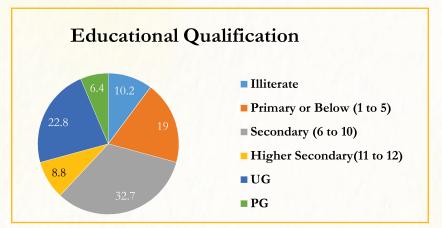
With respect to the educational qualification of women passengers who use ZTBT Scheme, around 71 per cent of the sample respondents have studied up to higher secondary or below. Almost 40% of users are either illiterate or have not gone beyond primary school (up to class 5). This clearly shows that the scheme has largely helped women with low educational attainments.

Educational Category	Valid Percent	Cumulative Percentage
Illiterate	10.2	10.2
Primary or Below (1 to 5)	19.0	29.2
Secondary (6 to 10)	32.7	62.0
Higher Secondary(11 to 12)	8.8	70.8
UG	22.8	93.6
PG	6.4	100.0
Total (N=417)	100.0	

Table 2.3: Educational Profile of women passengers

Source: Same as Table 2.1

Figure 2.3: Educational Profile of women passengers



Married women with children appear to use the ZTBT scheme more than unmarried women. Around four out of five women (almost 82%) are married while around 2 % of them are widowed. Among those who are married, almost 79% report to have at least one child. This may partly have to do with the fact that students (who are most likely to be unmarried) avail of free monthly bus passes issued through educational institutions.

Marital Status	Valid Percent
Single	1.4
Married	81.8
Never Married	12.7
Widowed	2.4
NA	1.7
Total (N=417)	100.0
Do you have Children	Valid Percent
Yes	78.8
No	16.1
NA	5.1
Total (N=415)	100.0

Table 2.4: Marital Status & Parental Status

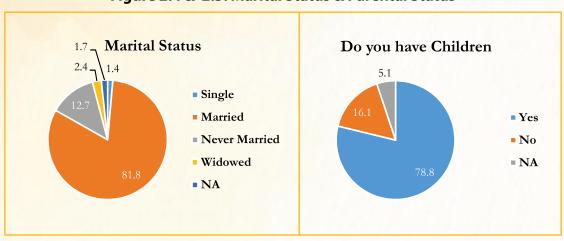


Figure 2.4 & 2.5: Marital Status & Parental Status

Occupational Classification:

More than 100 respondents availing the ZTBT were reluctant to give details on their occupation. The data pertaining to the occupational profile are therefore confined to only 304 respondents. Among them, interestingly, those in professional work account for the highest share, accounting for almost 15% of the working respondents. Approximately, 14% of them are employed as domestic workers, 11% in housekeeping work in firms, around 12% as factory workers, close to 10% as vendors and around 6% as daily wage labourers (Table 2.5). The diversified nature of work undertaken by sample users also indicates that women across different occupational groups utilize the ZTBT Scheme.Though professionals account for the largest share, it is clear that the most belong to low end informal work with relatively low incomes.

Occupational Category	Valid Percent
Professional	14.8
Domestic Worker	13.8
Factory work	11.8
House Keeping work in firms	10.9
Employed in office work	9.2
Vendor	9.5
Home Maker	7.9
Employed in retail Service	6.6
Daily Wage Labourer	5.9
Others	3.9
Health care	3.0
Self Employed (other than street-vending)	2.6
Total (N=304)	100.0

Table 2.5: Distribution of sample women by Occupation

* Definition for each of the occupational category is given in the Appendix. Source: Same as Table 2.1

Income Profile of Users:

Next we categorize the sample women passengers by the approximate monthly incomes earned (Table 2.6). This data, of course must be used with the caveat that income reporting is not the most reliable method to estimate earnings. Given the absence of other mechanisms, we rely on their reporting to categorize. It is observed that around one fourth of them earn less than Rs.5000 per month, while another 18% of them earn between Rs.5000 to Rs.8000 per month. 32% of them earn between Rs.8000 to Rs.12000 per month. These three categories together account for 73% of the total population studied. This highlights the fact that the scheme has disproportionately benefitted women with lower incomes. Only 16% of them earn above Rs.15000 per month who may overlap with the 'professional' employees occupational category.

Income (Rs) per month	Valid Percent
Below 5000	23.4
5000 to 8000	17.6
8000 to 12000	32.0
12000 to 15000	10.9
Above 15000	16.0
Total(N=256)	100.0

Table 2.6: Monthly income of Respondents

Source: Same as Table 2.1

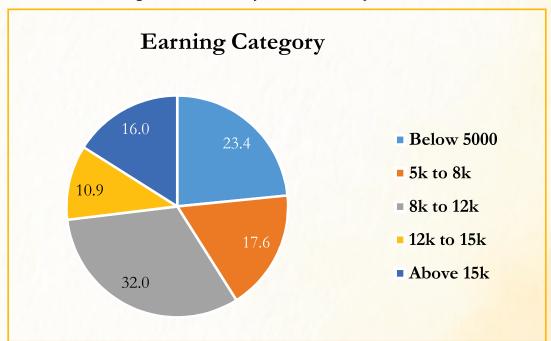


Figure 2.6: Monthly income of Respondents

Based on the income data, we look at the extent to which the ZTBT scheme contributes to improvements in savings among users.

III. Savings of women passengers who use ZTBT Scheme:

Women passengers who use ZTBT scheme are able to save a considerable amount of money every month. On an average, each of the women sample passengers who use ZTBT scheme make around 50 trips in a month and save up to Rs.858 every month. The range of savings across different occupational category are from Rs.541 to Rs.1283. The savings vary based on the number of trips each passenger makes and the distance of travel. In relation to their reported monthly earnings, women passengers are able to save on an average about 8 % of their total income every month due to ZTBT scheme. For those with lower incomes, the share tends to be higher. For example, women who work as domestic workers are able to save up to 15% of the average income. Women who work as housekeeping staff and those who are self-employed are able to save more than 10% of their income due to ZTBT scheme. Street vendors save more than 9% of their monthly earnings as a result of the ZTBT scheme. Even home makers report to save on an average Rs.541 per month on account of this scheme.

Occupational Category	Avg.Trips per month	Avg. Savings (Rs)	Avg. Savings per Income(%)
Daily Wage Labourer	48	727	7.7
Domestic Worker	52	845	15.0
Employed in office work	49	946	7.3
Employed in retail Service	54	895	8.3
Factory work	52	537	5.3
Health care	48	920	6.1
Home Maker	34	541	-
House Keeping work in firms	53	1067	11.7
Professional	53	922	4.7
Self Employed (other than street-vending)	51	991	12.3
Street Vendor	60	902	9.07
Others	52	1283	7.0
Total	50	858	8.2

Table 3.1: Average savings for women in each occupational category

Source: Same as Table 2.1

To understand the extent to which it benefits women in the informal economy, we looked at the savings accruing to all women in the non-professionals' category (Table 3.2). Women users in these categories report a saving of 11.7 per cent of their monthly incomes.

Occupational Category	Avg. trips per month	Avg. Savings (Rs.)	Avg. Savings per Income (%)
Daily Wage Labourer	48	727	7.7
Domestic Worker	52	845	15.0
Employed in office work	49	946	7.3
Employed in retail Service	54	895	8.3
Factory work	52	537	5.3
Health care	48	920	6.1
Home Maker	34	541	-
House Keeping work in firms	53	1067	11.7
Self Employed (other than street-vending)	51	991	12.3
Street Vendor	60	902	9.07
Others	52	1283	7.0
Total	51	884	11.7

Table 3.2: Average Savings for Women Users among Non-Professionals

Source: Same as Table 2.1

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 low-income category. Quite interestingly, for women who earn less than five thousand, around 28% of the income is saved due to ZTBT Scheme. Similarly, for women who earn between Rs.5000 to Rs.8000 per month, around 14% of their income is saved, while for women who earn between Rs.8000 to Rs.12000 per month, around 8% of their income is saved.

Table 3.3: Average Savings for women in each Income Category

Income (Rs) per month	Avg. Trips per Month	Avg. Savings (Rs)	Avg. Savings per Income
Below 5000	40	589	28.4
Between 5000 to 8000	55	981	13.7
Between 8000 to 12000	53	852	8.4
Between 12000 to 15000	64	1036	6.9
Above 15000	54	880	3.6
Total	50	858	8.2

Source: Same as Table 2.1

There is however no significant difference in terms of savings percentage between younger and older users (Table 3.4). Savings percentage of women above 40 years is found to be 8.5 while women below 40 years save about 8.0 per cent of their income. This indicates that women across different age categories have equally benefited from this scheme.

Age Category	Avg. Trips per month	Avg. Savings (Rs)	Avg. Savings per Income (%)
Below 40 years	52	876	8.0
Above 40 years	48	848	8.5
Total	50	858	8.2

Table 3.4: Average Savings for women in each Age Category

Source: Same as Table 2.1

We next explored the pattern of savings of women across different social categories (Table 3.5). Women from SC households save around 10% of the income due to ZTBT Scheme, while women from OBC households save around 7% of their income. Women belonging to Other category save about 9% of their income.

Social Category	Avg. Trips per month	Avg. Savings (Rs)	Avg. Savings per Income (%)
SC	48	879	9.6
OBC	51	825	7.4
Others	49	874	8.6
Not Willing to Say	51	921	8.5
Total	50	858	8.2

Table 3.5: Average Savings for women in each Social Category

Source: Same as Table 2.1

Finally, we made a similar analysis of savings made across different educational qualifications of women passengers. It has been identified that women with lower educational attainments are able to save a larger percentage of the income due to ZTBT scheme. Table 3.6 highlights the fact that women who are either illiterate or have only education up to higher secondary save up around 10% of their income, while women with either an UG degree or PG degree save around 5% of their income. This difference can be understood by the fact that women with better educational qualifications earn comparatively higher than those women with less educational attainments.

Table 3.6: Average Savings for women in each Educational Category

Respondents by Educational Category	Avg. Trips per month	Avg. Savings (Rs)	Avg. Savings per Income (%)
Illiterate	49	908	12.1
Primary (Below class 5)	51	879	9.7
Secondary (Below class 10)	48	809	9.4
Higher Secondary	51	952	10.7
UG	50	907	5.7
PG	57	904	4.7
Total	50	858	8.2

The averages also tend to conceal the considerable benefits that the scheme gives to women at the bottom most end of the income ladder. To illustrate, a poor respondent narrated the advantages that the scheme has given her.

"I am a street vendor and my income varies between Rs. 1000 to Rs.3000 per month. Earlier I used to spend around Rs.500 per month for my travel, which sometimes comes to around 50% of my monthly income. It was a huge burden for women like me. This ZTBT scheme has saved us from that burden and helped us to travel more freely across places."

This suggests that the scheme may also have led to reduction in informal borrowing among poor women workers when income levels fall during off season. The survey data do not however capture this aspect of the scheme.

Utilization of Savings:

We then tried to explore what women do with their extra savings. Most of the women responded saying that they use the savings for additional household expenses that include buying groceries and vegetables. A few of them reported to save the money to use it for their children's education or to buy gold. They report to rely mostly on informal institutions for parking their savings for this purpose. Interestingly one woman respondent equated the savings she makes through this scheme to the means to buy LPG cylinder for cooking.

"I am able to save around Rs.1000 per month after the introduction of ZTBT Scheme. I use this amount to buy a gas cylinder for my home every month."

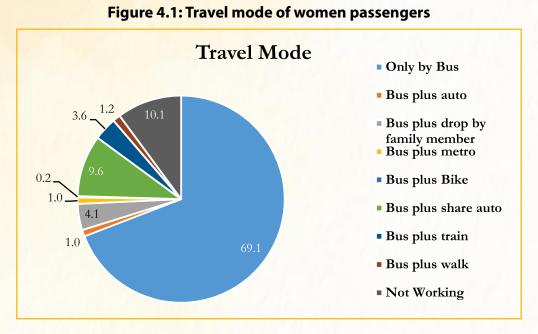
This suggests that this scheme has also helped users to cushion themselves from the impact of retail inflation that we are currently experiencing in India.

IV. Travel Characteristics of women who use ZTBT Scheme:

Not all women commute only by bus. Some combine it with other modes like 2-wheeler or auto rickshaws to reach their destination. While, around 70% of the women users relied solely on buses for travel, around one tenth of them use both buses and share autos to travel for their work (Table 4.1). Other modes of travel seemed to be less significant.

Travel Mode	Percentage
Only by Bus	69.1
Bus plus auto	1.0
Bus plus drop by family member	4.1
Bus plus metro	1.0
Bus plus share auto	9.6
Bus plus train	3.6
Bus plus walk	1.2
Bus plus bike	0.2
Not Working	10.1
Total (N=417)	100.0

Table 4.1:Travel mode of women passengers



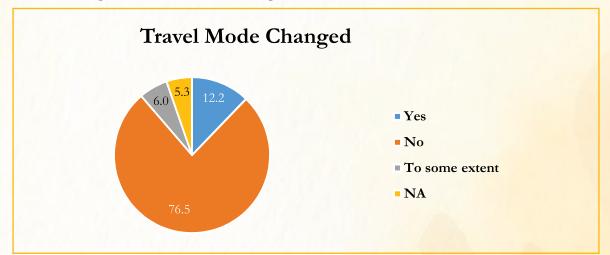
The study further enquired whether there has been a change in the mode of transport after the introduction of ZTBT Scheme. More than three fourth of the women responded in negative, which highlights the fact that there is no major change in the mode of travel of women after the introduction of ZTBT Scheme (Table 4.2).

Table 4.2: Extent of Change in Travel Mode after ZTBT Scheme
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Response	Frequency	Valid Percent
Yes	51	12.2
No	319	76.5
To some extent	25	6.0
NA	22	5.3
Total	417	100.0

Source: Same as Table 2.1





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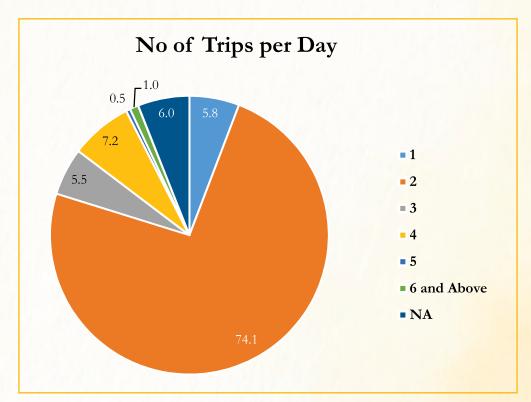
We next explored the number of times women passengers travel in MTC on a daily basis. Not surprisingly, around three fourths of them (74%) make two trips per day, while around 10% of them make four or more trips per day. Of the women surveyed, around four fifth of them responded that their frequency of travel remained the same even after the introduction of ZTBT Scheme (Table 4.3). It suggests that even if travel is made free, women do not necessarily travel more frequently.

No of Trips per Day	No. of Respondents	Valid Percent
1	24	5.8
2	309	74.1
3	23	5.5
4	30	7.2
5	2	0.5
6 and Above	4	1.0
NA	25	6.0
Total	417	100.0

 Table 4.3: Number of Trips per day

Source: Same as Table 2.1

Figure 4.3: Number of Trips per day

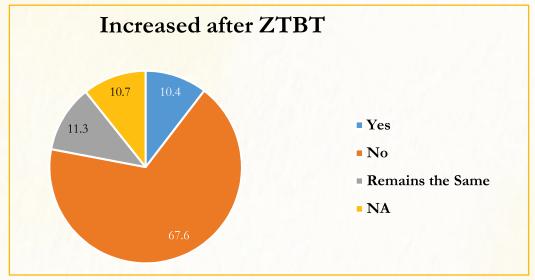


Number of Trips increased	No of Respondents	Valid Percent
Yes	46	11.0
Remains the Same	328	78.7
NA	43	10.3
Total	417	100.0

Table 4.4: Number of Trips increased after ZTBT

Source: Same as Table 2.1

Figure 4.4: Number of Trips Increased after ZTBT



We next explored number of days in a week a passenger travels using ZTBT Scheme. It has been identified that vast majority of the women travel 6 and 7 days in a week. Almost three fourth (68%) of the women report to travel almost all the days in a week (Table 4.5). This indicates that women passengers not only avail the benefits of ZTBT during working days, but also avail it to travel for non-work purposes.

Number of Days	Frequency	Valid Percent
1	7	1.9
2	11	3.0
3	27	7.3
4	12	3.2
5	61	16.4
6	159	42.9
7	94	25.3
Total	371	100.0

Table 4.5: Number	of Days of T	ravel in a week
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A cross tabulation of frequency of travel over seven days of a week, reveal the number of times women passengers travel on each day of the week (Table 4.6). Across each day of the week, majority of them travel two times a day. As expected, the frequency of trips made is less during the weekends.

No of trips	Monday	Tuesday	Wednesday	Thursday	Friday	Saturday	Sunday
1	3.8	2.9	2.9	3.6	3.1	3.1	1.7
2	69.3	65.7	67.4	66.4	65.5	54.2	23.0
3	5.0	4.8	3.8	4.6	4.1	2.4	1.2
4	7.0	6.5	7.0	6.5	6.7	5.0	1.9
5	0.2	0.2	0.2	0.2	0.2	0.2	-
6	0.2	0.2	0.2	0.2	0.5	0.2	0.2
8 and Above	0.5	0.5	0.5	0.5	0.5	0.5	0.5
NA	13.9	19.2	18.0	18.0	19.4	34.3	71.5
Total	100.0	100	100.0	100.0	100.0	100.0	100.0

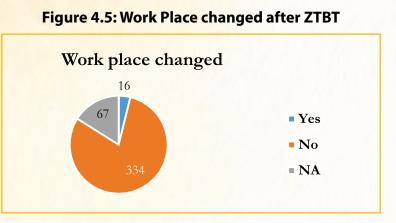
 Table 4.6: Number of trips across each day of a week (in percentage)

Source: Same as Table 2.1

We next inquired whether the workplace of women passengers changed after the introduction of ZTBT Scheme. Only around 4% (16 members) of the respondents replied in affirmative while vast majority of them replied in negative (Table 4.7). This indicates that the scheme does not have much of an impact in this regard. This may have to do with path dependence and may change over time. Or else, given the division of time that women allot for domestic chores and waged work, they may not be able to afford to spend more time to explore additional income earning opportunities.

Table 4.7: Work Place changed after ZTBT

Response	Frequency	Valid Percent
Yes	16	3.8
No	334	80.1
NA	67	16.1
Total	417	100.0



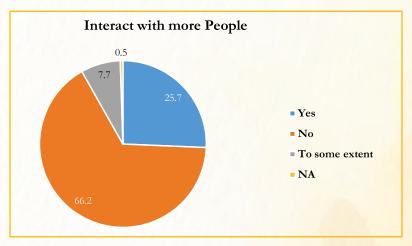
V. Social Outcomes:

The study also looked at the social impacts of the Scheme on women passengers. However, it is difficult to capture this dimension through a survey of this kind as it requires an ethnographic approach to understand how it has changed women's ability to resist, move and interact in their everyday lives. Nevertheless, we asked standard questions like changes in the nature of interactions, and any learning of women passengers who avail this benefit. Around one fourth of the respondents reported that their interaction with fellow passengers have increased after the introduction of ZTBT (Table 5.1). However, since not many report to have increased the frequency of their travel, it is not clear as to what has led to the reported changes in frequency of interactions.

Response	Do you interact with more people	Did you learn anything new
Yes	25.7	9.4
No	66.2	58.8
To some extent	7.7	1.0
NA	0.5	30.9
Total	100	100.0

Table 5.1: Interaction with fellow passengers





However, to give some insight into what has changed, we reproduce a statement by a homemaker who has availed of the Scheme.

"I am a home maker and do not have any personal income. Earlier, I used to depend on my family members to give me some money to travel. After the introduction of ZTBT Scheme, I am able to travel across places without depending on them. This has given me freedom to decide on my own."

These are the possibilities that the scheme is likely to have opened up for dependent women. Another respondent from Kannagi Nagar in southern Chennai with poor access to health facilities in the neighborhood reported the following advantage of the ZTBT.

"We do not have government hospitals near our neighbourhood. We have to travel by bus to go to a hospital. Earlier, we used to skip going to a hospital due to the travel expense. But, after the introduction of ZTBT scheme; we are able to afford the travel without any extra expenses."

The scheme has therefore undermined the distance barrier to access health facilities. The extent to which this has led to a change in health-seeking behavior of poor households therefore requires closer scrutiny.

Safety:

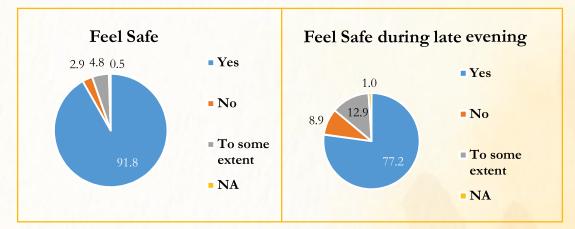
It is interesting to note that around 92% of the women passengers feel safe traveling in MTC buses (Table 5.2). There is however a slight decrease in this share when asked about feeling safe during travel in the evening after 6 pm. However, this appears to be a perception rather than borne out by their personal experiences.

Response	Feel Safe during travel	Feel Safe in the evening
Yes	91.8	77.2
No	2.9	8.9
To some extent	4.8	12.9
NA	0.5	1.0
Total	100.0	100.0

Table 5.2: Perception of Safety among Women Users of MTC buses

Source: Same as Table 2.1

Figure 5.2: Perception of Safety among Women Users of MTC buses



Some Issues for Consideration :

There is a perception that the frequency of buses where this scheme can be availed has come down. However, bus drivers and conductors refute this and state that this has happened because of the increase in time taken to complete a full trip on account of the scheme. With greater demand leading to more stops and more time taken at each stop, the average time taken has increased and hence the number of trips undertaken in a single day has fallen. This issue requires attention.

The reduced frequency also deters some women passengers from availing this scheme as they need to be in their places of work or even vending at a particular time. This delay, some report, has forced some of them to move to more expensive and faster modes of travel. This too requires attention.

Excessive crowding of buses is reported by a few. This also is reported to have led to altercations with male passengers, who feel that unlike in the past, they do not get seats to sit easily.

The lack of incentives for ticket collectors to issue 'Zero value' ticket to all women travelers, reduce our estimation of benefits of ZTBT. This also affects the quantum of subsidy received from the GoTN for the MTC.

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 nonhousehold) 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.

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